

TO: Southold Town Retirees

From: Barbara Rudder
Personnel Assistant

DATE: May 1, 2003

RE: Health Insurance Benefits

I thought this would be a good way to communicate with all former employees who have retired from the Town of Southold. This message board will be updated periodically to relay health insurance benefits information. It's important to keep your health insurance coverage up-to-date. Please notify me if:

-  Your address changes
-  Your phone number changes
-  Your name changes
-  Your family unit changes
-  You become eligible for Medicare (at 65 years of age - I will need a copy of your and/or your spouse's Medicare card(s).)

Please note that failure to have Medicare Parts "A" (hospital insurance) and "B" (medical insurance) in effect when first eligible may drastically reduce your health insurance coverage through your regular health plan (currently either Empire or Island Group Administration).

You and/or your dependent should enroll in Medicare Part "B" two to three months before turning 65 if you will be retiring at or before age 65.

Sometime during September or October, all Medicare-primary retirees will be sent notices verifying mailing addresses and updating household information to assist me with the yearly Medicare reimbursement.

If your spouse is also Medicare-primary, and if you and/or (s)he is receiving a reimbursement from another source, you are not eligible to receive a duplicate reimbursement from the Town of Southold.

Please direct all related inquires to the Southold Town Accounting Department.