

AUHSD RETIREE HEALTH BENEFITS

Frequently Asked Questions



- 1. What are the eligibility requirements for AUHSD retiree health benefits?**

To continue health benefits after retirement, you must have worked for AUHSD for a minimum of 15 years (based on your longevity date) and be able to retire from your retirement system.
- 2. Which health benefits continue when I retire?**

Upon retirement from the District, your EPO or PPO medical and PPO or HMO dental benefits will continue.
- 3. What about life insurance and the vision plan?**

Only the medical and dental plans will continue after retirement; however, under COBRA you have the opportunity to continue your vision plan for up to 18 months. Mailed to your home after you retire, the COBRA packet provides detailed information on continuing coverage, at your cost. Additionally, the life insurance company will mail you information on how to convert your group life insurance policy.
- 4. What do retiree health benefits cost?**

The District pays the medical and dental monthly premiums for all eligible retirees between the ages of 60 and 65. Retiree is responsible for paying premiums for any eligible dependents continuing on the retiree health benefit plans. The dependent costs are included with the health benefit enrollment forms.
- 5. I have 15 years with the District but I will be under age 60 when I retire – am I still eligible?**

With 15 years of District service, the District pays medical and dental premiums for you from age 60 to 65. If you retire before reaching age 60, you will need to pay the monthly premiums up to age 60 if you want to receive the District paid health benefits from age 60 up to age 65.
- 6. I have 15 years with the District and I am retiring over age 65 – what are my options?**

The District offers a Medicare Plan F with United American, which includes Part D through Express Scripts that you may elect at your cost; however, you should review all of your options in the open market before making your election. Independent of the Medicare supplemental plan, you may continue with your District sponsored dental plan at your cost.
- 7. After I retire, will I be able to change medical and/or dental plans?**

Retirees under age 65 may change medical and dental plans during the annual Open Enrollment period.
- 8. If I retire prior to age 65. What happens when I turn age 65?**

You will have the opportunity to enroll in coverage in the AUHSD sponsored Medicare Supplemental plan at your cost. The District offers a Plan F with United American, which includes Part D through Express Scripts; however, you should review all of your options in the open market before making your election. You may continue your dental plan at your cost, if you wish. The Medicare supplemental plan and the dental plan are independent of each other, which allows you to enroll in one or both plans.
- 9. If I decline to add my eligible dependents on my retiree health benefit plans at the time of retirement, may I add them later?**

No. The only time to add dependents is at your initial enrollment in the District retiree health plans.
- 10. If I am eligible for District retiree health benefits and opt out at the time of retirement, or if I take the plan(s) now and later drop, may I return to the District plans later?**

No. If you opt out of the District retiree health plans at any time, you will not be able to return.
- 11. What do I have to do to sign up for retiree health benefits?**

After you submit your resignation/retirement notice to your HR department, and if you are eligible for District retiree health benefits, the Health Benefits department will contact you with information on how and when to complete an enrollment form to continue your current medical and dental plans during retirement.
- 12. If I need to pay for benefits for my dependents, or myself, how will I make the monthly payment?**

Retiree First, the third party administrator, collects monthly premiums by ACH. At time of enrollment, you will submit your banking information for automatic payment.