

Frequently Asked Questions – Retiree Health Plans

Active Employees*

Question	Answer
<p>I am turning 65 and still actively working. What do I need to do?</p>	<p>You need to contact Social Security, set up your online Medicare account, and sign up for Medicare Part A. Since you are still working, you can delay enrollment in Medicare Part B. Approximately 3 months before you retire, you will need to enroll for Medicare Part B.</p>
<p>What City plans are available to retirees?</p>	<p>The “Under age 65” retiree plans mirror the City’s active plans, except the “Under age 65” Aetna plans have additional limited vision exam coverage.</p> <p>The Medicare plans are completely different from the City’s active medical plans.</p>
<p>I am 65, actively working, and have enrolled in Medicare Parts A and B. Can I waive coverage in the City’s medical plan?</p>	<p>Consider waiving coverage on Medicare Part B while you are still working and have coverage with the City. When you retire, you can re-enroll in Part B as well as purchase Medicare Advantage or Medigap, and Medicare Part D plan.</p>
<p>I am 65, actively working, enrolled in the City’s health plan, and enrolled in Medicare Parts A & B. How will my claims be paid?</p>	<p>The City’s plan will pay as primary insurance and Medicare will pay as the secondary plan. This is not a true coordination of benefits, but a maintenance of benefits when you have coverage through an employer and Medicare.</p>
<p>I am retiring in 2 to 3 months. What do I need to do?</p>	<ul style="list-style-type: none"> • Consider attending a Health Plan Options for Retiring Employees seminar. • If you are 65, set up your online Medicare account and enroll for Medicare Parts A & B immediately. That is required before you can enroll in the City’s plan. • Contact the Retirement Office at least 60 days before your proposed retirement date to schedule a retirement appointment which must be at least thirty days prior to your planned retirement date. You will receive a health plan information packet your appointment.

<p>My spouse is covered under my City’s health plan and is turning 65. What do they need to do?</p>	<p>If you are still working and your spouse intends on remaining on the City’s plan when they turn 65, your spouse may:</p> <ol style="list-style-type: none"> 1. Set up their online Medicare account. 2. Sign up for Medicare Part A three months before, the month of, or three months after turning 65.
<p>My domestic partner is covered under my City’s health plan and is turning 65. Can they remain on the City’s coverage and delay Part B? (state versus city)</p>	<p>Your domestic partner who will be turning age 65 can stay on the City’s coverage and delay Part B; HOWEVER, the federal government does not recognize domestic partnership and your partner is not eligible for a delayed Part B special enrollment. Late enrollment in Part B will result in a life-time late enrollment penalty.</p> <p>If you partner does stay on the City’s coverage, consider enrollment in Parts A & B to avoid a penalty.</p>
<p>Do my spouse and I have to be on the same plan?</p>	<p>As an active employee, you must both be on the same plan.</p> <p>If you retire, you and your spouse do not need to be on the same retiree medical plan.</p>
<p>Who do I contact if I have questions?</p>	<p>The Seattle Department of Human Resources (SDHR) Benefits Unit is responsible for retiree benefits. You can contact them at (206) 615-1340 or Benefits.Unit@seattle.gov .</p> <p>For questions about your pension check, please contact Seattle City Employees’ Retirement System (SCERS) at (206) 386-1293 or retirecity@seattle.gov</p>

*If you are LEOFF member, please contact the Benefits Unit at (206) 615-1340 or Benefits.Unit@seattle.gov about your retiree health plan options.

COBRA and Retirement

Question	Answer
What are the differences between COBRA and the City's retiree health plans?	<p>COBRA plans are limited to 18 months of coverage and one rate (composite) covers you and all your eligible dependents. COBRA is a continuation of your active plan. You may choose either medical only, dental and vision only, or medical, dental, and vision. You may not choose other plans when you elect COBRA.</p> <p>The under 65 retiree medical plans mirror the COBRA plans, except the under 65 retiree AETNA plans have additional limited vision exam coverage. The under 65 and Medicare retiree plans are tiered rates, unlike the COBRA plan which is a composite rate.</p>
My family is currently on COBRA and one of my children will be turning 26 before the end of my 18-month COBRA period. What happens now?	<p>Since this is a 2nd qualifying event, your child (if a qualified beneficiary) is eligible for an additional 18 months of coverage for a total of 36 months of COBRA coverage since your child is losing dependent child status.</p>
My spouse and I are divorcing, and I am required to provide health insurance. Can my spouse remain covered under my COBRA plan?	<p>Yes, your spouse (if a qualified beneficiary) has experienced a 2nd qualifying event and is eligible for a total coverage period of 36 months.</p> <p>However, you will pay a COBRA premium and your former spouse will pay a COBRA premium. You cannot continue to cover your spouse as a dependent.</p>
I am retired and currently on COBRA. What are my options after the 18-month COBRA period?	<p>You are eligible to enroll in a City retiree plan and you can change medical plans at this time. You can also end COBRA coverage prior to the full 18-month period and enroll in a City retiree plan. Please note that you cannot have a break in coverage.</p> <p>Please contact Benefits.Unit@seattle.gov so that you can be sent information on retiree medical plans.</p>
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