

MTA HQ Police

Retirement Benefits



Note

That all benefits described herein are benefits that are currently in effect. These benefits are all subject to change, including termination thereof, at any time in the sole discretion of the MTA, except to the extent that they have been established by collective bargaining agreement. The summary of benefits is for information purposes only and may be modified at any time. Some benefit programs, such as public retirement plans, are administered and interpreted outside of the MTA. If information conflicts with the provisions of any benefit program, the program's policies control.

Retiree Benefits



Requirements for Retiree Health Benefits

An employee with at least **20 years of creditable service** who retires and immediately begins collecting a pension is eligible to receive retiree health benefits (medical, hospital, prescription, dental, and vision) for themselves and their eligible dependents. Employees who retire due to disability are also eligible.

Enrollment in an MTA medical plan or the Opt-Out Program prior to retirement is required to maintain coverage as a retiree.

Under current policy Health Benefits are at no cost to the retiree.

Note: Military Buyback **does not** apply towards medical vesting (You will need 10 years of creditable service to apply for medical vesting)

Pursuant to the current benefits policy, the MTA provides retirement health benefits and life insurance coverage to eligible employees.

Requirements for Retiree Health Benefits (continued)

Who Else Is Eligible to be Covered Under Retiree Benefits?

- Spouse/Domestic Partner
- Dependent Children

Children are covered for Medical:

Up to age 26 – coverage

ends the end of the

month they turns 26.

Medical Benefit Choices

The Empire Plan

The Empire Plan provides In-Network and Out-of-Network medical, hospitalization, and prescription drug benefits. Coverage is Nationwide.



Department of Civil Service
The Empire Plan



Medical Benefit Choices (continued)

Health Maintenance Organizations (HMO's)

After retirement you may continue enrollment in your NYSHIP-approved HMO that serves the New York area where you live. If you move out of the HMO service area, you must contact NYSHIP to enroll in The Empire Plan.



Department of Civil Service
The Empire Plan



Medicare Eligible

Medicare and you Medical Benefits



Medicare eligibility begins:

- Age 65
- After two years of Social Security Disability Insurance (SSDI)
- If you receive SSDI benefits due to amyotrophic lateral sclerosis (ALS)
- Diagnosis of end-stage renal disease (ESRD)

As a retiree, you **must** enroll in:

**Medicare Parts “A” (Hospital)
Medicare Parts “B” (Medical)**

Medicare Parts “A” and “B” will become the **primary insurance** and your medical plan will become your secondary insurance.

Medicare and The Empire Plan

Enrolled in The Empire Plan

Coordination of benefits will be required. Please notify The Empire plan when you become Medicare eligible.

Important: NYSHIP reimburses retirees for their Medicare Part B premiums. This reimbursement is issued every quarter.

Claims must be submitted to Medicare first and secondly to The Empire plan.

Important: NYSHIP will not cover any expenses that are payable by Medicare.

Your Medicare prescription drug coverage will continue through SilverScript. You will receive a new prescription card, which must be presented to the pharmacy and will replace any information on file.

Important: Enrolling in a Medicare Part D prescription drug plan other than the Empire Plan's SilverScript prescription coverage may result in disenrollment from NYSHIP.

Important: You will be provided with a new card, which should be Presented to your doctor and the pharmacy; this card will replace any information on file.

Medicare and The Empire Plan

Enrolled in an HMO Plan

If you are enrolled in an HMO plan, you must contact that HMO plan to enroll in their Medicare Advantage Plan.

Important: NYSHIP reimburses retirees for their Medicare Part B premiums. This reimbursement is issued every quarter.

If you are traveling outside of the HMO service area, please contact that HMO to see if your medical visit will be covered.

Your Medicare prescription drug coverage will continue with the HMO plan.

Important: You will be provided with a new card, which should be Presented to your doctor and the pharmacy; this card will replace any information on file.

Medicare

Cost, Payments and Reimbursements

Medicare Part B premiums are determined by SSA (Social Security Administration). 2026 the standard premium is **\$202.90**. **Important to Note:** Some higher-income beneficiaries pay more due to IRMAA (Income-Related Monthly Adjustment Amounts), but **\$202.90** is the standard premium before any income-based surcharges.

IRMAA (Income-Related Monthly Adjustment Amounts)

- Applies to Medicare enrollees with a higher Modified Adjusted Gross Income (MAGI)
- If you are subject to IRMAA cost for Medicare Part B, you will receive information from NYS Department of Civil Service on how to apply for reimbursement.
- Or Contact the NYS Department of Civil Service at 800-833-4344 for more information.

Dependent Medical Benefits

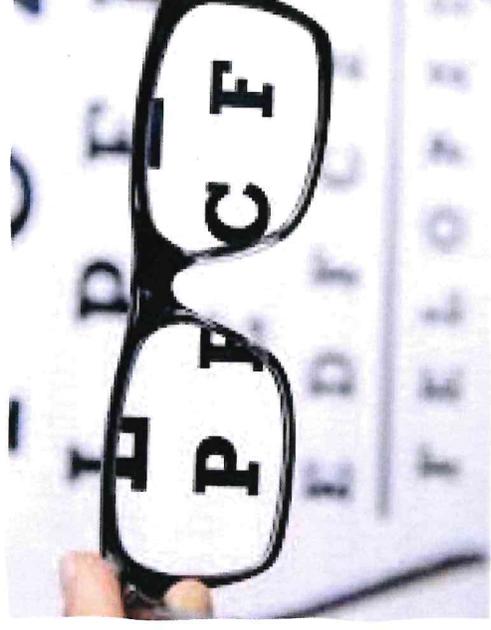
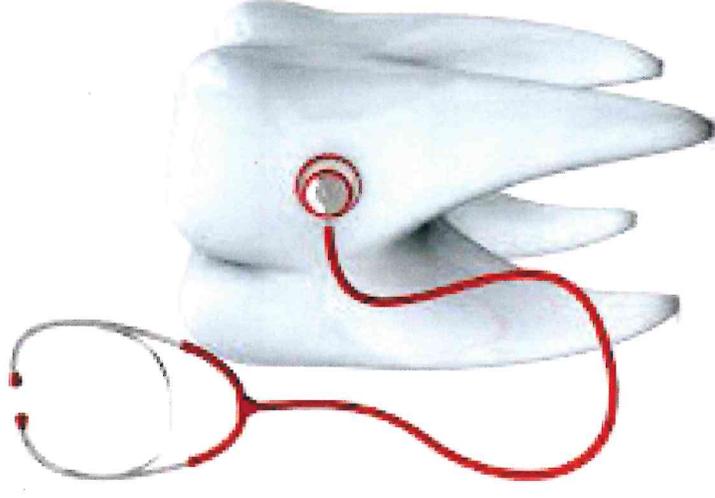
Prior to Age 65

What if my dependent becomes disabled?

If your dependent becomes disabled before age 65, or is already disabled at the time of your retirement, they must enroll in Medicare Parts A and B when they become eligible through the Social Security Administration. Medicare will then become their primary insurance, and your NYSHIP medical plan will become secondary. Coordination of benefits will be required. Please notify The Empire plan when you they become Medicare eligible.

Important: NYSHIP reimburses retiree's Medicare eligible dependent for their Medicare Part B premiums. This reimbursement is issued every quarter.

Dental and Vision



Retiree Dental and Vision Benefits

Administered by the MTA

Dental and Vision Benefits

Under current policy, you and your eligible dependents will retain the same dental and vision coverage in retirement that you have while actively employed.

Dental and Vision Benefits for Dependent child(ren)

Children are covered until the end of the month in which they turn age 19. Coverage may continue up to age 25 if the child is a full-time student in an accredited school, or until they are no longer a full-time student, whichever occurs first.

Proof of full-time student status must be submitted to the MTA BSC at the beginning of each semester. Verification may be submitted via the BSC Portal, mail, email, or fax.

Benefits Ending in Retirement

Benefits ending in retirement:

- Short Term Disability
- Long Term Disability
- Supplemental, Dependent, & Supplemental Dependent Life Insurance
- Accidental Death and Dismemberment Insurance
- Employee/Employer 401(k) and 457 Contributions
- College Savings
- Commuter Benefits
- Health Care & Dependent Care Flexible Spending Accounts

* If you are a participant in the FSA HealthCare and/or Dependent Care program, only expenses that were incurred before your effective date of retirement can be submitted for reimbursement. All eligible expenses incurred prior to your retirement must be submitted for reimbursement by June 30th of the following year.

Making Changes

In Retirement



Retiree Benefits

Plan Changes

If you need to make changes to your medical benefits:

Changes to basic medical coverage must be made directly through NYSHIP and are generally permitted once every 12 months. You may also request changes during the annual open enrollment period. A Qualifying Life Event is a life status change recognized by NYSHIP that may allow you to make changes outside the annual open enrollment period. Examples of Qualifying Life Events include marriage, divorce, birth or adoption of a child, loss of other health coverage, or a change in your spouse's employment status that affects benefits.

If you need to make changes to your dental and vision benefits:

Changes to dental coverage are administered through the MTA Business Service Center (BSC) and may only be made during your group's open enrollment period, upon relocation outside your plan's service area, or following a Qualifying Life Event.

Retiree Benefits

Plan Changes continued

Termination of a Spouse's or Dependent's Medical Coverage

When dependents lose eligibility, whether due to divorce or by reaching the maximum age limit, continuation of medical coverage is available through the New York State Health Insurance Program (NYSHIP) under COBRA or the Young Adult Option.

Termination of a Spouse's or Dependent's dental and vision benefits:

When dependents lose eligibility, whether due to divorce or by reaching the age limit, continuation of dental and vision coverage is available through COBRA and is administered by Wex Health, the MTA COBRA administrator.

Retiree Benefits

Surviving Spouse of Dependent's Medical Coverage

If you predecease your spouse/domestic partner and/or eligible dependents:

Coverage will continue for your spouse/domestic partner for life, provided they do not marry or remarry and do not obtain other qualifying coverage. Coverage for dependent children will continue until the end of the month in which they turn age 26.

Upon your death, a family member should notify the following:

- MTA Business Service Center (BSC) at 646-376-0123
- New York State Department of Civil Service at 800-833-4344
- Medicare (if the surviving dependent is Medicare-eligible) at 800-633-4227
- Social Security Administration at 800-772-1213



Additional Benefits



Life Insurance

Your Life insurance:

Upon retirement, your group life insurance benefit will be reduced to **\$5,000**. You will have the option to convert the remaining balance of your active group life insurance to an individual whole-life policy. If you elect to continue your life insurance through conversion or portability, you will be required to pay the applicable premiums directly to the carrier.

If you are enrolled in **Supplemental Life**, a portability privilege may be available. To convert or port your life insurance, you must contact MetLife at **888-252-3607** within 31 days of your retirement effective date.

Changing your beneficiaries:

To make changes to your beneficiaries, contact the MTA Business Service Center (BSC). Please verify your current beneficiary designation before retiring from the MTA.

Transportation Pass

Transportation Pass:

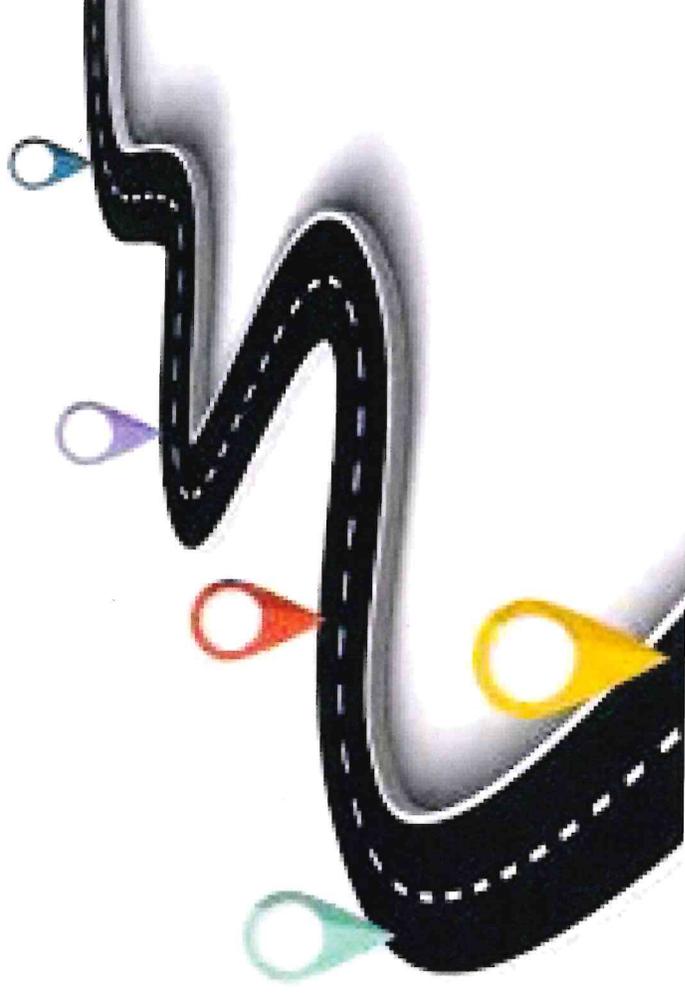
You may be eligible for a transportation pass of your choice if you retire from the MTA and immediately begin collecting pension benefits.

Deferred Compensation

Deferred Compensation:

If you participated in the 401(k) or 457 Plans, it may be beneficial to speak with an Empower Education Consultant to discuss your distribution options. You may also contact **Empower** directly at 877-756-4682.

Road Map to Retirement



Retirement Steps

Retirement Steps:

1. Submit Your Pension Application

Complete and submit the Defined Benefit Pension Plan retirement application to the Pension Department **at least 30 days, but no more than 90 days** before your Benefit Commencement Date.

2. Prepare and Submit Required Forms & Documents

The following forms and documents must be submitted:

MTA DB Pension Plan Application and Pension Option Form
Designation of Beneficiary with Contingent Beneficiaries
JP Morgan Direct Deposit Form and a voided check
W-4P Tax Form

Copies of your birth certificate, spouse's birth certificate, and marriage certificate

Retirement Steps continued

Retirement Steps:

3. Meet With Pension for Retirement Sign-Out

After your retirement sign-out, you will receive:

- Retiree Health Coverage explanation and Summary of Benefits
- Medicare information, including the Request for Employment Application
- 401(k)/457 rollover options

4. Verify Leave Balances

Contact your Supervisor, Manager, or Timekeeper **at least 30 days before your retirement date** to obtain your leave balances (vacation, sick, etc.).

Retirement Steps continued

Retirement Steps:

5. Discuss Your Deferred Compensation Plans (401k/457)

Contact Empower (formerly Prudential) at **877-756-4682** to review your distribution and rollover options.

6. Complete the Separation Payout Form (If Applicable)

Complete form **HR-DEFCOMP-074** and submit it to:

MTA Business Service Center

333 West 34th Street, New York, NY 10001

646-376-0123 | bscservice@mtabsc.org

Retirement Steps continued

Retirement Steps:

7. Address Commuter & Flex Accounts Before Retirement

Contact Edenedred (Commuter Benefits) at 1-888-235-9223

Contact P&A Group (Flex Spending) at 1-800-688-2611
to determine how to use any remaining balances.

8. Request Your Retiree Commuter Pass

Contact:

Avanie Campbell at 212-878-1137

Tatianna Sattaur at 212-340-3052

9. Complete Required Separation Forms

Complete forms **HR-HRIS-015** and **HR-HRIS-073** and submit them to your Manager or Supervisor. These forms will be forwarded to your HR Administrator.

Address and Personal Changes

Address Changes

If you change your address after retirement, you must update your information with the following:

- 1. MTA Business Service Center (BSC)** — Complete and return an Employee Data Change Form. The form can be obtained from the BSC or downloaded at www.mymta.info by selecting “**Sign In**” and then “**All BSC Forms.**”
- 2. NYSHIP (if enrolled)** — Notify NYSHIP directly of any address changes.
- 3. Other Agencies** — Contact the MTA DB Plan, Social Security, Medicare, and Empower to update your address.

Address and Personal Changes continued

Personal Changes

You must notify the MTA Business Service Center (BSC) and/or the New York State Department of Civil Service if any of the following occur:

- Marriage or divorce
- A new dependent who may be eligible for coverage
- The death of a covered spouse, domestic partner, or dependent
- You need duplicate retiree health benefit cards

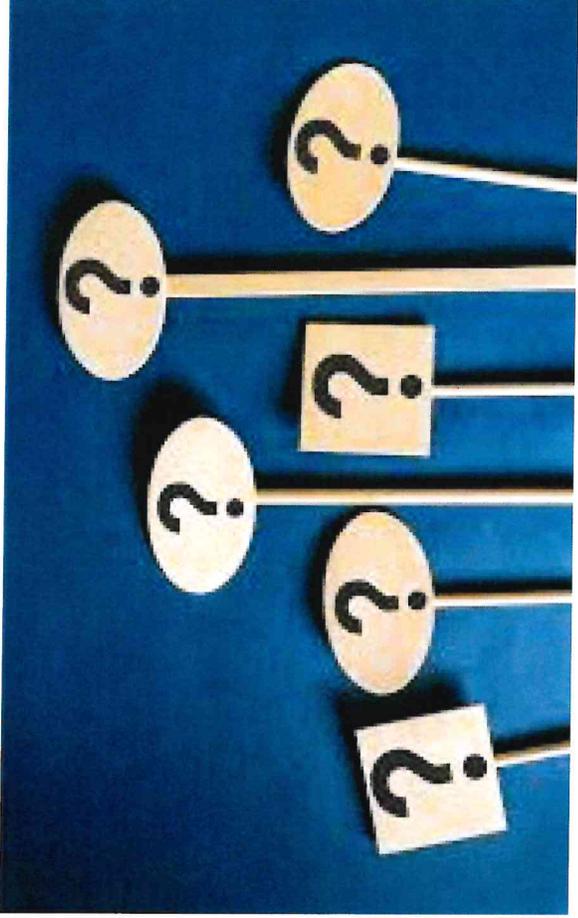
For duplicate **medical** cards, contact the **NYS Department of Civil Service**.

For duplicate **dental** (if applicable) and **vision** cards, contact the **MTA BSC**.

Who and When to call

Contact List

Service / Organization	When to Call	Phone Number
MTA Business Service Center (BSC)	Health benefits, death claims, duplicate dental/vision cards, beneficiary or address changes, separation forms, MTA DB Plan	646-376-0123
NYS Dept. of Civil Service (NYSHIP)	Medical coverage changes, Medicare-primary questions, duplicate medical cards, address changes (if enrolled)	800-833-4344
Empower (401k/457)	Distribution or rollover options for 401(k)/457 after retirement	877-756-4682
Wex Health (COBRA)	Continuation of dental and vision through COBRA	866-451-3399
P&A Group (FSA)	Flexible Spending Account balance questions	800-688-2611
Edenred Benefits (Commuter)	Commuter pass balances and usage	888-235-9223
MetLife Dental	Retiree dental coverage questions	800-260-1093
MetLife Life Insurance (Conversion)	Convert or port life insurance after retirement	888-252-3607
MetLife Death Claims	Report a death for life insurance processing	877-638-4671
EyeMed	Vision coverage questions	866-939-3633
Medicare	Medicare Parts A & B enrollment/coverage questions	800-633-4227
Social Security Administration (SSA)	Medicare eligibility, disability, address changes	800-772-1213



Questions

