

Enrolling in Retiree Benefits - Checklist for Non-Medicare Eligible Employees Transitioning to Retiree Status

Note: if you are eligible for Medicare, or will be when you retire, please view the checklist for Medicare Eligible Employees.

Before You Enroll

- Begin this process at least 3-4 weeks before your planned retirement date
- Take care of important medical details (visiting your doctor, refilling prescriptions) at least 2-3 weeks before planned retirement date

Eligibility

- In order to be eligible for retiree benefits, you must meet all eligibility requirements:**
 - Requirement #1 – You worked regularly for at least 20 hours per week.
 - Requirement #2 – You were eligible for health coverage as an employee.
 - Requirement #3 – You are eligible to receive a City pension upon retirement.
 - Requirement #4 – *(only one of the following must apply)*
 - A – You have at least 10 years of credited service as a member of a City pension plan. *(Note: if you started with the City before 12/27/01, you only need 5 year.)*
-- **OR** --
 - B – You have at least 15 years in the Teachers retirement system or Board of Ed retirement system. *(Note: if you started with the City on or after 4/28/10 & held a position recognized by the teacher organization on your last day.)*
-- **OR** --
 - C – You are retiring because of accidental disability.

How To Enroll

- 1. Receive written verification of your retirement date from your pension system.**
 - This document is mailed to you. Please contact your pension system if you have not received this document.
 - This document contains your date of pension payability (the date you can officially begin receiving pension payments). This date is important in the following steps.
 - *Note: Your date of pension payability may differ from the date you retire, or the date you receive your first pension payment.*
 - 2. Contact your Union or Welfare Fund regarding changes in your benefits. Including:**
 - A. How your supplemental benefits will change when you retire.
 - Supplemental benefits include dental, vision and prescription drug coverage.
 - Many unions have different benefits for retirees than for employees.
 - B. Plan availability by coverage area.
 - If you're planning on moving after you retire, your plan maybe not be available in your new area. In this case, you will need to switch to a plan available in your new area.
- » **Once you submit your application, you cannot change coverage or add optional riders until the next transfer period or until you reach a qualifying event.**

- 3. Fill out the application.**
 - Select your current health plan.

You can only change plans if:

 - You are moving out of your current plan's coverage area.
 - You are retiring during health benefits transfer period.
 - You or any of your dependents are eligible for Medicare through age or disability.

(Note: if you or any of your dependents are eligible for Medicare, please see the checklist for Medicare eligible employees, as there are additional steps involved in enrolling.)
 - Add or drop optional benefits riders.
- 4. Bring your completed application to your Agency Benefits Representative for certification.**
 - Un-certified applications will not be accepted.
- 5. Submit the application.**
 - You or your Agency Benefits Representative can submit your application to the Health Benefits Office.

After You Submit Your Application

- When your coverage kicks in.
 - If you turned in your application on time:
 - Coverage kicks in on your date of pension payability.
 - If you turned in your application later than 31 days after your date of pension payability:
 - Coverage kicks in on the first of the following month.
 - This does not apply if you are retiring due to disability.
- Your new insurance card.
 - Your new insurance card will be mailed to you **by your health plan** about 2-3 weeks after the enrollment process is complete.
 - The Health Benefits Office does not supply your insurance card.
- Changes to your retirement date.
 - If you change your retirement date after you submit your application, you must have your Agency Benefits Representative notify the Health Benefits Office in writing about the change.

Declining Retiree Health Benefits

- ***The buyout waiver program does not apply to retirees. Retirees will not receive any compensation for opting out of health benefits.***
- To decline retiree health benefits:
 - Fill out a Health Benefits Application and check "Waive Benefits" at the top of the form.
- To reinstate retiree health benefits at a later date:
 - Submit a new Health Benefits Application.
 - Coverage will begin on the first of the month following a 90-day waiting period after your application is processed.
 - If reinstating coverage as a result of losing other coverage, there is no waiting period.