

# Overview of Retiree Medical Benefits

Employee Benefits Department  
January 3, 2024

## ■ Agenda

- Retiree Medical Benefits
- How to Qualify
- Medicare Overview
- Medicare Part B Reimbursement
- Cost of Retiree Medical
- Options for Retirees Living Out-of-State
- Retiree Medical Enrollment Session
- Retirement Planning Checklist
- Questions

## ■ Retiree Medical Benefits

- County of Santa Clara provides a premium contribution equivalent to 100% of the Kaiser plan for retiree-only (single) coverage.
- Retirees pay the difference for enrollment in a higher cost plan.
- Retirees pay the premium cost for coverage for spouse and/or children.

- **Qualifying for Retiree Medical Benefits**

Hire Dates	Years/ Days of Service Required
Before 08/12/1996	5 years / 1,305 days
Between 08/12/1996 and 06/18/2006	8 years / 2,088 days
On or after 06/19/2006*	10 years / 2,610 days
*Refer to your MOU if hired in 2013 or later	15 years / 3,915 days

## ■ Qualifying for Retiree Medical Benefits

- Must retire from CalPERS and the County on the same date.
- Enrollment in retiree medical coverage is not automatic.
- Schedule and attend a Retiree Medical Enrollment Session 30 – 60 days prior to your retirement date.

## ■ Medicare Overview

- Most individuals become eligible for Medicare when they turn 65
  - 7-month Initial Enrollment Period to sign up for Part A and/or Part B.
  
- Medicare covers services and supplies considered medically necessary to treat a disease or condition.
  - Medicare Part A covers hospital services
  - Medicare Part B covers physician services
  - Medicare Part D covers prescription drugs
  
- For information about Medicare
  - [www.medicare.gov](http://www.medicare.gov)
  - 1-800-MEDICARE

## ■ Medicare Overview

- Retirees and/or their spouse/DP eligible for Medicare parts A & B must enroll.
- Retirees and/or spouse/DP must **NOT** enroll in the Medicare Part D – prescription drug program.
- Notify Employee Benefits as soon as enrolled in Medicare.

- **How to Enroll in Medicare**
  - Apply online through Social Security.
    - <https://www.ssa.gov/medicare/apply.html>
  - Visit your local Social Security office.
  - Call Social Security at 1-800-772-1213.



## ■ Medicare Part B Reimbursement

- Retirees who were represented by UAPD as active employees are not eligible.
- Retirees are eligible if:
  - Elected medical plan costs less than the County benefit or retiree waived coverage.

## ■ Medicare Part B Reimbursement

- To be enrolled in the program, retirees must:
  - Provide a copy of their Medicare Card.
  - Provide documentation of Medicare Part B premium cost.
  - Complete a Statement of Understanding.
  - Enroll in a Medicare coordinating medical plan or waive medical coverage.

## ■ Cost for Retiree Medical

- See Retiree Premium Rate Sheet:
  - [FY24 RETIREE PREMIUM CONTRIBUTION ALL PLANS Effective 7.01.2023.xlsx \(sccgov.org\)](#)
- Premium payment is made via a monthly deduction from your CalPERS pension check

- Options for Coverage Out-of-State
  - Health Net
  - Payment In-Lieu Program

## ■ Payment In-Lieu Program

- Available to retirees permanently residing outside of California or the U.S.
- Must waive enrollment in a County sponsored medical plan
- Must provide proof of enrollment in a major medical insurance plan that complies with the Affordable Care Act.

## ■ Payment In-Lieu Program

- Payment issued quarterly
- Benefit amount is equivalent to 100% of the County benefit for medical coverage
- Amount is taxable
  - 7% California income tax is applied
  - 1099 form is issued after the end of each calendar year

- **Changing Medical Plans After Retirement**
  - Qualifying events
  - Open Enrollment
    - May 1<sup>st</sup> – 31<sup>st</sup>

## ■ Survivor Coverage

- The County offers survivor coverage under the following conditions:
  - Spouse/DP/child(ren) covered on the retiree's medical plan at the time of death
  - Spouse/DP/child(ren) must pay 100% of the premium cost in a timely manner
- The County does not contribute to survivor coverage

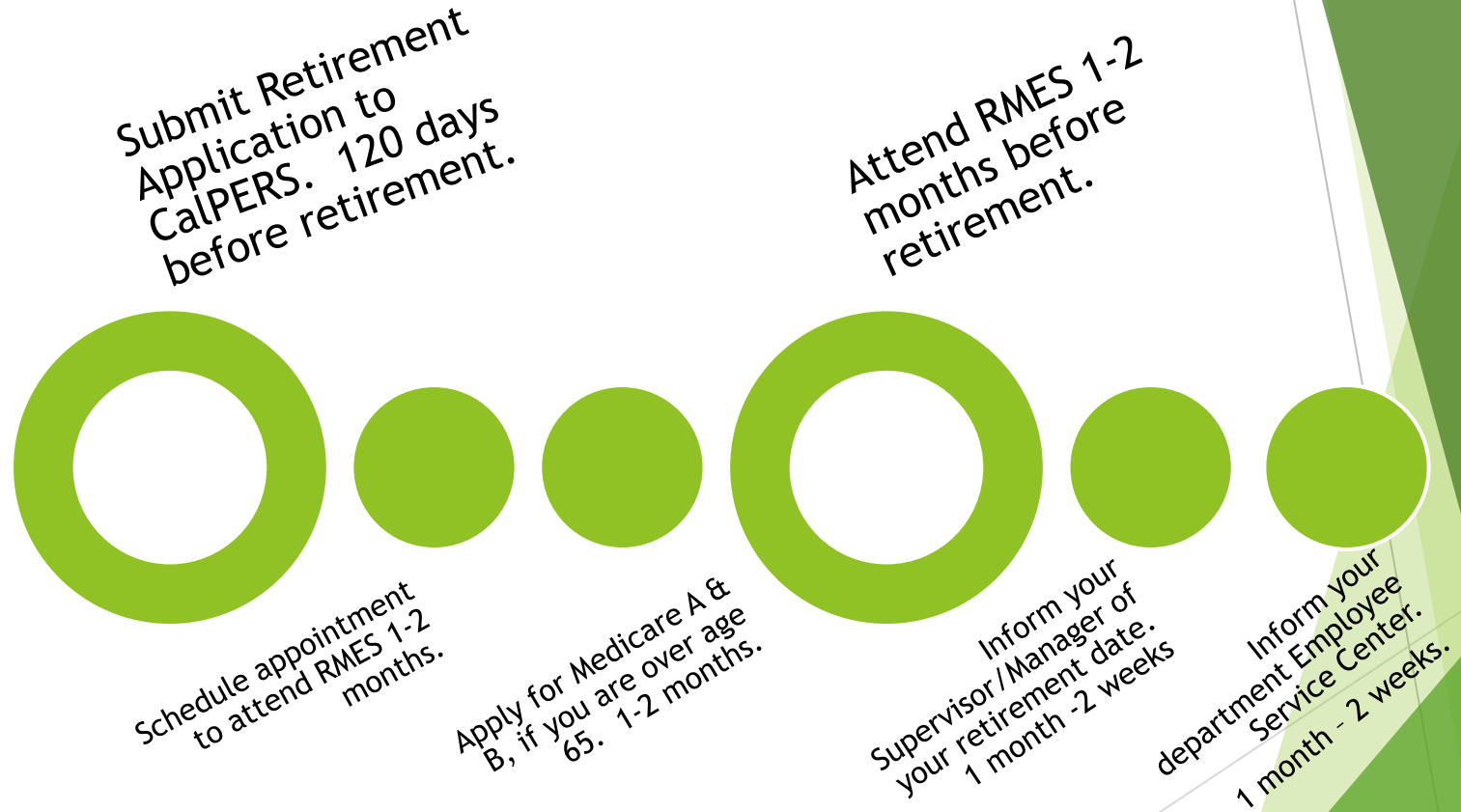


- Options for Benefits NOT Provided by the County
  - Dental
  - Vision
  - Life
  - Accidental Death & Dismemberment
  - Long-Term Disability

## ■ Retiree Medical Enrollment Session (RMES)

- Session provides:
  - Overview of retiree medical benefits
  - Completion of County forms
  - Completion of medical plan forms
  - COBRA information
  - Deferred Compensation information

## Retirement Planning Checklist



## ■ Contact Us

### – Employee Benefits Department

#### – Address:

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San Jose, CA 95126

#### – Phone:

(408) 970-2600 or  
(800) 541-7749 – toll free

#### – Email:

[retirement@esa.sccgov.org](mailto:retirement@esa.sccgov.org)

## Retiree Benefits Representative Contacts

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<b>Last Name Alpha</b>	A	C	D	E	K	
	B	G	H	F	L	
	V	O	I	J	N	
		P	M	R	S	
		Z	Q	T	X	
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<b>Retirement Team HRAs</b>						
Retiree Customer Service		Retiree Medical Enrollment Session	Retiree Medical Enrollments		CalPERS/ACH Billing	
Medicare B Enrollment/Retro Requests		Payment In-Lieu Enrollment				