

FREQUENTLY ASKED QUESTIONS

CUSTOMIZED, CATTARAUGUS COUNTY SPONSORED MEDICARE ADVANTAGE PLAN

We have been advised that there has been inaccurate information disseminated via social media and to current and retired Cattaraugus County employees regarding health insurance benefits. **Please note that pursuant to Contractual language the Cattaraugus County Health Insurance Plan for retirees has been and will remain secondary to Medicare.**

QUESTION:

Does this change impact active employees?

ANSWER:

No. This change is only applicable to County retirees/spouses age 65 and older.

QUESTION:

Can this Medicare Advantage plan be purchased “off the street” by any person seeking secondary Medicare coverage?

ANSWER:

No. This is a Cattaraugus County sponsored, customized Medicare Advantage plan. This plan is designed specifically for Cattaraugus County retirees. The design is specifically targeted to maintain **the same or better benefits**. Although this is a Medicare Advantage plan, it is very specifically designed for Cattaraugus County and is NOT available to the general public.

QUESTION:

When did this process start and why did we just hear about this change?

ANSWER:

Insurance costs have increased exponentially over the course of the last several years. Cattaraugus County has ALWAYS evaluated all options to reduce cost and save taxpayer dollars whenever possible, while **providing the same or better coverage** as required by our Collective Bargaining Agreements. However, this immediate process got underway officially when costs were discussed in the beginning of September 2025.

Specifically, Cattaraugus County held two meetings with **all Union leaders** on September 24th and October 1st.

Please note, however, that although this change is not required to be collectively bargained, the County did notify and discuss **in detail** the proposed plan and explained that each and every benefit provided was **the same or better**.

QUESTION:

I am a county retiree. Will I pay more for my premium with this change?

ANSWER:

No! Retiree premiums will remain the same as they are currently. Cattaraugus County will continue to pay the monthly premium for the retiree health insurance and the retiree will continue to pay the *employee premium they have always paid*.

QUESTION:

Will my insurance benefits change?

ANSWER:

No. We are contractually obligated to continue providing **the same or better** health insurance benefits to retirees.

QUESTION:

When will this change be effective?

ANSWER:

The effective date of the coverage will be January 1, 2026.

QUESTION:

Will the County and the Insurance carrier provide information to retirees, those contemplating retirement and/or active employees?

ANSWER:

YES! County Human Resources staff and Insurance carrier staff will be scheduling **Town Hall** meetings, including in-person, telephonic and virtual, to address questions and provide information to make this transition to the new plan absolutely seamless. The insurance carrier has also agreed to provide a **hotline call-in number** during open enrollment **specifically for Cattaraugus County retirees to ask questions**.

QUESTION:

I am a retiree age 65 or older but my spouse is under age 65. Will my spouse lose coverage?

ANSWER:

No. The retiree will be covered by the customized, County sponsored Medicare Advantage plan but the spouse will remain in the self-insured network until spouse ages into Medicare eligibility.

Active employees and retirees are encouraged to contact the Human Resources Department with any individual coverage questions that may be unique to their family situation.

QUESTION:

I am a retiree age 65 or older but I have dependent children under the age of 26. Will my children lose coverage?

ANSWER:

No. In this situation the retired employee and all dependents (including children) will remain in the County self-insured network until all dependent children age out at 26.

Active employees and retirees are encouraged to contact the Human Resources Department with any individual coverage questions that may be unique to their family situation.

QUESTION:

Can you tell me some of the benefits that might be better under this customized Medicare Advantage plan than are currently available from the County self-insured plan?

ANSWER:

Extra benefits are offered that were not available under the self-funded health plan including but not limited to:

- Vision
- Dental
- Hearing aid allowance
- Home delivered meals after a hospital stay
- Enhanced home care visits including home therapies
- Lifeline
- Medical Transportation
- National Network of fitness centers/Silver Sneakers
- One ID card for all benefits (medical, prescription, vision, dental coverage) – multiple ID cards will be eliminated
- National network for those retirees that may have moved or snowbird