

# BENEFITS RETIREE NEWSLETTER

Email your name & email address to [benefits@buffaloschools.org](mailto:benefits@buffaloschools.org) to receive future E-NEWSLETTERS



The 4th quarter retiree health insurance payments are due on or before October 1st.

It's important that this payment is mailed on-time so that 2023 premium notices can be mailed in a timely fashion.

**Payments must be mailed to:** City of Buffalo-BPS  
P.O. Box 10695  
Albany, NY 12201-5695

**IS IT COVERED...?** The Benefits Office staff does not have the expertise to answer specific questions regarding health insurance coverages or prescriptions and recommends that you contact your health insurance provider directly.

**Highmark BCBS**  
(888) 299-2263

**Forever Blue**  
(855) 215-9237

**Independent Health**  
(716) 250-4401

For your reference, the complete summary plan description and insurance plan comparison charts are available at [www.buffaloschools.org/benefits](http://www.buffaloschools.org/benefits)

## MOVING to the NEXT LEVEL

One Voice, One Vision, One Mission

### **RETIREES: OUR STUDENTS NEED YOU BACK!**

As you may have heard, we are heading into the 2022-2023 school year a little short on staff, that's why we need you! As a District retiree you have an abundance of experience and knowledge to offer.

The state budget for fiscal year 22-23 included legislation that temporarily suspends the earnings limit for retirees employed by school districts and Boards of Cooperative Educational Services (BOCES). Under this legislation, post-retirement earnings with a school district or BOCES will not count toward a retiree's annual earnings limit **through June 30, 2023**. The new law means that for retirees working for school districts or BOCES, the limit is eliminated through the end of the school year 22-23.

<https://www.nyretirementnews.com/update-regarding-retiree-earnings-limit-during-covid-19-emergency/>

Teachers who return with at least 12 years of teaching service can be paid as high as Step 14 on the salary schedule.

Non-instructional positions are also available: food service helper, bus aide, clerical...

Apply today, [www.buffaloschools.org](http://www.buffaloschools.org) and click on JOIN OUR TEAM to view all available positions. Email questions to [subdesk@buffaloschools.org](mailto:subdesk@buffaloschools.org).



**DEPENDENT AUDIT:** Retirees enrolled in the District's group health insurance with family coverage are required to submit documentation to **VERIFI1, INC.** verifying their spouse and/or dependents enrolled in health care coverage meet the eligibility rules defined by the District's plan. Responses to this audit must be made prior to prior to **September 30th**. For assistance completing the audit process you should contact VERIFI1 directly, (855) 486-2472.

**ANNUAL NOTICE OF CREDITABLE COVERAGE:** The District is required to notify Medicare eligible policyholders whether their prescription drug coverage is creditable coverage, meaning that the coverage is expected to pay on average as much as the standard Medicare prescription drug coverage. You will receive this letter if you or someone in your household is NOT currently enrolled in Medicare.

**OPEN ENROLLMENT:** is November 1-30 and presents an opportunity to change your health insurance plan. Expect to receive a reminder late October, information will also be posted to [www.buffaloschools.org/benefits](http://www.buffaloschools.org/benefits).

**PREMIUM NOTICES:** will be mailed prior to the Christmas holiday.

**What is Medicare and Why Do I Need it?** Medicare is health insurance for people 65 or older. You are first eligible to sign up for Medicare 3 months before you turn 65. You may be eligible to get Medicare earlier if you have a disability, End-Stage Renal Disease (ESRD), or ALS (also called Lou Gehrig’s disease).

	<p><b>Part A (Hospital Insurance):</b> Helps cover inpatient care in hospitals, skilled nursing facility care, hospice care, and home health care.</p>
	<p><b>Part B (Medical Insurance):</b> Helps cover:</p> <ul style="list-style-type: none"> <li>• Services from doctors and other health care providers</li> <li>• Outpatient care</li> <li>• Home health care</li> <li>• Durable medical equipment (like wheelchairs, walkers, hospital beds, and other equipment)</li> <li>• Many preventative services (like screenings, shots or vaccines, and yearly “Wellness” visits)</li> </ul>
	<p><b>Part C (Medicare Advantage)</b></p> <ul style="list-style-type: none"> <li>• Medicare Advantage is a Medicare- approved plan from a private company that offers an alternative to Original Medicare for your health and drug coverage. These “bundled” plans Include Part A, Part B, and usually Part D</li> <li>• In most cases, you’ll need to use doctors who are in the plan’s network</li> <li>• Plans may have lower out-of-pocket costs than Original Medicare</li> <li>• Plans may offer some extra benefits that Original Medicare doesn’t cover – like vision, hearing, and dental services</li> <li>• Talk to Mary O’Shei about Independent Health’s Passport Plan, (716) 998-8172</li> </ul>
	<p><b>Part D (Drug coverage):</b> Helps cover the cost of prescription drugs          NOTE: The District’s health insurance plans for Medicare-eligible retirees INCLUDE Part D coverage, known as an Employer Group Waiver Plan (EGWP)</p>

As of 2008 all Buffalo City School District retirees and their spouses must enroll, and maintain enrollment, in Medicare Parts A and B to qualify and maintain retiree health insurance. Your District health insurance becomes secondary to Medicare upon enrollment. This means that Medicare covers most of your approved health care services and supplies and the District health insurance will cover remaining expenses according to the Plan coverage you are enrolled in. You may change the Plan you are enrolled in only during Open Enrollment in November.

Services covered by Medicare must be medically necessary. Medicare also covers many preventive services, like shots and screenings. If you go to a doctor or other health care provider that accepts the Medicare-approved amount, your share of costs may be less. If you get a service that Medicare doesn’t cover, you pay the full cost.  
<https://www.medicare.gov/basics/get-started-with-medicare/>

There is a cost associated with Medicare Part B & Part D in addition to the contribution you may be required to pay for District insurance, per your contract. Enrollment in a Medicare Advantage Plan is possible for all eligible retirees &/or family members. A Medicare Advantage Plan offers dental, eye ware, hearing aid, and Silver Sneaker benefits. Check out [www.buffaloschools.org/benefits](http://www.buffaloschools.org/benefits) >Retirees for more information.

**BUFFALO’S** Fall weather is some of the best in the Country and a perfect time to get out and enjoy yourself before the flakes start to fall (booo!). Not sure how to spend your day?

Here are a few of our favorite Fall pastimes:

- Visit a cider mill
- Take a drive to Letchworth or Allegany State Park
- Ride the Buffalo Heritage Carousel (only \$1!)
- Watch dogs romp in the leaves at a local dog park
- Enroll in a Fall Class at your local community center
- Invite friends over for a potluck and watch a Bills game (GO BILLS!)



**DID YOU KNOW** questions and/or changes of address can be emailed to: [benefits@buffaloschools.org](mailto:benefits@buffaloschools.org)