

# What to Expect When You're Expecting (to Retire)

*A guide for those active members within two years of  
retirement*



March 18, 2020

**Any and all of this information is subject to change and is case-specific.**

**I. Contractual Rights**

**II. RTAL**

**III. NYSTRS**

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# I. Contractual Rights

## Health Insurance-

### **ARTICLE XX. UNUSED SICK LEAVE PAY**

A. Teachers eligible for retirement and who meet the necessary requirements for retirement as defined in the New York State Retirement System shall receive compensation for unused sick leave at the rate of one half of each day of unused sick leave up to a maximum of one hundred ninety-nine (199) days. For purposes of this clause a day's pay shall be computed at 1/200th of final year's salary.

Teachers who have accumulated more than two hundred (200) days shall be paid 1/200th of the final year's salary for each such day accumulated in addition to the payment provided in the paragraph above.

B. Effective July 1, 2000, teachers on step 9 or less of the salary schedule in 2000-2001 and all teachers hired effective July 1, 2000 and thereafter will be permitted to accumulate up to 200 sick days for the purpose of receiving a payment at retirement for such days. The payment will be at the rate of one half of each day of unused sick leave up to a maximum of 200 days. For purposes of this clause a day's pay shall be computed at 1/200th of final year's salary.

### **ARTICLE IX. INSURANCE**

3. Retiring teachers shall be required to contribute to the cost of health insurance coverage at the same rate as they contributed in the last year of employment.

You will receive this note from Betty Meinster:

Dear

Congratulations on your upcoming retirement with the district.

The following information will help you make a smooth transition into retirement.

**Health Insurance:**

Once you retire, you are responsible to pay for your percentage of the monthly health insurance premium. The percentage is based on your contract with the district and will never change. However, the premium changes every January. Your monthly share will fluctuate based on the premiums. You will receive monthly invoices for this.

During your retirement, when you turn 65 years of age (includes spouse if you have family coverage), Medicare will become your primary health insurance and Empire will become your secondary insurance. You must have Medicare Part A and Medicare Part B in place by your 65<sup>th</sup> birthday.

If you or your spouse (if you have family coverage) are already 65 years of age or older at your retirement date, it is **IMPERATIVE** that you have Medicare Part A and Medicare Part B in place effective the date of your retirement.

If you do not have Medicare Part A & B in place, there will be a gap in your health insurance and **you will be responsible** for all medical bills. You will also be penalized by the Social Security Office.

Once you have Medicare as your primary insurance, you will receive a Silver Script prescription card. This card is to be used only when filling prescriptions. You will still use your Medicare and Empire card for everything else.

**Medicare:**

Your social security check will have a deduction made each month for Medicare Part B. This deduction is reimbursed by the district once a year in February. In order to receive this reimbursement, please send me a copy of your Medicare card. I also need a copy of your spouse's Medicare card if you have family coverage. Please send it to: Lindenhurst UFSD, 350 Daniel Street, Lindenhurst, NY 11757, Attention: Betty Meinster. The Accounting Department will not generate a reimbursement check without this card.

In addition, Social Security occasionally deducts more than the base amount for Medicare Part B based on your previous year's income tax records. The district will reimburse you for this amount also. Each January, you will receive a SSA-1099 form. Please send me a copy of this form. The district will reimburse you the amount indicated on the form for Medicare Part B. The Accounting Department will not generate the additional payment without a copy of the SSA-1099 form.

**Life Insurance:**

During your employment with the district, your life insurance was paid for 100%. This coverage will end effective your retirement date. If you would like to continue your life insurance at your expense, please contact Ginny Fletcher, the district's contact person for The Hartford Insurance Company. She can help you to continue your life insurance after retirement. Her phone number is 516-357-9017.

**Dental/Vision:**

TAL employees should contact their union regarding the continuation of dental and vision benefits.

CSEA employee's that wish to continue their dental and vision benefits must COBRA their coverage. Please call CSEA at 1800-342-4146. You will be billed directly from CSEA.

If you have any questions, please contact me at 631-867-3034.

Best of Luck on your retirement!

**From Betty Meinster in Payroll:**

The most important thing to stress to them is that if they are already 65, they MUST have Medicare Part A & B in place by the time they retire.

If they don't, they will not have coverage. Empire will not pay as a primary insurance if someone is retired and 65. No exceptions.

## II. RTAL

**President- Anna Jaeger**

### **Dues**

\$25/year

For those dues, you will receive a quarterly newsletter that details RTAL gatherings, educational news, and news about other RTAL members. You will also receive a 20% discount at Vision Works locations. You must call 1-800-783-3594. You will be prompted to leave a credit card.

These dues also ensure that you remain a retired member of NYUST.

The \$25 also makes you eligible for RTAL dental.

### **RTAL Dental**

- Taking dental insurance in retirement is at your discretion, but you will now pay the full premium.
- There are four options: PPO-1, PPO-2, DHMO-1, DHMO-2.
- Payments are made quarterly.
- You can change program from year to year, but not mid-year unless you have a life changing event.
- We ask that you always pay on time.

**SAMPLE FOR UPCOMING RETIREES**

Dear Colleague:

We have recently settled our contract negotiations with CIGNA for the July 1, 2019 to June 30, 2020 contract year.

The new rates are as follows. **\*\*\*PLEASE MAKE SURE YOU ARE LOOKING UNDER THE PLAN YOU ARE SIGNED UP FOR.\*\*\***

**DPPO Plan 1** (If you have had coverage in the past, this is the plan in which you participated)

Member only: Yearly cost \$708, with a quarterly payment of \$177

Family plan: Yearly cost \$1724, with a quarterly payment of \$431

**DPPO Plan 2 (New)**

Member only: Yearly cost \$572 with a quarterly payment of \$143

Family Plan: Yearly cost \$1388 with a quarterly payment of \$347

**DHMO Plan 1** (If you signed up for the DHMO last year, this is the plan in which you participated)

Member only: Yearly cost \$216, with a quarterly payment of \$54

Family plan: Yearly cost \$516, with a quarterly payment of \$129

**DHMO Plan 2 (New)**

Member only: Yearly cost \$452, with a quarterly payment of \$113

Family plan: Yearly cost \$1100, with a quarterly payment of \$275

\*Rates are subject to change annually and a \$12 administration fee was added to all rates

**Payment Schedule:**

1<sup>st</sup> quarterly payment due September 1<sup>st</sup>.

2<sup>nd</sup> quarterly payment due December 1<sup>st</sup>.

3<sup>rd</sup> quarterly payment due March 1<sup>st</sup>.

4<sup>th</sup> quarterly payment due June 1<sup>st</sup>.

**It is imperative payments be made ON-TIME. We have been having a problem with members not paying in a timely manner. Please be sure to submit payments correctly and when they are due.**

As always, make checks payable to **TAL Welfare Trust** and mail to **Teachers' Association of Lindenhurst, 692 S. Wellwood Ave, Lindenhurst, NY 11757.**

Thank you and have a wonderful year.

Yours truly,

Ed Kelleher

John Savastano

TAL Welfare Trust Coordinator

1<sup>st</sup> Vice President/Welfare Trust Co-Coordinator

**\*\*To cut administrative costs, we will not be sending out "bills" each quarter. Please use the table below as a reminder. There will also be quarterly reminders in the RTAL Newsletter.\*\***

-----cut and post on your refrigerator as a reminder-----



<b>Payment</b>	<b>Due date</b>	<b>Date paid</b>	<b>Amount/Check #</b>
1 <sup>st</sup>	September 1, 2019		
2 <sup>nd</sup>	December 1, 2019		
3 <sup>rd</sup>	March 1, 2020		
4 <sup>th</sup>	June 1, 2020		



### III. NYSTRS

## IV. Advice from Those Who Have Gone Before You

We surveyed our retired members and here is a list of advice they offered:

1. Make sure you get credit for all subbing and other community work you've done in the past. Every little bit counts.
2. Put as much as possible into your 403b. You'll be glad you did.
3. Find your passions. When we are working full time, we sometimes lack the time and energy to develop interests, hobbies, leisure activities that we really enjoy.
4. Have a plan. I knew that I wanted to continue to serve the educational community because that is my one greatest passion. I knew I could continue to work part time, doing the thing I love most in the world, running the Teacher Center. Personally, I would go insane not having this job. I need to feel productive, and that I'm doing something that matters. For me, it's not golf or tennis. It's my work.
5. Plan to travel before you get too feeble to do it! I've made several trips to Europe and different US sites since I retired. Get out of the chair and see the world. Don't put anything off until later.
6. I think it should be pointed out that, whether one wishes to participate in social functions or not, the very affordable dues to join RTAL keep one enrolled in NYSUT which provides many benefits.
7. In an effort to support other "public" institutions, I strongly recommend that new retirees connect, or re-connect, with their public libraries. There are numerous groups, classes, activities in which one can take part, usually at little or no expense.