Retiree Health Benefit Options

6/19/2020

If enrolled in a non-City group medical plan as a retiree or dependent spouse, ineligible for City contribution toward medical but can still enroll in City dental or vision plan and receive City contribution toward dental or vision.

X X X X X X X X X

Eligible for cash-in-lieu if in or out of network.

X X X X X X X X X

All Retirees: Cannot re-enroll on City medical plan after not participating in a City medical plan for 2 consecutive plan years.

X

Pre-Medicare Retirees: Must re-enroll on a City medical plan within 2 consecutive plan years of waiving City medical coverage.

X

Pre-Medicare Retirees: Must re-enroll on a City medical plan with an effective date of coverage within 2 years from date their prior City medical coverage terminated.

X X X X X X X X X

Retirees and eligible dependents can enroll in dental and vision without regard to the date coverage was waived.

X X X X X X X X X

To maintain eligibility for the City contribution, retiree must enroll in Medicare Parts A and B, if eligible.

X X X X X X X X X

Upon achieving eligibility for Medicare benefits, Medicare retirees and their Medicare eligible dependent(s) can enroll in a City medical plan without regard to amount of time waiving prior coverage.

X X X X X X X X X

Not eligible for retiree health contribution if hired on or after 6/30/2012.

X

Not eligible for retiree health contribution if hired on or after 7/20/2012.

X

Not eligible for retiree health contribution if hired on or after 6/30/2013.

X

Not eligible for retiree health contribution if hired after 9/3/2013.

X

Not eligible for retiree health contribution if hired after 11/15/2014.

X

There is no City contribution for retirees with less than ten (10) full years of City service.

X X X X X X X X X

Retiree can enroll onto the City’s health insurance with less than ten (10) full years of service; there is no City contribution associated with the health insurance enrollment.

X X X X X X X X X

Eliminated deferred retirement option

X X X X X X X X X

NOTES:

If a retiree is married to another City retiree and one passes away, the surviving retiree is entitled to the higher of the 2 retiree health contributions but not both. If the surviving retiree is receiving the spouse’s City contribution toward medical, the retiree is not eligible for a spouse contribution of $65 if he/she remarries unless the surviving retiree returns to his/her own City contribution. (For example, 2 employees, Joe and Mary, are married and both retire. Mary is entitled to $300/mo. Joe is entitled to $225. Mary passes away. Joe is entitled to Mary’s $300, but not to $365 if he eventually remarries. If he remarries, he can remain with the $300 because it’s still greater than his $273.75 he would be entitled to with his new spouse on the plan.)

A beneficiary (surviving spouse of deceased City retiree) is eligible for up to the additional $65 in City contribution if covering eligible dependents of the retiree on medical insurance.

6/19/2020