

MEMORANDUM

TO: Amanda Velazquez, LRS
FROM: Ken DeStefano, LRS Assigned to Health Insurance
RE: *Westchester Community College Questions*
DATE: September 28, 2017

At the Westchester Community College Faculty meeting on September 26, 2017, three questions were posed that needed to be answered. The three questions are:

This memo answers those questions.

Question 1: What Does Medicare Individual, Medicare 1 and Medicare 2 Mean?

Individual: One person has insurance, and only one person is enrolled in Medicare;
Family - One Medicare: Family insurance coverage, with one member enrolled in Medicare; and,
Family - Two Medicare: Family insurance coverage with two or more members enrolled in Medicare.

Question 2: Does NYSHIP cover the family member's Medicare Part B (and IRMAA charge) reimbursement, or just the insured?

As set forth in column 2 of Page 6 of the Attached Medicare and NYSHIP booklet, "If you have Family coverage under NYSHIP, NYSHIP also must reimburse you for the standard Part B premium and any Part B IRMAA imposed for any Medicare-primary dependent..."

Question 3: What is the current NYSHIP plan structure, including what the deductible and maximum out-of-pocket mean?

Please see attached current Empire Plan Summary and Uniform Glossary.