

## **SECTION 13.1**

### **RETIREE HEALTH INSURANCE POLICY**

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**A. Under 65 Retiree Health Benefits** – You are eligible for retiree health benefits if:

As an employee --

1. you retire under the TCDRS guidelines;
2. you retire from and have at least 8 years of TCDRS creditable service with Jefferson County; and
3. you are less than 65 years old at the time of retirement

**B. Under 65 Spouse Health Benefits** – You may be eligible for retiree health benefits if:

As a spouse of a Jefferson County retiree --

1. you are less than 65 years old at the time of your spouse's retirement;
2. you are enrolled in the health plan either as a dependent or an active County employee at the time of your spouse's retirement;

NOTE: Eligibility may be limited by the terms in Section V.

**C. 65 & Older Retiree Health Benefits** – An employee is eligible for the retiree Medicare supplement and associated health benefits if:

As an employee --

1. you retire under the TCDRS guidelines;
2. you retire from and have at least 8 years of TCDRS creditable service with Jefferson County; and
3. you are 65 years of age or older at the time of retirement and are enrolled in Medicare Part A & B; or
4. you turn 65 while participating in the under 65 retiree benefit program and are enrolled in Medicare Part A & B.

**D. 65 & Older Spouse Health Benefits** – You may be eligible for the retiree Medicare supplement and associated health benefits if:

As a spouse of a Jefferson County retiree --

1. you are 65 years of age or older, enrolled in Medicare Part A & B, and enrolled as a dependent in the Jefferson County health plan at the time of your spouse's retirement; or
2. you turn 65 while participating in the under 65 retiree health program and are enrolled in Medicare Part A & B.

**E. Eligibility Limitations** – Eligibility is subject to the following limitations:

1. Upon retirement, a retiree's spouse is eligible for the retiree health program for the period of time during which the retiree continues to receive retirement payments and any subsequent period for which the retiree's spouse receives retirement payments based on the election made at the time of the retiree's retirement.
2. Spouse eligibility is dependent on the employee actually retiring from Jefferson County, not just being eligible to retire.
3. Dependent children are eligible for County-health benefits continuation if enrolled as a dependent at the time of the employee's retirement.

4. Dependent children must meet all eligibility requirements of the Health Plan Document.
5. The spouse and dependent children of an employee who takes a disability retirement are eligible for COBRA continuation.
6. If a husband and wife are both employed by the County and only one retires, the spouse who remains employed is eligible to participate in the retiree health program at the time his/her employment with Jefferson County ends. The required premium will be what was in effect at the time of retirement.
7. Retirees and spouses 65 or older are not eligible for the under 65 benefits.
8. Retirees and spouses 65 or older must remain enrolled in Medicare Part A & B in order to be eligible for benefits.
9. Spouse participation will end in the event of a divorce, at which time COBRA continuation will be offered.
10. Dependent children participation will end when they no longer meet eligibility requirements of the Health Plan Document, at which time COBRA continuation will be offered.
11. Retirees and spouses 65 or older must be enrolled in the County Medicare Supplement in order to participate in the prescription drug program.
12. If any retiree, spouse or dependent children benefits are terminated, these benefits will not be reinstated.
13. Spouse and dependent children participation will end at the time the retiree's health benefits are terminated, except in the case of the retiree's death, as indicated in Eligibility Limitations 1.
14. Employees hired on or after January 1, 2016, are not eligible for Retiree Health Benefits.

**F. Premiums** -- Health premiums include medical, prescription drug, and dental benefits. The following chart indicates the premium required for health plan participation. For retirees 65 or older, the same percentage is applied to the Medicare supplement, dental, and prescription drug premiums.

<b>RETIREE PREMIUM</b>	<b>8-11 Years of Service w/JC</b>	<b>12-15 Years of Service w/JC</b>	<b>16-19 Years of Service w/JC</b>	<b>20+ Years of Service w/JC</b>
<b>% of Full Health Premium Due</b>	30%	20%	10%	0%

<b>SPOUSE PREMIUM</b>	<b>Less Than Age 65</b>	<b>Age 65 &amp; Over Medicare Supplement</b>
<b>Premium Due</b>	Equal to the active employee contribution made for a spouse for a maximum of ten years – After ten year maximum, full premium.	Same Percentage as required for the retiree

<b>CHILD(REN) PREMIUM</b>	<b>Must Meet Eligibility Requirements</b>
<b>Premium Due</b>	Equal to the active employee contribution made for a child for a maximum of ten years – After ten year maximum, full premium.

**G. Disability Retirement Health Benefits** – You are eligible for County-paid COBRA benefits for a period up to twenty-nine months if:

As an employee --

1. you take a disability retirement under the TCDRS guidelines; and
2. you have at least 8 years of TCDRS creditable service with Jefferson County.

**H. General Guidelines** –

1. You must notify the Risk Management Department no later than the day on which you retire from the County, that you elect to continue your health coverage by submitting a Retiree Benefits Enrollment form.
2. The term “employee” includes elected officials participating in the Jefferson County retirement plan.
3. Termination from the program for late or non-payment is administered the same as the COBRA guidelines – 30 day grace period and then termination.
4. Premiums, if applicable, are subject to change each year based on the Jefferson County plan rates.
5. Jefferson County reserves the right, at its discretion, to amend, change, or terminate any of its benefit plans, programs, practices or policies as it deems necessary.