

# COUNTY OF SANTA CLARA




## OVERVIEW OF RETIREE MEDICAL BENEFITS

Employee Services Agency

July 1, 2010 through June 30, 2011


# *Please Note:*



Contact the Employee Benefits Office  
when planning your retirement.

The information provided in this document is not full  
disclosure of retiree benefits and is subject to change.

# *How Do I Qualify For Retiree Medical Coverage?*

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- To qualify for retiree medical coverage:
    - If hired prior to 8/12/96:
      - 50 years of age and have 5 years of service
    - If hired between 8/12/96 and 06/18/06:
      - 50 years of age and have 8 years of service
    - If hired on or after 06/19/06:
      - 50 years of age and have 10 years of service
  - You must retiree from PERS and the County on the same date; moving directly from employee status into retiree status.
  - You must contact the Benefits Office at 408/299-5880 at least 30 days before your retirement date.

# *What does the County provide?*



- Santa Clara County Provides

- Premium payment equivalent to 100% of the Kaiser and VHP in service area rate for the retiree only. Retiree pays the difference for a higher cost plan.
- Coverage for spouse or other dependent is available for retirees to purchase.


# *What will I have to pay for my coverage?*

## ■ Examples of monthly retiree costs:

	<u>No Medicare</u>	<u>With Medicare</u>
» Health Net in California	\$280.52	\$32.74
» Health Net FlexNet Indemnity	\$924.37	\$113.32
» Health Net Nationwide PPO	\$541.26	Not Available
» VHP (Valley Health)	\$000.00	\$000.00
» Kaiser	\$000.00	\$000.00

– Rates are in effect July 1, 2010 through June 30, 2011

# *What will I have to pay for my spouse's coverage?*

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- Examples of monthly costs for spouse (in addition to any applicable retiree cost):

	<u>No Medicare</u>	<u>With Medicare</u>
» Health Net in California	\$373.26	\$589.22
» Health Net FlexNet Indemnity	\$953.99	\$669.79
» Health Net Nationwide PPO	\$527.67	Not Available
» VHP Valley Health	\$556.46	\$521.58
» Kaiser	\$556.46	\$521.58


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# What if I'm over age 65?


## ■ Retirees over age 65:

- If you and/or your spouse are eligible for Medicare parts A & B, you must enroll!
  - If you or your spouse are already receiving Social Security benefit payments, they will send you these cards automatically. If they do, accept them and notify Employee Benefits!
  - If you or your spouse are not receiving Social Security benefit payments, you must enroll by your 65th birthday and notify benefits.
- You and/or your spouse are required to elect a County sponsored Medicare Plan once you have Medicare parts A & B
- Retirees or spouse *should not* enroll in the Medicare Part D – Prescription Drug Program


# *Does my spouse's and/or dependent's medical coverage continue after my death?*

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- The County provides survivor coverage:
    - Provided that the Spouse's and/or dependent is covered on the retiree's health plan at the time of the death.
    - The spouse and/or dependent pays 100% of the group premium in a timely and consistent manner. The County makes no contribution towards survivor coverage.


# *What are my options if I move out of California?*

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- You may enroll in one of the following:
    - HealthNet Preferred Provider Organization Plan
    - HealthNet FlexNet Indemnity Plan
    - Payment in Lieu of Medical Coverage
  - Kaiser coverage may be continued if you are enrolled in Kaiser at the time you move; however, you must travel to California for routine care. (This is subject to change)
  - Valley Health Plan after retirement is available only if you live in Santa Clara, San Mateo, Alameda, Stanislaus, Merced, San Benito, Monterey, Santa Cruz Counties, City and County of San Francisco.


# *What is the Payment In Lieu Of Medical Coverage?*

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- For retirees permanently residing outside of California
  - You must waive enrollment in a County sponsored medical plan
  - Must be enrolled in any other medical plan
  - County will pay retiree on a quarterly basis an amount equal to amount normally contributed for retiree medical coverage.
  - Amount is taxable - 1099 form sent to participant after the end of the calendar year


# *Can I change my medical plan after retirement?*

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- Yes, during the annual open enrollment period.
    - Changes submitted in the September window are effective November 1.
  - Yes, if you move away from the service area covered by your current provider
    - Contact County Benefits within 30 days after you move.

# *Can I keep my dental and vision coverage after retirement?*

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- Santa Clara County does not have Dental and Vision plans to offer retirees.
  - You may contact R.P.E.A. for information on coverage available through their group.
    - Retired Public Employees' Association Headquarters at 1-800/443-7732.

# *Can I keep my Life Insurance?*

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- Basic and Supplemental policies can be converted to a personal policy when eligibility terminates.
  - You will be provided with contact information for conversion of your life insurance plans.

# *How do I contact County Benefits?*



## **Employee Benefits**

**70 West Hedding St. 8th Floor  
San Jose, CA 95110**

**408/299-5880 or 1-800/541-7749**