AEM NO. 22-2026

OFFICE OF THE COUNTY EXECUTIVE
ALL-EMPLOYEES MEMORANDUM

DATE: NOVEMBER 2, 2026

EMPLOYEE MEDICAL HEALTH PLAN OF SUFFOLK COUNTY (EMHP)

THE SUFFOLK COUNTY DEFERRED COMPENSATION PLAN

What You Need to Know for January 1, 2027

Keeping your Enrollment Status Up to Date is Your Legal Obligation

Too often we do not realize how events in our personal lives affect so many other aspects of our life. You have certain responsibilities, including the legal responsibility of keeping the Employee Medical Health Plan(EMHP) informed of changes in your status, or in your family member's status. There may also be impacts on your Deferred Compensation Plan Account which are described in the attached.

Did you know?

- ***When you get divorced:*** For example, if you are divorced, and fail to notify the Employee Medical Health Plan that your ex-spouse is no longer eligible as your dependent, and your ex-spouse receives benefits from the EMHP, you will be held financially liable to the Employee Medical Health Plan for the benefits paid on behalf of your ex-spouse. When an enrolled dependent loses eligibility for coverage, the employee must notify the Employee Benefits Unit within thirty (30) days of the "event" (which in the case of a divorce is the date the judge signs the Judgement of Divorce). Members who do not timely update their ex-spouse's eligibility will be responsible for any claims paid on behalf of their ex-spouse after the date of the divorce decree/judgement.

- Enroll in Medicare as soon as you or your dependent become eligible. You are first eligible for Medicare under these conditions:

  - Age 65 and Older
    - Age 65 retirement: You retire at age 65 or older.
    - Domestic partner: You are a domestic partner aged 65 or older of an active or retired member.

- Surviving spouse: You are a surviving spouse aged 65 or older.
- Under Age 65 and Status
- Early retirement: You retire before age 65.
- Vested status: You are a vested participant.
- Dependent survivor: You are a dependent survivor.

❖ Disability and Special Illness

- SSDI: You receive Social Security Disability Insurance while under 65 as a retiree, vested participant, or dependent survivor.
- Post-retirement onset: You retire before 65 and later qualify via disability, ALS, or End-Stage Renal Disease.

NOTE: If you miss your enrollment window, EMHP processes claims assuming Medicare is primary and you will have to cover the remaining balance out of pocket.

Please see the attached *DC Quick Reference Guide for Divorce*, for information on your Deferred Compensation Plan Account and the Qualified Domestic Relations Order process.

KEVIN B. MOLLOY
CHIEF DEPUTY COUNTY EXECUTIVE

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