



YOUR RETIREMENT BENEFITS

Presented by County Benefits



CONSIDERING
RETIRING?



MEET W/
PENSION TRUST



OVER 65? MEET W/
SSA TO ENROLL IN
MEDICARE



NOTIFY DEPT 30-60
DAYS IN ADVANCE



SLO COUNTY RETIREMENT PROCESS

SEPARATE FROM
COUNTY



FINAL PAYCHECK



COBRA
NOTIFICATIONS
SENT



ACCESS TO PEHP &
DEFERRED COMP
ACCOUNTS



RETIREE HEALTH
BENEFITS BEGIN



ENJOY
RETIREMENT!



MEET WITH PENSION TRUST



MEET

Schedule & meet with Pension Trust for a Pre-Retirement Counseling Session.

SUBMIT

Officially submit your application & pick a retirement date w/ PT.

SELECT

Select your retirement health benefits.

1

ELIGIBILITY FOR RETIREE HEALTH BENEFITS

Medical: 2 Opportunities (if under 65)

1. At retirement
2. If you waive at retirement, you have one more opportunity to come back on when you turn 65 & enroll in Medicare

Dental & Vision:

- You may come on and off throughout retirement each Open Enrollment



OVER 65?



Schedule a meeting with the Social Security Administration (SSA) to enroll in Medicare.

Enrollment in Medicare Parts A & B is required to enroll in a County Medicare plan. Do NOT enroll in Part D Pharmacy.

If you waive Retiree Medical at retirement, you are unable to enroll in the County plan in the future.

2

You cannot be enrolled in a County Medicare plan until we have your Medicare card, so be sure to apply early to ensure there is no delay in processing your retiree benefits!

NOTIFY THE COUNTY



Notify your department 30-60 days in advance of your last day!

Failure to do so may result in a hold up of the remaining 5 steps 😞

3

4

FINAL PAYCHECK

ARRANGE YOUR LEAVE PAYOUT WITH PAYROLL

Choose between cashing out remaining vacation balances or have it rolled into your Deferred Comp Account. Request a form from Nationwide & return to Payroll

BUs 04, 06-12, 15, 17, & 27-28: ½ of your sick leave, up to \$15,000, will be placed into a Post Employment Health Plan account upon separation



SEPARATE FROM COUNTY SERVICE!



Employee health benefits
will remain active until the
end of the month
following separation.

5



RECEIVE COBRA NOTIFICATIONS

6

COBRA notifications are sent out after separation is processed. COBRA allows you to keep County Medical, Dental, or Vision for up to 18 months.

Some retirees use COBRA to keep their Delta Dental benefit for 18 months.

You are responsible for the full cost of the premium + a 2% admin fee.

DO NOT enroll in both COBRA & Retiree benefits, it's one or the other!



ACCESS YOUR FUNDS

Post separation, you are now allowed to access your Post Employment Health Plan account to reimburse yourself for qualified medical expenses including premiums.

You can access your Deferred Compensation account if you have one. You can also choose to roll it over into another retirement savings account if you would like.



7

RETIREE BENEFITS EFFECTIVE



Your employee benefits are active until the end of the month following separation. Retiree Benefits begin the first of the following month.



If you separate on 12/22, your employee benefits end on 1/31 and your retiree benefits will become effective 2/1.



RETIREE HEALTH PLAN OPTIONS

*County Contribution:
Either \$136 of \$139, depending
on your bargaining unit.*



4 Non-Medicare
Health Plans

*Select, Choice,
Care, & EPO*



2 Medicare
Supplements

*Medicare PPO
& Medicare
EPO*



1 Dental Plan

Aetna Dental



1 Vision Plan

VSP Vision

NON-MEDICARE PLAN OPTIONS

(Same as Employees, except HDHP is not available)

2019 Plan Migration:		Anthem Select PPO		Anthem Choice PPO		Anthem Care PPO		Anthem EPO
		In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Benefits Only
Annual Deductible	Individual/Family	\$500/\$1,000		\$500/\$1,000		\$500/\$1,000		None
Annual Out-of-Pocket Maximum	Individual/Family	\$3,000/\$6,000	None	\$3,000/\$6,000	None	\$3,000/\$6,000	None	\$1,500/\$3,000
Physician Office Visit (Deductible Waived)		\$20	40%	\$20	40%	\$20	40%	\$15 / visit
Specialist Copay (Deductible Waived)		\$20	40%	\$20	40%	\$20	40%	\$15 / visit
Preventative Care		No Charge	40%	No Charge	40%	No Charge	40%	No Charge
Lab and X-Ray								
CT, MRI, PET scans		20%	40%	20%	40%	10%	40%	No charge
Other lab and x-ray tests		20%	40%	20%	40%	10%	40%	No Charge
Hospitalization								
Inpatient		20%	40%	20%	40%	\$250 + 10%	\$250 + 40%	No Charge
Outpatient			40%	20%	40%	10%	40%	\$15 / Surgery
Emergency Room		\$50+ 20% (waived if admitted)	\$50 + 20% (waived if admitted)	\$50 + 20% (waived if admitted)	\$50 + 20% (waived if admitted)	\$50 + 10% (waived if admitted)		\$50 / Visit (waived if admitted)
Urgent Care Services		\$20	40%	\$20	40%	\$20	40%	\$15 / visit
Durable Medical Equipment		20%	40%	20%	40%	10%	40%	No Charge
Chiropractic/ Acupuncture Care		\$15	40%	\$15	40%	\$15	40%	\$15 / visit
		(20 visits combined with acupuncture / calendar year)		(20 visits combined with acupuncture / calendar year)		(20 visits combined with acupuncture / calendar year)		(20 visits combined with acupuncture / calendar year)
Provider Network		Select PPO – This is a narrow network.		Blue Cross PPO (Prudent Buyer) - Large Group		Blue Cross PPO (Prudent Buyer) - Large Group		Blue Cross PPO (Prudent Buyer) - Large Group

MEDICARE PLAN OPTIONS

- Make sure your provider accepts Medicare & is in Anthem's network
- Medicare is the primary payer, Anthem is secondary

2019 Plan Migration:	Anthem Medicare PPO	Anthem Medicare EPO
Calendar Year Deductible	None	None
Annual Out-of-Pocket Maximum	None	\$1,500 individual / \$3,000 family
Physician Office Visit	No Charge	\$15 / Visit
Specialist Copay	No Charge	\$15 / Visit
Preventative Care	No Charge	No Charge
Lab and X-Ray		
CT, MRI, PET scans	No charge	No Charge
Other lab and x-ray tests	No Charge	No Charge
Hospitalization		
Inpatient	No Charge	No Charge
Outpatient	No Charge	No Charge
Emergency Room	No Charge	\$50 / Visit (Waived if admitted)
Urgent Care Services	No Charge	\$15 / Visit
Durable Medical Equipment	No Charge	No Charge
Chiropractic / Acupuncture Care	\$15 / visit (20 visits per calendar year combined with acupuncture)	\$15 / visit (20 visits per calendar year combined with acupuncture)
Provider Network	Blue Cross PPO (Prudent Buyer) - Large Group	Blue Cross PPO (Prudent Buyer) - Large Group

Tier	Retail Pharmacy (1 Month Supply)	Retail Pharmacy (2 Month Supply)	Retail Pharmacy (3 Month Supply)	Mail Order (3 Month Supply)
Generic (Tier 1)	\$5 Copay	\$10 Copay	\$15 Copay	\$10 Copay
Preferred Brand (Tier 2)	\$20 Copay	\$40 Copay	\$60 Copay	\$40 Copay
Non-Preferred (Tier 3)	\$50 Copay	\$100 Copay	\$150 Copay	\$100 Copay

COUNTY MEDICARE PLANS

VS.

PRIVATE MARKET

01

The County's Medicare premiums are higher than what you can find on the private market



02

The County's plans are *not* age banded, premiums do not rise with age



03

The County's plans do not have a donut hole, a temporary limit on what the plan will cover for prescriptions.



04

Do you prefer choice or convenience? The County has 2 choices, the private market has 2,000+



COMBO PLANS

"My family will be enrolled in a Combo Plan, what are the plan options for the Medicare member vs. the non-Medicare members?"

Medicare Enrollee's Plan	Non-Medicare Enrollee's Plan Options
Anthem PPO Medicare	Anthem Choice

Medicare Enrollee's Plan	Non-Medicare Enrollee's Plan Options
Anthem EPO Medicare	Anthem EPO

Anthem Medicare EPO Combo Plans

When a member chooses Anthem Medicare EPO, their non-Medicare dependents will be enrolled in the Non-Medicare Anthem EPO.

Anthem Medicare EPO + Non-Medicare Anthem EPO	
1 Medicare, 1 Not	\$1,123.10
2 Medicare, 1 Not	\$1,218.10
1 Medicare, 2 Not	\$1,577.10

Anthem Medicare PPO Combo Plans

When a member chooses Anthem Medicare PPO, their non-Medicare dependents will be enrolled in the Non-Medicare Anthem Choice PPO.

Anthem Medicare PPO + Non-Medicare Anthem	
1 Medicare PPO, 1 Anthem Choice	\$1,011.11
2 Medicare PPO, 1 Anthem Choice	\$1,197.10
1 Medicare PPO, 2 Anthem Choice	\$1,375.10



Eligible to continue
VSP coverage at
employee premiums



Eligible to enroll in
Aetna coverage at
employee premiums

VOLUNTARY BENEFITS

PORTABLE:

You keep the group rate (+a \$3.50 quarterly fee), but there is an age limit to keep those rates, age 70.

CONVERTIBLE:

Your group policy is converted into an individual policy. Premiums are different, but there is no age limit.

You must apply within 31 days of separating to convert or port a plan!

Aflac Accident & Critical Illness

- Portable

Voya Life Insurance (ER Paid)

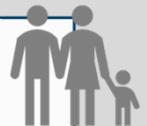
- Convertible

Voya Life Insurance (Supplemental)

- Portable until age 70, then the policy will convert

Dependents:

- Conversion: Only eligible to convert when there is a divorce or a dependents ages off.
- Portability: Only eligible to port when the Employee does, cannot do so independently



OTHER BENEFITS



Carrum Health

Surgery
Benefit

(Non-
Medicare
Retirees
Only)



Solera Health

Diabetes
Prevention

(Medicare
Retirees Can
Call To
Determine
Eligibility)



Kennedy Club Fitness

Discounted
Rate

(All
Retirees)

HOW DO I PAY MY MEDICAL PREMIUMS?



Your medical premiums for County sponsored health benefits are deducted from your Pension each month



If your pension payment is not large enough to cover your monthly premiums, you become a Direct Payee with BCC

HOW DO I TRANSITION TO MEDICARE *DURING* RETIREMENT?

60 - 90 days before your 65th birthday, you will receive a Medicare enrollment packet from our third party provider BCC.

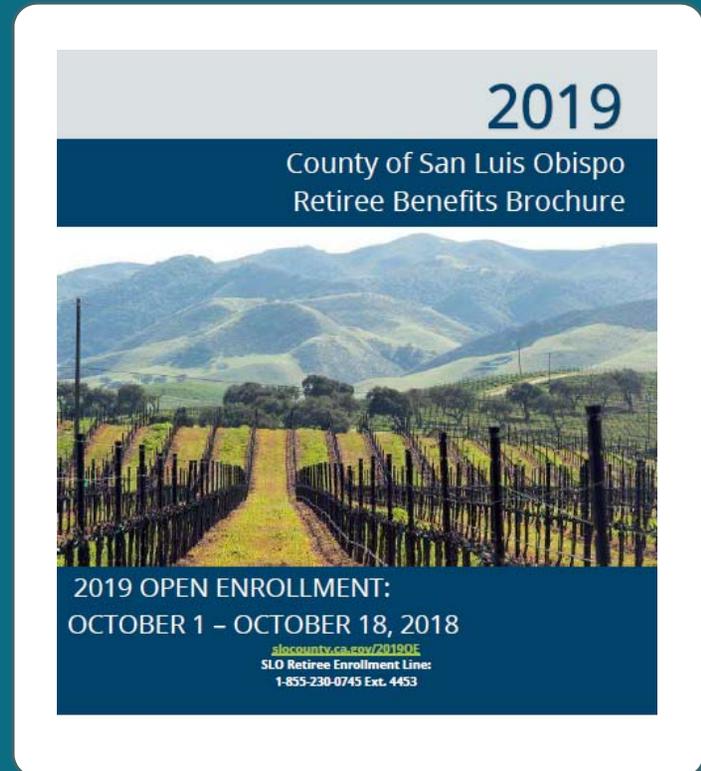
Select a new Medicare plan and provide your Medicare Part A & B effective dates and Health Insurance Claim Number (HICN).

Mail forms back to BCC.

Questions? Call the Retiree Benefits Line at 1-855-230-0745

What Are My Resources?

- [Retiree Benefits Brochure](#)
- SLO County Retiree Benefits Line
(1-855-230-0745)
- [County Benefits Website](#)
- Pension Trust
- County HR Benefits
- Payroll & Payroll Coordinators

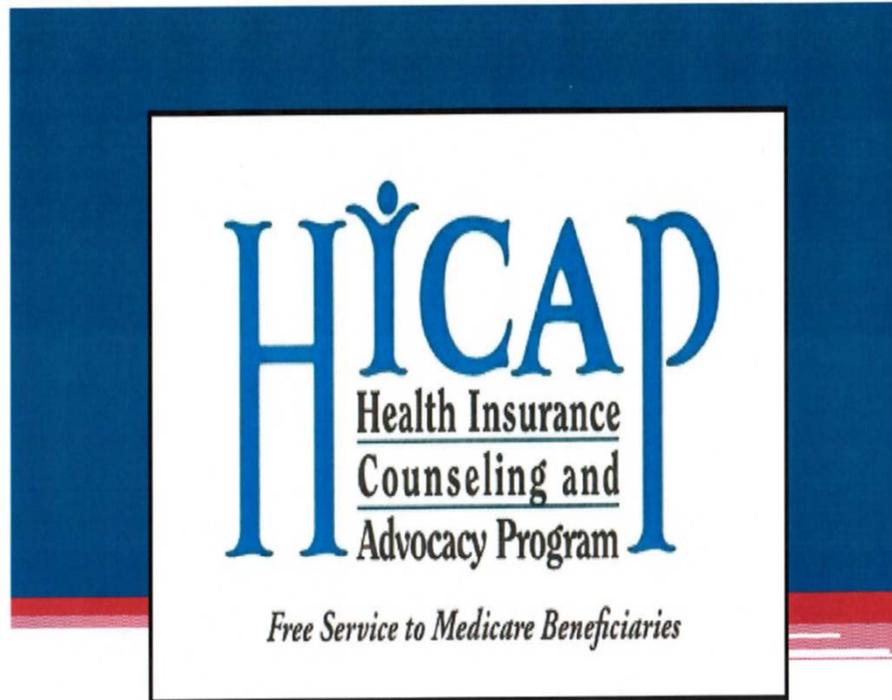


IMPORTANT REMINDER!

Make sure your phone number, home address and email address in BenXcel is correct before you separate so we can reach you with important updates to your benefits!



Medicare



Serving San Luis Obispo & Santa Barbara Counties

Funded by the Area Agency on Aging

www.CentralCoastSeniors.org



Medicare at a glance

