

FREQUENTLY ASKED QUESTIONS (FAQs)

- 1. Why does my retirement date have to be filed differently with Shenendehowa CSD vs. NYS ERS/TRS?**
 - a. The date that you indicate on your retirement notice to Shenendehowa CSD must be one date PRIOR to the date you provide to NYS ERS/TRS. The reason for this is you are notifying Shenendehowa CSD of your last day of work and NYS ERS/TRS of your first day of retirement. Therefore, the two dates can't be the same. You must provide your written retirement notice to the Assistant Superintendent of Human Resources.

- 2. Is it possible that my years of service calculations are different from the District vs. NYS ERS/TRS?**
 - a. Yes, NYS ERS/TRS calculates your total years of service under your membership with ERS/TRS to determine your retirement benefits. Whereas, the District calculates your years of service with the District for the purposes of determining your health insurance premiums post-retirement.

- 3. My spouse is still employed and I am covered by his/her health insurance policy. Do I lose my benefit?**
 - a. No, the health insurance benefit can be deferred. You must elect to defer your health and prescription coverage and provide proof of alternate continuous coverage under your spouse's insurance in order to re-enroll in the District's health insurance and prescription plans. Dental insurance is excluded.

- 4. Can I defer my dental coverage until a later date?**
 - a. No, if you elect not to enroll or cancel your dental coverage, you are not able to rejoin the dental plan.

- 5. Can I change my health insurance coverage after Retirement?**
 - a. Yes, you may change your health insurance during open enrollment periods. The District will notify you, in writing, as to the date(s) of open enrollment. Typically open enrollment occurs during the month of December. You are also able to change your health insurance as a result of a qualifying event. Some examples of qualifying events are loss of coverage, moving out of coverage area, etc.

- 6. Can I continue participation in the Life Insurance Program?**
 - a. Yes, upon your official retirement, the District will communicate, in writing, the right to convert to an individual policy of life insurance. This communication will be in the form of an inquiry as to whether the retiree wants to continue the life insurance. If the retiree elects to continue the life insurance, the individual will pay the full premium directly to the insurance company.

- 7. If I am 65 years of age or older and retiring who do I call?**
 - a. In addition to contacting NYS ERS/TRS and notifying the District, you must contact Medicare at (800) 633-4227 and explain that you are preparing to retire and would like to enroll in Medicare Part A & B. In order to remain on the District health insurance, you must also enroll in Medicare once you become eligible.

- 8. How will I be billed for my monthly premiums?**
 - a. The insurance premiums will be due the 1st of the month for which coverage is being paid for, and it may be paid by automatic deduction from your bank account or by any other acceptable means (cash, check, etc.) Checks should be made payable to Shenendehowa Central School District, for the health and prescription coverage and a separate check needs to be made out for dental coverage.

- 9. Who do I contact at Shenendehowa CSD if I have questions about retirement?**
 - a. **Employee Benefits/Payroll**
Sue Tocco - toccusa@shenet.org AND Mollie Smith - smitmoll@shenet.org

 - b. **Office of Human Resources**
 - i. Jennifer L. Cornell - cornjenn@shenet.org OR Jill Bush-bushjill@shenet.org