

RF Retiree Benefits Plan

For Medicare-eligible retirees and their Medicare-eligible dependents

Here's how the program works for Medicare-eligible retirees and their Medicare-eligible dependents age 65 and older.

Plan Choices

You can choose from a wide variety of health plans through the Aon Retiree Health Exchange™. You can keep your same medical plan provider for 2021 or you can change it – the choice is yours.

Health Reimbursement Account (HRA)

To help pay for health coverage, the RF will make an annual contribution to an HRA for most Medicare-eligible retirees and/or their Medicare-eligible spouse or domestic partner.

Medicare-eligible retirees and their Medicare-eligible spouse or qualifying domestic partner each get their own HRA and HRA funding (if eligible). This provides the greatest flexibility and allows them to enroll in different health plans, if they want.

How HRA Funds Are Used

Participants can use HRA funds for their individual Medicare Supplement, prescription drug or Medicare Advantage plan premiums, as well as other eligible out-of-pocket costs, like copays and deductibles.

Remember, if you waive coverage, you cannot re-enroll. Dependents cannot be added to Retiree Health Care coverage for any reason.

If you will become eligible for Medicare in 2021, you will receive an education packet from Aon Retiree Health Exchange as you get closer to Medicare eligibility. The packet contains complete information about obtaining health care coverage. Annual HRA contributions are pro-rated based on the date you become Medicare eligible.

2021 HRA CONTRIBUTIONS	ANNUAL RF CONTRIBUTION			
	EMPLOYEES HIRED BEFORE 1/1/2012		EMPLOYEES HIRED ON OR AFTER 1/1/2012	
Service Category	Retiree	Spouse	Retiree	Spouse
10-14YOS	\$2,450	\$0	\$0	\$0
15-19YOS	\$4,363	\$160	\$3,222	\$160
20+YOS	\$5,099	\$3,726	\$5,099	\$3,726
All current retirees under pre-2012 rules and employees eligible to retire under pre-2012 rules	\$5,099	\$5,099	n/a	n/a

Questions?

TOPIC	CONTACT	PHONE/WEBSITE
Current medical coverage/ retiree benefits	RF Benefits Services	518-434-7101, Monday – Friday, 8:30 a.m. – 5:00 p.m. Eastern time
Medicare eligibility, enrollment or cost	Social Security	800-772-1213 800-325-0778 (TTY) www.ssa.gov
Medicare benefits	Medicare	800-633-4227 877-486-2048 (TTY) www.medicare.gov
Retiree Health Exchange	Aon	844-689-7837 www.myhealthexchange4retirees.com/rfsuny
Premiums and billing	PayFlex	844-729-3539 www.payflex.com