

## Retiree Health Benefit Options

6/19/2020

|  | SCXEA<br>(01, 10 &<br>14) | SPOA<br>(02) | LOCAL 39<br>(03, 04, 15,<br>16, & 17) | LOCAL<br>522<br>(05) | BUILDING<br>TRADES<br>BLT<br>(06) | LOCAL<br>447<br>(07) | LOCAL<br>1176<br>(08) | WCOE<br>(11) | IAM<br>(12) | UNREP<br>(09, 20, 21,<br>22, & 23) |
|--|---------------------------|--------------|---------------------------------------|----------------------|-----------------------------------|----------------------|-----------------------|--------------|-------------|------------------------------------|
| If enrolled in a non-City <u>group</u> medical plan as a retiree or dependent spouse, <u>ineligible</u> 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           | X                                  |
| Eligible for cash-in-lieu if in <u>or</u> out of network.  | X                         | 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                                     |                      |                                   |                      |                       |              |             | 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           |                                    |
| 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           | 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           | 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                         |              | X                                     |                      |                                   |                      |                       |              |             |                                    |
| Not eligible for retiree health contribution if hired on or after 7/20/2012.   |                           |              |                                       |                      |                                   |                      |                       |              |             | X                                  |
| Not eligible for retiree health contribution if hired after 6/30/2013.   |                           |              |                                       |                      | X                                 |                      | X                     | X            | 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                    |                       |              |             |                                    |
| Not eligible for retiree health contribution if hired on or after 1/1/2020.  |                           |              |                                       | 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           | 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           | X                                  |
| Eliminated deferred retirement option  | X                         | 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.

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