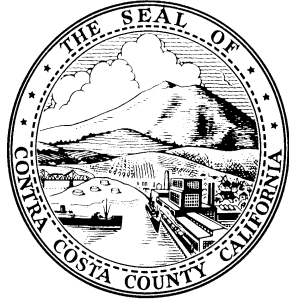


Contra Costa County



Human Resources Department

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GENERAL GUIDELINES RETIREE MEDICAL/DENTAL BENEFITS

The following is a summary of current policies and procedures for retiree health benefits and is provided as a reference for those planning to retire in the near future. Please be aware that these policies and procedures are in effect at the present time and may be subject to change in the future. We suggest contacting Human Resources Employee Benefits at least one year before you plan on retiring so we can determine whether or not you will be eligible for benefits. Eligibility is outlined in the union Memoranda of Understanding (MOU), Management Resolution, and under Administrative Bulletin #407.5.

- Eligible employees that retire with the Contra Costa County Employees Retirement Association (CCCERA) may retain continuous coverage of a County medical and/or dental plan provided that:
 - i. You must be enrolled in a County health and/or dental plan at the time of retirement.
 - ii. Begin receiving a monthly allowance from CCCERA within 120 days of separation from County employment
 - iii. You must be eligible for benefits as outlined in the union Memoranda of Understanding (MOU) or Management Resolution.
- Retirement is a qualifying “Life Event” so you have 30 days from your date of retirement to complete any changes to your benefits elections. If you miss this deadline you will need to wait for the annual open enrollment to make any changes to your plans. Your coverage becomes effective the first of the month following the date the completed enrollment form is received by the Employee Benefits Services Unit. However your enrollment form is not required if you wish to remain in the same plan with the same dependents.
- You will be notified by mail regarding Open Enrollment and/or any health plan changes. **Please keep our office informed of any address changes to assure you receive information from our office.**

Nothing in these guidelines is to be taken as a guarantee of future benefits through Contra Costa County or the continuation or amendment of any of Contra Costa County's policies or practices.

FAQ for Retirees

Do my benefits remain the same after retirement?

This depends on your age, what plan you're enrolled in or what Union/Unrep you belong to. In all cases the cost of benefits will change. If retirement is before reaching the age of 65, medical/dental

benefits remain the same. If retiring at the age of 65 or after the age of 65, health plan options including your Medicare are available.

I currently have dependents on my health plan. Are they still eligible to be listed as a dependent on my health plan?

Yes, as long as the dependents still meet the eligibility guidelines

Exception: Dependent age Eligibility for NonPERS Medicare Supplement/Coordinated Medical Plans changes at age 24. Please call the Employee Benefits Service Unit if you have a dependent on your medical plan that may be approaching age 24 or is over age 24.

Will my benefits terminate before I receive my first retiree check?

No. As long as you are eligible for retiree benefits and fill out the “Authorization for Retiree/Survivor Medical and Dental premium deductions” form with Contra Costa County Employee’s Retirement Association (CCCERA).

Do I have to send payments to the Benefits office before I receive my first retirement check?

No. Processing your first retiree pay may take 2 – 3 months after your retirement from Contra Costa County. Your medical and dental benefits will still remain in effect during this time. The Employee Benefits Service Unit will contact you after you begin receiving your retiree pay for collection of any premiums owed to the County OR you can contact our office at (925) 335-1746 to determine amounts owed for your County medical/dental benefit payment. You are required to pay for all medical and/or dental benefits from the time you retire until your first deduction from your pension check. You will receive a Request for Payment from our office and payment must be made to Employee Benefits Service Unit. Non-payment can result in termination of your retiree medical/dental benefits.

Note: If receipt of your pension check is delayed beyond 2-3 months, please be certain to contact our office.

Will the rates change once I retire from the County?

Yes, Subsidies for retirees are based on when you retire, if you’re eligible for a Medicare plan, what Union/Unrep you retired from. In addition, rate increases/decreases may occur for the following events:

- Medical/dental plan carriers increase/decrease their premium plan rates that result in the increase/decrease of your share of the total premium payment. Information will be mailed to you during the annual open enrollment regarding any change in health plan rates.
- Enrollment in Medicare Part A & Part B. See below.
- Change in medical/dental plan due to a qualifying event.

I am eligible for Medicare or have Medicare Part A & B, what should I do?

First step is to contact the Employee Benefits Office and talk with a Retiree Staff Member. Please contact Employee Benefits Service Unit at least 3 months prior to your 65th birthday;

- Medicare becomes primary. Although Medicare is primary, you are still eligible to receive supplemental benefits through the County.

- Employee Benefits must receive a copy of your Medicare part A & B card before you can be enrolled on a Medicare medical plan.
- Enrollment in Medicare Part B is mandatory for both retirees and their dependents for all bargaining units. Not electing Medicare Part A and Medicare Part B may result in termination in the County medical plan.

It is important you notify our office once you or any of your dependents are enrolled in Medicare Part A and Part B. Premium adjustments will be made in the amount of premium payment you must pay.

The amount paid for Medicare Part B is deducted from your Social Security check or billed directly from Social Security if not receiving a Social Security Check.

Contact Social Security if you require further information on your Medicare Part B enrollment.

Should I enroll in Medicare Part D?

1. If enrolled in the CCHP, Health Net or the NonPERS Kaiser health plans. No. The County provides creditable prescription coverage. Enrollment in Part D may result in termination of your retiree medical benefits.
2. If enrolled in a CalPERS medical plan, please contact CalPERS at 888-225-7377.

I am 65 and still working for Contra Costa County, do I have to enroll in Medicare?

An Active employee that has reached age 65 is not required to enroll in Medicare. It is at the employee's discretion whether or not they do enroll. It is recommended that the employee enrolls into Medicare Part A, which is provided at no cost. Just be aware that Medicare Part B does cost money and not save you any money on an active health plan.

What happens if I drop my health and/or dental plan as a retiree?

If you terminate from a County medical and/or dental plan, you are **not** eligible to enroll in a medical and/or dental plan at a later date. Separate rules apply to CalPERS participants.

Will my County life insurance continue upon my retirement?

If you are enrolled in any of the County Life Insurance plans, those policies will terminate the last day of the month following your last day worked. You may, however, convert those group policies into individual policies with VOYA financial directly, within 30 days of loss of coverage. If you have any additional questions in regards to the Life Insurances plans, please contact VOYA at (800) 955-7736.

Will my CVC or Voluntary Vision Plan continue in Retirement?

No. If you are enrolled in CVC or the Voluntary vision plan, the coverage will end on the last day of the month following your last day worked. Please know Contra Costa County does not offer a Vision plan to retirees.

If I die, and my spouse is enrolled on my benefits, what happens to their benefits?

A retiree can choose a continuation option with CCCERA so that their spouse is eligible for their pension upon their death. In doing this a continuance of health benefits is provided to the surviving spouse upon the retiree's death. This continuance of coverage is at full cost with no subsidy for the surviving spouse.

What happens to my Medical and Dental plans if I move out of California?

If you are moving out of the state of California there are only two medical plans and one dental plan available to you. Health Net PPO and CCHP are the medical plans and Delta Premier PPO is the dental plan. CCHP is available, however for emergency and prescription services only; all other services must be provided with a CCHP provider in the Bay Area.

Note: Out of Network rules may apply

I was thinking about deferring my retirement benefits, can I do that?

Yes, depending on your MOU/Unrep, persons who would be eligible to receive retiree benefits may choose to defer their retirement from CCCERA for no more than 24 months after separation from the County to retain their benefits. These deferred retirees may elect whether or not to remain enrolled in County medical and/or dental plans for the deferred retirement period. Those who remain enrolled during the deferred retirement period must pay the full cost of the plan premium for any medical and/or dental plan in which they and their dependents are enrolled. Upon retirement if you did not elect to continue your medical and/or dental plans at full cost, you will have a 3 month waiting period for your subsidized benefits to begin.

I currently have a loan from the County's Deferred Compensation Plan administered by Mass Mutual. Will deductions for the loan continue with Contra Costa County Retirement pension check?

No. Once you terminate employment from the County, the outstanding balance of any loan will be due and payable no later than the last day of the month in which the Participant receives final compensation from the County. Payments cannot be made from your pension check.

Make sure you refer to the Contra Costa County benefit information that is available on the Contra Costa County main website at <http://www.co.contra-costa.ca.us/4940/County-Retirees-Enrolled-in-County-Plans>. This page contains various information on available benefits. If you have any further questions you can call (925) 335-1746 and ask for someone on the retirement team or you can email us at Benefits@hrd.cccounty.us.