

Retiree Information Group Insurance Information - 2019

ELIGIBILITY

As required by Florida Law (112.0801) Palm Beach County makes available to retirees the same medical and dental plan benefits that active employees have. For this purpose, retirees are defined as follows:

A. An employee who retires under a state retirement system or a state optional annuity or retirement program or is placed on disability retirement and who begins receiving retirement benefits **immediately** after retirement from employment.

B. In addition to the requirements stated in "A" above, any officer or employee who retires under the Florida Retirement System **Investment Plan** is considered a retiree if he or she meets the age and service requirements to qualify for normal retirement as set forth in Florida State Statutes 121.021(29):

"Normal retirement date" means the date a member attains normal retirement age and is vested, which is determined as follows:

If a Regular Class member, a Senior Management Service Class member, or an Elected Officers' Class member initially enrolled:

1. **Before July 1, 2011:**

- a. The first day of the month the member attains age 62; or
- b. The first day of the month following the date the member completes 30 years of creditable service, regardless of age.

2. **On or after July 1, 2011:**

- a. The first day of the month the member attains age 65; or
- b. The first day of the month following the date the member completes 33 years of creditable service, regardless of age.

Effective July 1, 2001, through June 30, 2011, a 6-year vesting requirement shall be implemented for the Florida Retirement System Pension Plan:

1. Any member employed in a regularly established position on July 1, 2001, who completes or has completed a total of 6 years of creditable service is considered vested.
2. Any member not employed in a regularly established position on July 1, 2001, shall be deemed vested upon completion of 6 years of creditable service if such member is employed in a covered position for at least 1 work year after July 1, 2001. However, a member is not required to complete more years of creditable service than would have been required for that member to vest under retirement laws in effect before July 1, 2001.
3. Any member initially enrolled in the Florida Retirement System on July 1, 2001, through June 30, 2011, shall be deemed vested upon completion of 6 years of creditable service.

Any member initially enrolled in the Florida Retirement System **on or after July 1, 2011**, shall be vested in the pension plan upon completion of 8 years of creditable service.

C. An employee who has the years of service required for vesting and who has reached age 59 ½ who retires under the **Investment Plan**.

D. An employee retiring under another County sponsored retirement plan.

NOTE: Whether A, B, C or D, the retiree must start a monthly benefit payment **immediately** to be eligible for continued coverage.

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PAYMENTS

Retirees are required to pay by deduction from their Florida Retirement System (FRS) checks, if possible. The deduction is taken from the check you receive at the end of the month. For example, you will receive your October FRS retirement check on or about October 31 --- your payment for November retiree group insurance coverage will be deducted from that check. As FRS retirees are paid at the end of the month, an initial self payment typically will be required at the time of retirement, depending on your elections as follows:

- If you elect dental or retiree life coverage, an initial self payment is **NOT** required and a double deduction of the applicable dental and/or life premiums will be processed with FRS for the initial pension check to bring your deductions up to date.
- Due to the cost of medical coverage and to minimize any impact on your FRS retirement check, ***if you elect medical coverage only, or medical coverage in addition to dental or retiree life coverage***, you will be required to submit a check or money order for **one month of retiree premium collection** made out to "Palm Beach County - Board of County Commissioners " to Risk Management, along with your retiree coverage election forms. Subsequent monthly premiums will be collected from your FRS pension checks.

Any retiree not a part of FRS, or whose pension is not sufficient to cover the insurance premium as well as FRS Investment Plan members, will be set up for premium collections through a billing service designated by Risk Management.

CHANGES & RELOCATION

Retirees can change plans only during open enrollment.

Currently all CIGNA HMO networks in or out of the state of Florida are available to County retirees. You will need to work with our CIGNA On-Site Representative or directly with CIGNA to determine whether there is a CIGNA HMO network for the area where you intend to move. If a retiree relocates to a service area where CIGNA has an HMO or POS network in place, the retiree has the option to elect one of those products and select a new primary care physician in the new area. This change will require at least 30 days prior notice.

The Solstice S700A-PBC DHMO plan is available in 48 counties in Florida, including Palm Beach, Broward, Hendry, Martin, Miami Dade, and St. Lucie, as well as regions in Georgia, New York, New Jersey and Connecticut; please check in advance if this plan has a network in the specific geographic area in which you will live at retirement, to ensure there is a network and in-network providers are available, as this plan does not have out of network benefits.

Retirees must make the required payments in a timely manner to maintain coverage.

Retirees are subject to the same plan, provider and rate changes as active employees.

RETIREE LIFE INSURANCE PLAN (RETIREE PAID)

Eligible Retirees, as defined in the Eligibility section above, can purchase County group term life insurance for themselves at a flat rate regardless of age and health history through Minnesota Life. The benefit is a choice of \$5,000 or \$10,000 in group term life insurance and the monthly premium is \$13.25 and \$26.50, respectively.

You may be able to continue term life insurance coverage you had in place under Minnesota Life upon retirement by converting it to a whole life policy. Conversion of coverage must be elected within 31 days of your retirement date. The premium for converted life insurance coverage is based on age and the coverage amount. Individuals who convert any eligible life coverage are issued an Adjustable Life Legend individual whole life policy. Previous basic and supplemental life insurance coverage that is in force upon retirement may be considered for conversion – minus any retiree term life coverage you may elect (e.g. \$5,000 or \$10,000 term life retiree coverage). The premium for converted life insurance is

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separate and in addition to the premiums of \$13.25/\$26.50 in retiree term life insurance that you may elect.

Eligible Retirees must enroll in the plan within 31 days of retirement if they wish to participate. Enrollments received outside of this deadline will not be accepted, nor will the annual open enrollment periods apply to this plan.

COST

The following are the monthly costs in **2019**. **The cost, plans, carriers and/or administrators are subject to future changes.**

	Single Coverage	Retiree + 1 Dependent	Family (Retiree + 2 or More Dependents)	Overage Dependent Premium (Medical)
Health – CIGNA				
HMO	\$794.28	\$1,653.14	\$2,268.30	\$476.56
POS	\$880.96	\$1,808.38	\$2,482.26	\$545.60
Dental	Single Coverage	Retiree + 1 Dependent	Retiree + 2 Dependents	Retiree + 3 or More Dependents
Solstice DHMO	\$11.16	\$19.09	\$25.87	\$34.13
Solstice Low PPO	\$17.21	\$32.67	\$39.96	\$55.49
Solstice High PPO	\$32.33	\$61.95	\$71.57	\$101.22
Life – Minnesota Life	\$5,000 Term Life	\$10,000 Term Life		
	\$13.25	\$26.50		

COMMON QUESTIONS:

Q. Can my spouse or registered Domestic Partner keep the medical and/or dental insurance if I die or no longer need the coverage? For example, I am now over 65 but my spouse is not and still needs the coverage.

A. Yes.

Q. How soon do I need to apply for retiree group insurance before I actually retire?

A. You should apply for retiree group insurance about two weeks prior to your retirement date, but not before you have given notice to your department. We recommend that you call Risk Management/Group Insurance at 561-233-5400 for an appointment. We also recommend you contact the Retirement Coordinator in Human Resources 561-616-6884 about your FRS retirement, Deferred Compensation, Social Security and any other interested parties.

Q. What forms and paperwork are needed?

A. Depending on your circumstances, most retirees must complete or provide the following:

1. *Application for Retirement Coverage.*
2. *Florida Retirement Insurance Payroll Authorization Form. (This allows FRS to deduct your insurance premiums from your retirement checks and forward it to Palm Beach County).*
3. *Depending on your benefit elections for retirement, you will need to complete one or more of the following enrollment forms: Health (CIGNA), Dental (Solstice/UnitedHealthcare), Life (Minnesota Life).*
4. *Authorization for Release of Health Information.*

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Q. When does my active employee group coverage end?

A. *Your benefits end on the last day of the month in which you retire.*

Q. What should I know about Cigna payments related to Medicare?

A. *Once you are retired, CIGNA pays only after Medicare pays. In making any payments, CIGNA will assume that the retiree/or spouse has elected Part B Medicare. Medicare-eligible retirees should visit www.medicare.gov or call 1-800-MEDICARE to review premium & plan information.*

Q. What if I marry or remarry or register a domestic partnership, after I retired?

A. *A participating retiree who remarries or registers a Domestic Partner may add the new dependent within 30 days of the event to his or her existing medical or dental coverage (proof of marriage/domestic partnership will be required).*

Q. What should I be aware of regarding Domestic Partner coverage and Medicare?

- A.**
- *Domestic Partners may be subject to a Medicare Part B late enrollment penalty if they fail to enroll in Medicare Part B when first eligible*
 - *Under Federal law, the Medicare Secondary Payer Rules do not apply to Domestic Partners covered under a group health plan*
 - *Therefore, Medicare is always the Primary Plan for a person covered as a Domestic Partner, and CIGNA is the Secondary Plan*
 - *However, when Medicare coverage is due to disability, the Medicare Secondary Payer rules, as applicable, will apply*

Telephone Contacts and Other Details:

Coverage Type	Website	Customer Service	Group #
CIGNA – Health	www.cigna.com	1-800-CIGNA24 Peggy Lacroix (Cigna on-site rep) Tel: 561-233-5474 Email: Peggy.Lacroix@cigna.com Monica Kates (Cigna on-site rep) Tel: 561-233-5463 Email: Monica.Kates@cigna.com	3212040
Dental - Solstice Benefits, Inc.	www.MySolstice.net	877-760-2247	13000
Life Insurance	www.lifebenefits.com	866-293-6047	33696
Risk Management Department	www.pbcgov.com/mybenefits	561-233-5400 Email: BCCMyBenefits@pbcgov.org	
Billing Company - Solstice -	www.MySolstice.net	855-494-0098	
Florida Retirement System (FRS)	www.MyFRS.com	844-377-1888 Email: retirement@dms.myflorida.com	
Valery Insurance Agency	www.valeryagency.com	800-330-8445	
Medicare	www.medicare.gov	800-MEDICARE	

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