

## **County of Orange Retiree Medical Insurance Plan** **Frequently Asked Questions**

**Q: How do I begin with my retirement process?**

A: The first step is contacting OCERS with your Intent to Retire information and date 60 days prior to your actual retirement date. OCERS will notify the Benefits Center of your Intent to Retire date at the end of the month in which you completed your OCERS paperwork.

**Q: How and when will I get my benefits information?**

A: Once the Benefits Center receives your retiree information from OCERS the Benefits Center will calculate the amount of your Grant (if eligible) and send your personalized Benefits Enrollment Summary (Intent to Retire Package) and Enrollment Guide outlining your retiree health plan options to your address on file. You should receive this approximately 2-4 weeks from the date the Benefits Center receives the OCERS file.

Eligibility Workers retiring on/after 9/30/05 are not grant eligible.

**Q: What will I need to access my benefit information?**

A: You will need your Social Security Number and your Personal Identification Number (PIN) anytime you want to access the County of Orange Benefits Center web site at [www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html) or call the Benefits Center Resource Line toll-free at 1-866-325-2345 PT.

**Q: What if I don't have my PIN?**

A: You can either go to the County of Orange Benefits Center web site at [www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html) and request a new PIN or call the Benefits Center Resource Line and follow the directions to speak to a Benefits Specialist and it will be mailed to your current home address. For security purposes you will be required to change the PIN the first time you use it.

After you receive your PIN, you can register on "Forgot my PIN" on line. This will allow you access to the County of Orange Benefits Center Web Site by answering two (2) personal questions that you have already answered.

**Q: Who can assist me with my retiree options?**

A: You have many tools and resources you will need to help you make your retiree elections. You can:

- Visit the Benefits Center Web Site from any computer with internet access 24 hours a day, 7 days a week. Simply type the web site address, [www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html), into your browser and press “enter”.
- Speak to a Benefits Specialist toll free at the County of Orange Benefits Resource Line: 1-866-325-2345, Benefits Specialists are available Monday-Friday from 7:30am-5:30pm PT, except on holidays.
- Intent to Retire Package – contains Guide booklet and your personalized Summary

The [Benefits Center Web Site](http://www.benefitsweb.com/countyoforange.html) or a Benefits Specialist can provide information about enrollment and/or eligibility for the Retiree health plans and Medical Grant (if eligible), and are available to assist you with your retiree health plan elections.

**Q: When do I elect my retiree health plan coverage?**

A: You can elect your retiree coverage as soon as the Benefits Center has received your “Intent to Retire” information from OCERS. You will have 30 days from the date on your Benefits Enrollment Summary to make your retiree health plan election. If you have not yet retired, your election will be pended until your HR department enters your formal County of Orange separation date into the system.

**Q: How do I make my retiree elections?**

A: You will need to make your elections via the [Benefits Center Web Site](http://www.benefitsweb.com/countyoforange.html) at [www.benefitsweb.com/countyoforange.html](http://www.benefitsweb.com/countyoforange.html) or by calling the Benefits Resource Line toll free at 1-866-325-2345 and speaking to a Benefits Specialist. If you do not make changes within your 30-day enrollment period you will receive the Automatic Benefits Coverage listed on your Benefits Enrollment Summary.

**Q: How can I be certain that my retiree elections have been processed?**

A: Shortly after you have made your retiree elections or at the end of your 30-day enrollment period, the Benefits Center will send you a Benefits Confirmation Statement that is mailed to your address on file. You will have 10 business days from the date of your confirmation statement to report any errors in the elections you have made.

If you make your elections online, you will be provided a Confirmation number to ensure you saved your elections properly and provide you a reference number for future inquiries.

**Q: What happens if I am on vacation or out of the area when my intent to retire package comes?**

A: It is your responsibility to notify the Benefits Center of your retiree medical elections. If you know you will be out of town, plan on calling the Benefits Center toll free at 1-866-325-2345 within your 30-day enrollment period with your election. If you do nothing, you will receive the automatic benefits coverage listed on your Benefits Enrollment Summary and will not be able to make any changes until the next Open Enrollment or you have a Qualified Life Event. Please note: if you will be out of the country during your enrollment period it will be your responsibility to contact the Benefits Center prior due to the fact you will most likely not be able to connect to an 866 number.

**Q: As a County retiree, are HMO's available if I move out of the state of California?**

A: No, the current HMO health plans are licensed with the State of California to provide services in specific zip code areas only and are currently not available outside the approved California zip code area.

**Q: Is there a lapse in my health plan coverage between my active employment and when my retiree medical health plan becomes effective?**

A: No, your employee health plan coverage will be terminated on the last day of the month in which you separate from the County and your retiree coverage will be effective the first day of the month following your County separation/retirement date. If you are deferring your retirement, please call the Benefits Center for more information.

**Q: I am currently in a County PPO plan and I am not making any changes- is there a new annual deductible?**

A: If you are staying in the same PPO plan, your year-to-date (YTD) deductible and other annual plan limits remain unchanged. If you change PPO plans there will be a new annual deductible.

For example, if you are currently in the Premier Wellwise health plan as an active employee and elect Premier Sharewell as a retiree, you will be responsible for meeting the new annual deductible before the health plan administrator will begin to pay against any new claims submitted.

**Q: How do I find what doctors are “In Network” with the County PPO plans?**

A: You may visit the Blue Shield of California’s Web Site at [www.blueshieldca.com/oc](http://www.blueshieldca.com/oc), go to the “Physicians & Facilities” on the navigation bar and follow the directions or you can call Blue Shield of California’s toll-free at 1-888-235-1767 between the hours of 7:00 a.m. to 7:00 p.m. PT, Monday through Friday and speak to a Specialist who will assist you.

**Q: Can I add my spouse at anytime?**

A: You may add your spouse during your 30-day enrollment period or if you have an eligible mid-year Qualified Life Event. Otherwise, you will have to wait until the next annual Open Enrollment. For more information contact the Benefits Center and speak to a Benefits Specialist.

**Q: How do I pay for my new retiree health plan coverage?**

A: Initially, all retirees are direct billed by Benefits Billing Service (BBS). You will be billed for your retiree health plan premium less your grant (if applicable). If your grant exceeds your premium and/or Medicare reimbursement you will not receive a bill. Between 60 – 90 days after you retire, you will be automatically switched to pension deductions (provided there are enough funds) through your OCERS pension.

**Q: Are there any survivor benefits?**

A: Medical insurance is offered to your eligible survivor if they are a dependent on your health plan at the time of your death and if they receive a monthly OCERS survivor pension check. Eligible survivors receive 50% of the retiree’s medical Grant (if applicable). The death must be reported to OCERS at 1-714-558-6200 or toll-free by dialing 1-888-570-6277. OCERS will provide the necessary survivor information to the Benefits Center. The Benefits Center will then send any applicable communication necessary.

**Q: Currently I am Employee Married to Employee, (EME). What happens when one of us decides to retire?**

**A:** The options available depend upon on if one or both of you are retiring at the same time. - Please contact the Benefits Center toll free at 1-866-325-2345 to speak to a Benefits Specialist for more information.

**Q: Who is eligible for the Grant?**

**A:** Current County of Orange employees who are covered by the County Health Plan, are at least age 50, with 10 years of continuous eligible, (eligible - that the employee who is credited with at least ten Years of Service at the time he or she becomes a retiree). County service hours on the day employment ends, have no breaks in County service since August 1,1993, and will receive a monthly retirement check from OCERS during retirement. If you are or will be filing for a Disability Retirement, please contact the Benefits Center and speak to a Benefits Specialist. Safety retirees are also eligible at any age with at least 20 years of continuous County service.

**Q: I am an Eligibility Worker who retired prior to September 30, 2005 - am I eligible for medical and the grant?**

**A:** You are eligible to participate in the County's grant and Retiree Medical Program if you meet the eligibility requirements of the plan and your retirement date is prior to 9/30/05.

**Q: I am an Eligibility Worker who retired on/after September 30, 2005, am I eligible for medical and the grant?**

**A:** As of 9/30/05, Eligibility workers who retire are no longer eligible for the retiree medical grant but may; if eligible, participate in the retiree health plans.

**Q: How is my grant base calculated?**

**A:** For 2008, the monthly grant is \$17.17 per year of eligible County service. Your grant (if eligible) will be based on eligible service hours to a maximum of 25 full years of service, or \$429.75 per month. The years of service are rounded down for purposes of calculating the grant. Example: If you have 22.67 years of service, your grant is calculated based on 22 years of service.

**Q: How does the Retiree Medical Plan Restructuring that was approved by the Board affect my grant?**

**A: 50% Reduction of the Grant when Medicare Eligible.** This information does not apply if you and your spouse are both retired and age 65 at the time the Board approved the 2006 Retiree Medical Restructuring changes. If you were retired and age 64 at the time the Board approved the 2006 Retiree Medical Restructuring changes your Grant will be reduced by 50% once you become eligible for Medicare Parts A&B (Part A, if at no cost to you) but no sooner than October 1, 2007. (November 1, 2007 for employees or retirees represented by International Union of Operating Engineers (IUOE).

All other retirees who are eligible for both Medicare Parts A&B (Part A, if at no cost to you) will have a 50% reduction in their monthly Grant the first day of the month in which they turn 65.

#### **7.5% Reduction or Increase in the Grant**

For non-safety employees retiring after September 12, 2006 and represented by the Orange County Employees Association (OCEA) or the Alliance of Orange County Workers (AOCW) and September 26, 2006 for employee represented by the Orange County Managers Association (OCMA) or the Orange County Attorneys Association (OCAA) or covered by the Personnel Salary Resolution and October 24, 2006 for International Union of Operating Engineers (IUOE) there will be a 7.5% reduction to the Grant for each year retiring before 60 years of age; and a 7.5% increase to the Grant for each year worked after age 60 up to age 70. Age 60 there is no adjustment.

Safety retirees will not be subject to the 7.5% reduction or increase. The effective date may vary depending on your bargaining unit or employer (County, Special District or Court).

**Q: Does the grant amount increase?**

A: The current program provides for annual grant increases/decreases equal to the average increase/decrease of all the County health plan premiums up to a maximum of 3% each year as of January 1, 2008.

**Q: Can I use the grant for purchasing health plan coverage outside what the County offers?**

A: No, the current program and tax-free nature of the grant only allows it to be used for County of Orange health plan premiums and/or for Medicare premium reimbursement (if applicable).

**Q: What if I retire but I am not eligible for a monthly grant because I am under age 50 and/or have less than 10 years of eligible service?**

A: If you are not grant eligible at retirement, you may be eligible to receive a taxable lump sum of your 1% health Contributions. As of 6/23/06, 1% health contribution stopped effective 6/23/06 for most employees. You will receive a letter from the Benefits Center advising how you can make the election to receive your Lump Sum Payment. Once you make the election, you will usually receive payment within 2 pay periods. The payment will be paid in the same manner in which you received your pay as an active employee. Employees who were hired after the 1% health contribution stopped are not eligible for the Lump Sum Payment.

Eligibility Workers who separated on/after September 30, 2005 are not eligible for the 1% health benefit.

**Q: If I have a change of address who do I contact?**

A: As a retiree you would notify the County of Orange Benefits Center by calling the toll-free number 1-866-325-2345 and following the instructions to speak with a Benefits Specialist. You would also need to contact OCERS, and any other association you are affiliated with (such as REAOC) as none of these agencies share address information.

**Q: When I retire what happens to my supplemental benefits?**

A: If you retire from the County as a Manager or Attorney, you should contact the Benefits Center for further information on continuation of certain management and attorney benefits.

All other employees should contact their union or association for further information on continuation of supplemental benefits such as dental, provided through them.

If you contributed to the 457 or 3121 Defined Contribution plan you should contact Great West Retirement Services at 1-866-457-2254, press #2 or visit their web site at [www.countyoforangedcplan.com](http://www.countyoforangedcplan.com) for information.

**Q: As a retiree do I still participate with Open Enrollment each year?**

A: Yes, you will continue to be eligible for Open Enrollment each year. You will be notified by the Benefits Center during the Fall of each year regarding Open Enrollment for the upcoming plan year; therefore, it is important to notify the Benefits Center with address changes in a timely manner. If the Benefits Center does not have your current address you will not receive your Open Enrollment materials. If you do not plan on making any changes, please be sure to read all your Open Enrollment materials. This will be how you find out if there are any changes to the health plans, premiums and/or the grant amount and where you can confirm your Automatic Benefits Coverage for the upcoming plan year if you do nothing.

**Q: I am 65 years old and planning on retiring - do I need to apply for Medicare?**

A: Yes, you will need to contact your local Social Security office by calling the toll-free phone number of 1-800-772-1213. You should apply ninety (90) days prior to your retirement. Medicare "A" is required if you are eligible at no additional cost; Medicare "B" is required and all County of Orange retirees must enroll and pay Social Security the Medicare Part B premium to participate in the County of Orange Retiree Medical Program. Failure to enroll in Medicare when eligible will result in your Medical grant being suspended and higher health plan premiums will prevail until proof of Medicare is submitted.

**Q: I am deferring my retirement. Will I still be eligible for the Retiree Medical Program once I activate my OCERS pension check?**

A: Yes, if you met the program age and service requirements and were covered in a County of Orange health plan at the time you left the County and deferred retirement. You must activate your retiree medical within 30 days of activating your OCERS pension check.  
Eligibility Workers who separated on/after September 30, 2005 are not eligible for the Retiree Medical Grant.

**Q: Should I enroll in Medicare Part D?**

A: The County suggests the following:

Those enrolling in either the Premier Wellwise PPO, CIGNA HMO, Kaiser HMO, Exclusive Care Select PPO, Blue Cross Traditional and Select HMO, plan members *should not enroll* in a Medicare D prescription drug plan because their County prescription drug coverage is as good as or better than Medicare's.

Kaiser members covered by Senior Advantage and or Blue Cross Smartvalue Custom and Smartvalue Custom Private Fee For Service plan members *do not have to enroll* in a Medicare D prescription drug plan because Kaiser will automatically enroll them for these benefits.

Medicare-eligible Premier Sharewell PPO members *should - enroll-* in the Medicare D prescription drug plan because Medicare Part D provides additional prescription drug benefits.

Creditable Coverage letters will be mailed to eligible participants by the Benefits Center to your home address.

**Q: I am planning on retiring; I am represented by OCEA and will be 59 years when I do retire. At my age how will that affect my grant?**

A: If you retire at age 59, you will see a 7.5% reduction to the base calculation of your grant. 7.5% reduction for each year pre-60 years of age (does not apply to OCEA Safety employees).

**Q: What happens to my grant when I turn 65?**

**A:** If you are Medicare eligible, Part “A” & “B”, your grant will be reduced by 50%. If you are Part “B” only, you will not see a 50% reduction in your grant.

**It is strongly recommended that you attend a Retiree Medical Presentation. For location and times please review your package or visit our website at**

**<http://www.ocgov.com/hr/employeebenefits/index.asp>**.

**You can view the Retiree Medical presentation online at**

**[www.ocgov.com/hr/employeebenefits](http://www.ocgov.com/hr/employeebenefits)**.