Contra Costa County

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GENERAL GUIDELINES
RETIREE HEALTH/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.

- Eligible employees that retire with the Contra Costa County Employees Retirement Association (CCCERA) may retain continuous coverage of a County health and/or dental plan provided that:
  i. You must be enrolled in a County health and/or dental plan at the time of retirement. Your retiree health/dental benefit enrollment continues in the same health/dental plan you enrolled in as an active employee.

  ii. Must begin receiving a monthly allowance from CCCERA within 120 days of separation from County employment

  iii. Dates and length of service for retiree medical/dental benefits are based on the Management Resolution or Memoranda of Understanding (MOU).

- You will be able to make changes to your plan for any qualifying event listed in the Internal Revenue Section 125 or during open enrollment. ***Note: retirement is not considered a qualifying event.***

- 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

Q: Do my benefits remain the same after retirement?

If retirement is before reaching the age of 65, health/dental co-pays and benefits remain the same. If retiring after the age of 65, health plan options including your Medicare are available. See below.

Exception: DSA members orthodontic benefit with Delta dental is terminated. Please call the Employee Benefits Service Unit if you are currently undergoing treatment.

Q: I presently 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 Non CalPERS Medicare Supplement/Coordinated Health Plans changes to age 19 up to age 24. Please call the Employee Benefits Service Unit if you have a dependent on your medical plan that may be approaching age 24.

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

No.

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

No. Collection of health/dental plan premiums will be made from your retirement check. Note that processing your first retiree pay may take 2 – 3 months after your retirement from Contra Costa County. Your health 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 due to the County OR contact our office at (925) 335-1746 to determine amounts owed for your County health/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.

Exception: If receipt of your pension check is delayed beyond 2-3 months, please be certain to contact our office so that payment arrangements can be made.

Q: Will the rates change once I retire from the County?

Rates for retirees are calculated with the same County contribution. Rate increases/decreases may occur for the following events:

- Health/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 sent 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 health/dental plan due to a qualifying event.

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

- Medicare becomes primary. Although Medicare is primary, you are still eligible to receive supplemental benefits through the County.
- Enrollment in Medicare Part B is mandatory for both retirees and their dependents for most 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 and you may receive a reduction in the amount of premium payment you must pay.

The amount paid for Medicare Part B is deducted from your Social Security check.

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

Q: Should I enroll in Medicare Part D?

1. If enrolled in the CCHP, Health Net or the Non CalPERS Kaiser health plans. No. The County provides creditable prescription coverage. Enrollment in Part D may result in termination of your retiree health benefits.

2. If enrolled in a CalPERS health plan, please contact CalPERS at 888-225-7377.

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

If you terminate from a County health and/or dental plan, you are **not** eligible to enroll in a health and/or dental plan at a later date.

Q: Will my County Paid life insurance continue upon my retirement?

No, your County Paid life insurance will terminate upon your retirement. The policy is convertible and information will be mailed to you with instructions on who to contact regarding rates and how to convert your policy.

Q: Will my Supplemental Life Insurance policy terminate at the time of my retirement?

If you have a supplemental life insurance policy with ReliaStar, the premium payments are no longer deducted from your pay; therefore, you must pay ReliaStar directly. Instructions will be sent to you at the time of your retirement.

Q: I currently have a loan from the County's Deferred Compensation Plan administered by MassMutual. 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.

Payment should be sent directly to The MassMutual, Retirement Services, P.O. Box 219062 Kansas City, MO 64121-9062. We recommend you contact MassMutual at 1-800-743-5274 to determine the amount necessary to pay off the loan in full.

Exception: Retirees who return to work as temporary employees should contact the Employee Benefits Services Unit to determine whether or not loan payments can continue through County payroll deduction.

You must sign and return the enclosed Authorization for Retirees and Survivors Medical and Dental Plan Premium Deduction to assure continuation in your health/dental benefits.

Please feel free to contact our office at (925) 335-1746 if you need further assistance.