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**HOWARD COUNTY
RETIREE HEALTH
INSURANCE**

- **ARE YOU ELIGIBLE?**
- **WHAT PLANS ARE AVAILABLE?**
- **HOW MUCH WILL THIS COST?**
- **HOW DO YOU ENROLL?**
- **ARE CHANGES PERMITTED AFTER RETIREMENT?**

ELIGIBILITY

REQUIREMENTS:

- **Must have 15 years of full time benefitted service with Howard County.**
- **Must retire directly from active employment with no gap in service.**
- **Must be enrolled in the County's health insurance at time of retirement.**

* Contact the retirement team if you think you qualify for grandfathered provisions



PLANS AVAILABLE TO RETIREES UNDER 65

MEDICAL PLANS:

(includes vision, prescription)

- Aetna PPO
- Aetna Open Access Select
- Kaiser Permanente HMO

DENTAL PLANS:

- Delta Dental
- Dominion Dental



PLANS AVAILABLE TO MEDICARE-ELIGIBLE RETIREES

- Aetna Medicare Advantage Plans:
 - Advantage 95 (PPO Plan)
 - Advantage 10 (Open Access Plan)
- Kaiser Permanente Medicare Plus



MUST BE ENROLLED IN MEDICARE PART A AND PART B

Medicare Part D is not necessary. Prescription drugs are included with the Howard County plans.

Dental choices remain the same.

COSTS

- County pays a percentage of your medical premium based on service:

<u>Eligibility Service at Retirement</u>	<u>County Pays</u>
less than 20	50%
20-24	75%
25+	90%



- Dental insurance, spousal insurance available (extra cost)
- Cost for PPO plan is slightly higher.

NOTE: For participants with 25 years of service at 7/1/2009 who retire with 30 or more years of county service, the county pays 100% of premium.

SAMPLE MONTHLY RATES FOR 2019

Retiree / spouse under age 65	YEARS AT RETIREMENT			
	Full Premium	<u>Under 20</u> 50%	<u>20-25</u> 75%	<u>25+</u> 90%
<u>Aetna Select Open Access:</u>				
Retiree only	\$625.98	\$312.99	\$156.49	\$62.60
Retiree + Child(ren)	\$1,170.59	\$857.60	\$701.10	\$607.21
Retiree + spouse	\$1,439.75	\$941.07	\$784.57	\$690.68
Family	\$1,852.91	\$1,354.23	\$1,197.73	\$1,103.84

	Retiree only	Retiree + spouse	Family
Delta Dental	\$29.85	\$70.17	\$87.92
Dominion Dental	\$10.24	\$19.17	\$26.60

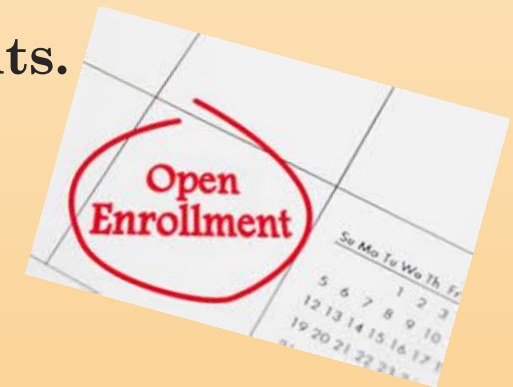
ENROLLMENT

At Retirement:

- Sign up during your retirement meeting.
- Must stay in current plan or use one-time opt out.
- Premiums deducted from your pension check.

Open Enrollment after retirement:

- Open Enrollment packet mailed to your home in October.
- Packet will include new premiums/plan choices.
- You can change plans, add/delete dependents.
- All changes become effective January 1.



CHANGES AFTER RETIREMENT

Mid-year Changes

- Qualified status change required; must be reported within 30 days of event.
- Add or drop dependents
- Exercise one time opt-out.

Dependent children come off insurance at age 26.

At age 65, you automatically transition to the corresponding Medicare Advantage Plan.

