

**WCC RETIREES  
UMR OPEN  
ENROLLMENT & NYSHIP  
OPTION TRANSFER  
PERIOD  
PLAN YEAR 2025**



**SUNY  
WESTCHESTER  
COMMUNITY  
COLLEGE**



# AGENDA

TIPS & TAKEAWAYS

UMR ENROLLEES

NYSHIP ENROLLEES

PLAN RATES

HOW TO CHANGE YOUR HEALTH BENEFIT ELECTION

# IMPORTANT

## **For UMR Enrollees:**

Annual Open Enrollment is from *December 2, 2024 - December 31, 2024*. This is a **PASSIVE** enrollment for those UMR enrollees. Which means **you do not have to submit any forms unless you are making a change** to your current plan elections. If you do wish to make changes, i.e., switch plans, add/remove dependents, etc., such changes will be effective January 1, 2025.

## **For NYSHIP Enrollees:**

NYSHIP is having its Option Transfer Period (OTP) from *November 29 - December 31, 2024*. During the OPT, you may make the following changes:

- Change your health plan.
- Change from Family to Individual coverage (regardless of whether a qualifying event has affected your dependents' eligibility).
- Change from Individual to Family coverage (late enrollment provisions will apply)
- Voluntarily cancel your coverage (regardless of whether a qualifying event has affected your eligibility)
- Enroll in NYSHIP coverage (late enrollment provisions will apply)

If you do not want to make any changes to your health plan, **no action is required**. If you do want to make a change, there are two ways to submit your request:

**Option 1:** Complete the Health Insurance Transaction Form (PS-404r) and submit it to Employee Benefits Division (EBD):  
New York State Department of Civil Service  
Employee Benefits Division  
Program Administration Unit  
Albany, NY 12239

**Option 2:** MyNYSHIP Online:  
MyNYSHIP is a new secure website where retirees can get online access to their own health insurance record.

# OPEN ENROLLMENT FAST FACTS

Online Access To Enroll / Make changes via our online system [HR Benefits \(sunywcc.edu\)](https://sunywcc.edu)



Open Enrollment Deadline for ALL Plans is December 31, 2024, 11:59 pm

Changes Are Effective January 1, 2025

# TURNING 65 IN 2025?

## Core Medicare

### Part A

1. Hospital
2. Inpatient
3. Home care



### Part B

1. Doctors
2. Outpatient
3. Lab / X-rays



If you are turning 65 and are eligible for Medicare, please call Social Security at 800-772-1213 or visit [www.socialsecurity.gov](http://www.socialsecurity.gov) three months prior to your birthday month to enroll in Part A & B. When you receive your card Fax a copy to 914-606-7838, or upload a scanned image via our online system [HR Benefits \(sunywcc.edu\)](http://HRBenefits(sunywcc.edu)) to have your coverage updated.

# IMPORTANT TERMS TO KNOW

## Coinsurance

The enrollee's share of the cost of covered services, which is a fixed percentage of covered medical expenses.

## Deductible

The dollar amount an enrollee is required to pay before health plan benefits begin to reimburse for services.

## Copayment

The enrollee's share of the cost of covered services, which is a fixed dollar amount paid when a medical service is received, regardless of the total charge for the service.

## Out-of-Pocket Limit

The amount you pay for network services/supplies is capped at the out-of-pocket limit. Once the out-of-pocket limit is reached, network benefits are paid in full.



## Open Enrollment

To help you with your plan election decision, please use the following Documents on the [Retiree Website](#).

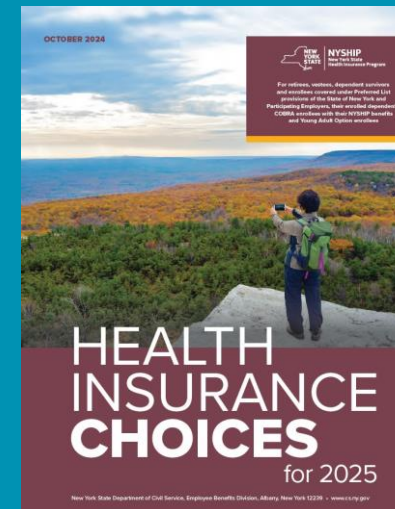
- **Westchester Community College Health Plan/UMR Summary of Benefits and Coverage.**
- **Westchester Community College Benefit Enrollment/Change Form.**
- **NYSHIP Health Insurance Choices 2025**
- **NYSHIP/Empire Plan Summary of Benefits and Coverage**
- **NYSHIP Employee Benefits Division Health Insurance Transaction Form**



## Option Transfer Period

To help you with you plan election decision, please use the following Documents on the [Retiree Website](#).

- **NYSHIP Health Insurance Choices 2025**
- **NYSHIP/Empire Plan Summary of Benefits and Coverage**
- **NYSHIP Employee Benefits Division Health Insurance Transaction Form**
- **NYSHIP retirees do not have the option of UMR.**





# CURRENT PLAN RATES

## 2025 Monthly Retiree Rate Sheet

Retired Management						
<i>Retired Prior to 2/6/2018</i>						
	Coverage	UMR	NYSHIP Plans			
			Empire Plan	EmblemHealth	MVP	CDPHP
Individual		\$0.00	\$0.00	\$0.00	0.00	0.00
Family		\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
<i>Retired After Contract Approval 2/6/2018</i>						
Salary	Coverage	UMR	Empire Plan	EmblemHealth	MVP	CDPHP
Management - Below \$85K	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
Management - \$85K and above	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
Management - Below \$85K - Hired on or after 2/6	Individual	\$102.88	\$109.05	\$141.80	\$112.78	\$127.41
Management - \$85K and above - Hired on or after 2/6	Individual	\$154.32	\$163.58	\$212.71	\$169.17	\$191.12
All Management	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
Retired Faculty						
<i>Retired Prior to 2/6/2018</i>						
	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
Individual		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family		\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
<i>Retired After Contract Approval 2/6/2018</i>						
Title	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
Instructors & Coordinator 1	Individual	\$41.15	\$43.62	\$56.72	\$45.11	\$50.96
Ass't Professors & Coordinator 2	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
Assoc Professor/Professor & Coord 3 & 4	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
Instr, Asst Prof, Coord 1 & 2 - Hired on or after 2/6	Individual	\$102.88	\$109.05	\$141.80	\$112.78	\$127.41
Asoc. Prof, Prof. Coord 3 & 4 - Hired on or after 2/6	Individual	\$154.32	\$163.58	\$212.71	\$169.17	\$191.12
All Titles	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
Retired CSEA Settlement						
	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
Individual		\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Family		\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
Retired CSEA						
<i>Retired Prior to 2/6/2018</i>						
Years of Service	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
20+ Years	Individual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10-19 Years	Individual	\$257.21	\$272.64	\$354.51	\$281.96	\$318.53
5-9 Years	Individual	\$514.42	\$545.27	\$709.02	\$563.92	\$637.06
20+ Years	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
10-19 Years	Family	\$1,029.00	\$1,127.34	\$1,356.13	\$1,356.13	\$1,356.13
5-9 Years	Family	\$1,672.11	\$1,827.32	\$2,211.45	\$2,211.45	\$2,211.45
<i>Retired After 2/6/2018</i>						
Years of Service/Grades	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
20+ Years Grd 1-6	Individual	\$41.15	\$43.62	\$56.72	\$45.11	\$50.96
20+ Years Grd 7-11	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
20+ Years Grd 12-15	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
10-19 Years	Individual	\$257.21	\$272.64	\$354.51	\$281.96	\$318.53

# CURRENT PLAN RATES

## 2025 Monthly Retiree Rate Sheet

20+ Years	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
10-19 Years	Family	\$1,029.00	\$1,127.34	\$1,356.13	\$1,356.13	\$1,356.13
5-9 Years	Family	\$1,672.11	\$1,827.32	\$2,211.45	\$2,211.45	\$2,211.45
<b>Retired On or After 9/1/2020</b>						
<b>Years of Service/Percent based Grade @ Retirement</b>						
20+ Years with the College Service Only	Coverage	UMR	Empire	EmblemHealth	MVP	CDPHP
20+ Years with County/College - 4% of Premium	Individual	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
20+ Years with County/College - 6% of Premium	Individual	\$41.15	\$43.62	\$56.72	\$45.11	\$50.96
20+ Years with County/College - 8% of Premium	Individual	\$61.73	\$65.43	\$85.08	\$67.67	\$76.45
20+ Years with County/College - 10% of Premium	Individual	\$82.31	\$87.24	\$113.44	\$90.23	\$101.93
20+ Years with County/College - 15% of Premium	Individual	\$102.88	\$109.05	\$141.80	\$112.78	\$127.41
20+ Years with County/College - 20% of Premium	Individual	\$154.32	\$163.58	\$212.71	\$169.17	\$191.12
10-19 Years with County/College	Individual	\$205.77	\$218.11	\$283.61	\$225.57	\$254.82
5-9 Years with County/College	Individual	\$257.21	\$272.64	\$354.51	\$281.96	\$318.53
20+ Years with County/College - 4% of Premium	Family	\$514.42	\$545.27	\$709.02	\$563.92	\$637.06
20+ Years with County/College - 6% of Premium	Family	\$61.74	\$68.38	\$80.13	\$59.61	\$66.97
20+ Years with County/College - 8% of Premium	Family	\$92.62	\$102.56	\$120.19	\$89.41	\$100.45
20+ Years with County/College - 10% of Premium	Family	\$123.49	\$136.75	\$160.26	\$119.22	\$133.94
20+ Years with County/College - 15% of Premium	Family	\$154.36	\$170.94	\$200.32	\$149.02	\$167.42
20+ Years with County/College - 20% of Premium	Family	\$231.54	\$256.41	\$300.49	\$223.53	\$251.14
10-19 Years with County/College	Family	\$308.72	\$341.88	\$400.65	\$298.04	\$334.85
5-9 Years with County/College	Family	\$1,029.00	\$1,127.34	\$1,356.13	\$1,356.13	\$1,356.13
5-9 Years with County/College	Family	\$1,672.11	\$1,827.32	\$2,211.45	\$2,211.45	\$2,211.45

## SURVIVOR RATES

Coverage	Minus Medicare B Rate	UMR	NTSHIP Empire Plan	EmblemHealth	MVP	CDPHP	
Individual 65 +		\$104.90	\$923.93	\$985.64	\$1,313.14	\$1,022.93	\$1,169.22
	2016 Rate	\$109.00	\$919.83	\$981.54	\$1,309.04	\$1,018.83	\$1,165.12
	2017 Rate	\$121.80	\$907.03	\$968.74	\$1,296.24	\$1,006.03	\$1,152.32
	2018 Rate	\$134.00	\$894.83	\$956.54	\$1,284.04	\$993.83	\$1,140.12
	2019 Rate	\$135.50	\$893.33	\$955.04	\$1,282.54	\$992.33	\$1,138.62
	2020 Rate	\$144.60	\$884.23	\$945.94	\$1,273.44	\$983.23	\$1,129.52
	2021 Rate	\$148.50	\$880.33	\$942.04	\$1,269.54	\$979.33	\$1,125.62
	2022 Rate	\$170.12	\$858.71	\$920.42	\$1,247.92	\$957.71	\$1,104.00
	2023 Rate	\$164.90	\$863.93	\$925.64	\$1,253.14	\$962.93	\$1,109.22
	2024 Rate	\$174.70	\$854.13	\$915.84	\$1,243.34	\$953.13	\$1,099.42
	2025 Rate	\$185.00	\$843.83	\$905.54	\$1,233.04	\$942.83	\$1,089.12
	Family 65 +		\$104.90	\$2,467.52	\$2,695.04	\$3,316.38	\$2,513.13
2016 Rate		\$109.00	\$2,463.42	\$2,690.94	\$3,312.28	\$2,509.03	\$2,839.36
2017 Rate		\$121.80	\$2,450.62	\$2,678.14	\$3,299.48	\$2,496.23	\$2,826.56
2018 Rate		\$134.00	\$2,438.42	\$2,665.94	\$3,287.28	\$2,484.03	\$2,814.36
2019 Rate		\$135.50	\$2,436.92	\$2,664.44	\$3,285.78	\$2,482.53	\$2,812.86
2020 Rate		\$144.60	\$2,427.82	\$2,655.34	\$3,276.68	\$2,473.43	\$2,803.76
2021 Rate		\$148.50	\$2,423.92	\$2,651.44	\$3,272.78	\$2,469.53	\$2,799.86
2022 Rate		\$170.10	\$2,402.32	\$2,629.84	\$3,251.18	\$2,447.93	\$2,778.26
2023 Rate		\$164.90	\$2,407.52	\$2,635.04	\$3,256.38	\$2,453.13	\$2,783.46
2024 Rate		\$174.70	\$2,397.72	\$2,625.24	\$3,246.58	\$2,443.33	\$2,773.66
2025 Rate		\$185.00	\$2,387.42	\$2,614.94	\$3,236.28	\$2,433.03	\$2,763.36
Individual up to age 64			N/A	\$1,028.83	\$1,090.54	\$1,418.04	\$1,127.83
Family up to age 65		N/A	\$2,572.42	\$2,799.94	\$3,421.28	\$2,618.03	\$2,948.36



# HOW TO CHANGE YOUR HEALTH BENEFIT ELECTION

The applicable enrollment form (UMR or NYSHIP) must be completed and returned to Benefits, in the Human Resources Department, 75 Grasslands Road, Admin. Building, Room B-42, Valhalla, NY 10595. Forms should be postmarked, emailed ([BenefitsInfo@sunywcc.edu](mailto:BenefitsInfo@sunywcc.edu)), or uploaded via our online system [https://wccforms.sunywcc.edu/pages/HR\\_Benefits.html](https://wccforms.sunywcc.edu/pages/HR_Benefits.html) **no later than Tuesday, December 31, 2024.**

Please be sure to indicate the level of coverage you are choosing, i.e., individual or family, on the applicable enrollment form. Complete the employee portion of the form and the spouse and dependent section if are requesting family coverage. **For dependent coverage, you are required to submit supporting dependent document, such as, marriage certificate, domestic partner documentation, and birth certificates of each dependent.**

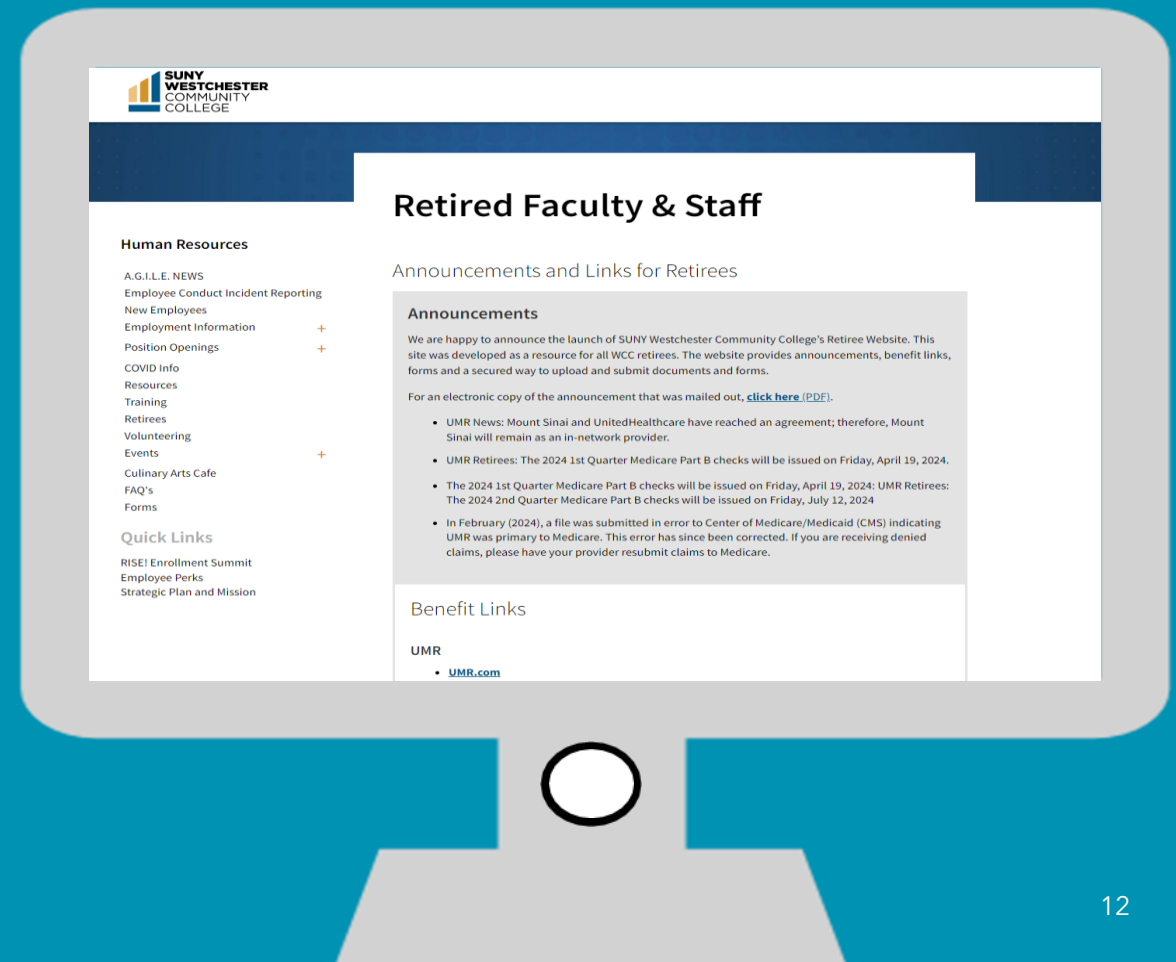
Please note that **once you have made your election, you will not be able to make any changes to your election until the next Open Enrollment**, unless you have a Qualifying Event, i.e., marriage, birth of a child, loss of other coverage, divorce, etc. Such events must be reported within 30 days or you will be subject to a waiting period. If you do wish to make a change during the year without a Qualifying Event, then such change will take effect on the 1st of the 3rd month from the date the change was submitted.

# GO ONLINE TO THE RETRIREE BENEFITS PAGE

[HTTPS://WWW.SUNYWCC.EDU/ABOUT/HUMAN-RESOURCES/RETIRES/](https://www.sunywcc.edu/about/human-resources/retirees/)

On the College's webpage you can learn more about:

- ✓ Announcements and Links
- ✓ Plan Comparisons
- ✓ Open Enrollment Forms
- ✓ Healthcare Vendors
- ✓ HR Benefits Secure Link
- ✓ Benefits Plan Rates



# THANK YOU

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<https://www.sunywcc.edu/about/human-resources/retirees/>