

Personnel

Board of Trustees Policy

SUBJECT: Retiree, Continuation of Health Coverage	NUMBER: 2.6
	DATE: October 17, 2022 Resolution # 22-125
	SUPERSEDES: Resolution #08-140, November 17, 2008

Purpose:

This policy details the Board of Trustees’ approval for the continuation of health insurance coverage for eligible retirees of SUNY Schenectady.

Policy:

The Board of Trustees authorizes the President of the College to provide continuation of health insurance coverage (excluding vision) after retirement (secondary to Medicare, as described below) for all professional staff of the College who have completed at least ten (10) years of continuous, unbroken full-time service¹ to the College immediately preceding their date of retirement, and who qualify for retirement and retire under the provisions of one of the approved retirement systems contributed to by the College, subject to the terms and limitations stated below:

1. The health insurance coverage for retirees who are not eligible for Medicare will be that which is currently in effect at the College for its full-time professional employees, and the shared cost percentage (College / retiree) shall be the same as at the time of retirement.
2. The health insurance coverage for retirees who are eligible for Medicare will be the Medicare Advantage Plan offered by the County, and the shared cost percentage (College / retiree) shall be the same as at the time of retirement. In the event that Medicare Advantage Plans become unavailable, then the coverage provided in item #1 above will apply.

¹ An employee shall not be deemed to have completed “continuous, unbroken fulltime service” for any years preceding their date of retirement unless those years occur consecutively, without interruption, directly leading up to and including the employee’s date of retirement. Any break in employment by the College prior to retirement shall restart, at zero, the employee’s years of continuous service. Periods of service are not considered cumulative or counted together.

3. Employees who retire with at least twenty (20) years of continuous, unbroken, full-time professional service to the College that immediately precedes their date of retirement shall receive health insurance coverage for the retiree and the retiree's dependent(s) in accordance with this policy. If the retiree predeceases a dependent, coverage shall continue for the dependent for three full months following the death of the retiree, after which the dependent may purchase their health insurance coverage at the College's group rate, but the College will no longer cost-share with the dependent.

4. Employees who retire with at least ten (10) years, but less than twenty (20) years, of continuous, unbroken, full-time professional service to the College that immediately precedes their date of retirement shall receive health insurance coverage for the employee only. Dependent health insurance coverage may be purchased for the retiree's dependent(s) at the College's group rate. If the retiree predeceases a dependent, the dependent may continue to purchase their health insurance coverage at the College's group rate.

5. Retirees who have completed at least (10) years of continuous, unbroken full-time service to the College may purchase dental insurance coverage (individual or family) as may be available at the College's group rate. If the retiree predeceases a dependent, the dependent may continue to purchase their dental insurance coverage at the College's group rate.

Medicare Advantage Plan

The current (as of October 17, 2022) Medicare Advantage Plan offered by the County, corresponds to the health insurance offered as follows:

Health Insurance

Medicare Advantage Plan Offering

MVP

MVP USA Care PPO Buy-up

Empire Blue Cross PPO

No MAP offering under Empire Blue Cross is currently in place at this time.