

# CITY OF FAIRFIELD

## RETIREMENT HEALTH FAQ'S

### Who is Eligible?

- To be eligible for retiree health insurance you must be eligible to retire with CalPERS:
  - Have a total of five years of service credit
  - Be at least age 50

### When Does Active Retiree Coverage End When I Retire?

- Coverage for all benefits ends on the last day of the month in which you retire.
  - If you retire on the last day of the month, coverage ends that day!

### Retirement Health Policy

- You must be enrolled in the plan you wish to take into retirement at the time you retire.
- If you enroll in the City's retirement health plans when you retire, you will have the option to change plans once a year during an open enrollment period designated by the City – usually the month of May.
- For all retirees, once health, dental and/or vision coverage is terminated, it cannot be later reinstated.

### Retirement Health Policy - Dependents

- The spouse of a deceased City employee, who is actively enrolled in the medical plan at the time of the retiree's death, may continue on the City's health insurance plan at his/her own cost under COBRA regulations only, subject to plan restrictions and conditions.

### Options at Retirement

- Enroll in either one or all of the City's retiree medical, dental and/or vision plans.
- Decline retiree coverage - you will **NOT** be able to enroll later.

### Health Plan Options

- Medical - Kaiser Permanente, Sutter or Western Health Advantage (WHA)
- Delta Dental
- VSP Vision

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- Retirees are responsible for paying the full cost of the premium by the due date set by the City. If payment is not timely received, the retiree and any spouse or dependent, shall be terminated from the program without right to re-enroll at a later date.
- Payment for retiree health coverage is made directly to Basic Pacific.

### **Does the City Contribute to the Retiree Health Insurance Premium?**

The City does **not** contribute to retiree health insurance. The full cost of the premium is paid by the employee.

### **Medicare and Retiree Insurance**

- Retirees are required to enroll in Medicare Part A and B at age 65.
- Retirees must enroll in a Medicare-supplement plan when they become eligible for Medicare, presently at age 65. Failure to enroll in a Medicare-supplement plan will result in termination from the program.
- The Medicare premium is the responsibility of the retiree.
- For more detailed Medicare information, please visit Social Security's website at <https://www.ssa.gov/> **OR** visit your local Social Security office

### **COBRA Coverage**

- You have the option of continuing on medical, dental and/or vision coverage for 18 months after retirement, if you elect not to enroll in the City's retiree plans.

**Special note for Kaiser Members:** After the regular 18 month COBRA period ends, you are eligible to convert to **Cal-COBRA** directly through Kaiser for an additional 18 months of coverage for a total of 36 months of coverage.

### **Employee Assistance Program (EAP)**

Thinking about retirement can be stressful! Before you retire, take advantage of the Employee Assistance program for:

- Financial Planning
- Stress Management
- Estate Planning

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### Legal Services

These services are free and confidential.

### Remember...

The City's retiree insurance plans provide excellent coverage, but it is a good idea to shop around and see what other insurance plans are out there (AARP is a great source). The decision you make about retiree insurance is one of the most important decisions you'll make.

If you are going to be applying for a private policy, please do so 60 days before active coverage ends.