

Retiree Healthcare

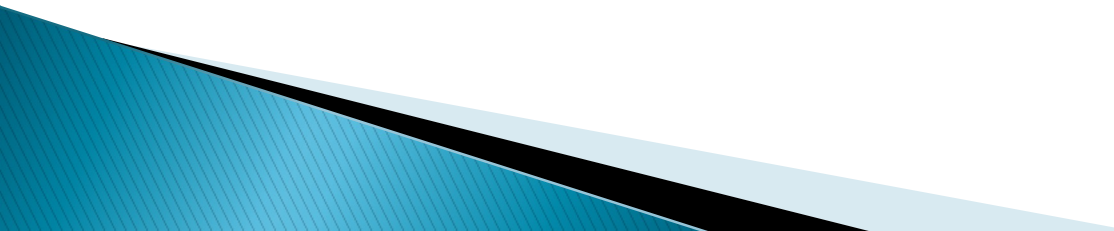


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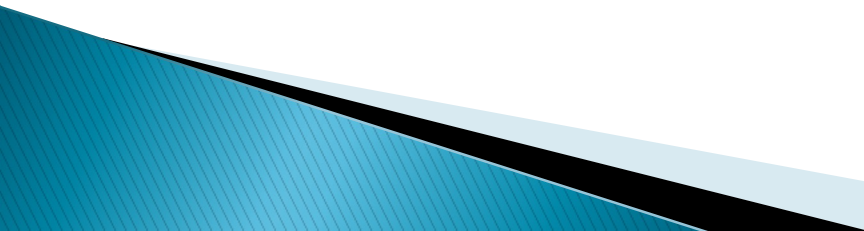


Dental Coverage

Retiree Health Care & Dental Policy

- ▶ You must elect coverage for yourself and any eligible dependents within 31 days of your separation date or the end of active coverage.
 - ▶ You not come back into plan if you drop or waive coverage
 - ▶ You can make changes at annual Open Enrollment or within 60 days a “Qualifying Event” during the plan year
 - ▶ A covered spouse can continue if the retiree pre-deceases them
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Retiree Health & Dental

- ▶ Benefit end dates vary with contract, even though the retirement date may be July 1
 - ▶ June 30th – 12 month or 260 day
 - ▶ July 31st – 11 month
 - ▶ August 31st – 10 month
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▶ For 2022:

- Medicare eligible retirees must enroll through Via Benefits. (Pre-65 dependents enroll with Anthem)
- Choose between Retiree Group Health and COBRA
 - Cobra is for 18 month and includes full cost plus 2%
 - Retiree Group health – lifetime benefit and lower cost

*If you are an active employee 65 or older and on group plan, you do not need to enroll in Medicare Part B until you retire. Be sure to allow at least 60 days prior to your retirement date for processing.

▶ For 2022:

- Non Medicare eligible retirees (Pre-65) must enroll in Anthem. (Post-65 dependents will enroll Via Benefits)

- Plan Options are the same as active employees.
Premier – Standard – HDHP – Out of Area PPO
(The Health Savings Account is not available with the HDHP for retirees).
The Out of Area plan is for retirees that permanently reside in another state.

- Choose between Retiree Group Health and COBRA
 - Cobra is for 18 month and includes full cost plus 2%
 - Retiree Group health – lifetime benefit and lower cost

VRS Health Insurance Credit & Henrico County Retiree Health Care Supplement

VRS Health Insurance Credit – Teachers, Support Staff, School Nutrition

- ▶ **VRS-45 Request for Health Insurance form will be included in your Retiree Medical packet (if you are eligible)**
- ▶ Minimum of 15 full years of VRS service
- ▶ \$4.00 for each year of service – Teachers, Support Staff
- ▶ \$1.50 for each year of service – School Nutrition
- ▶ Included in VRS monthly check
- ▶ Can be enrolled in any healthcare plan

Henrico County Retiree Health Care Supplement – C&M, Custodial, Transportation

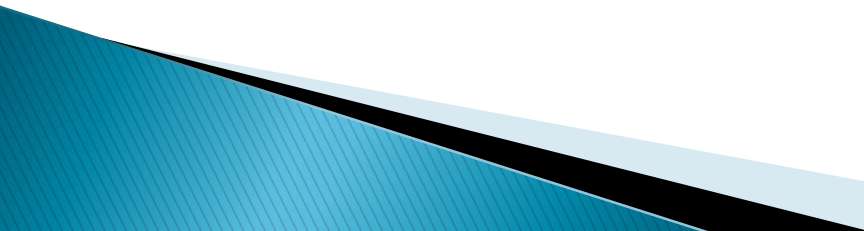
- ▶ **Information for the Supplement will be included in your Retiree Medical packet (if you are eligible)**
- ▶ Minimum of 20 full years of VRS service, 10 of which must be with Henrico County
- ▶ \$3.00 per full year of service/month
- ▶ Must remain in Henrico County group plan (Anthem – premium reduction/Via Benefits – reimbursement)
- ▶ ***Retirees may receive either the credit or supplement, but not both***

Retiree Dental

- ▶ Coverage through Delta Dental for both Pre-65 and Post-65 retirees.
- ▶ Plans are the same as those for active employees:
High PPO – Low PPO – EPO–PPO
- ▶ Choose between Retiree Group Dental and COBRA
 - Cobra is for 18 month and includes full cost plus 2%

Retiree Dental

How are premiums paid for retirees?

- ▶ Premiums for retirees paid monthly by direct draft
 - ▶ Delta – drafts on the 1st of the month
 - ▶ Anthem – drafts on 5th of month or a bill with payment due on the 1st of the month
 - ▶ Cobra – paid by personal check or money order to HCPS. Direct draft is not available
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Retirement Resources

Via Benefits

<https://my.viabenefits.com/Henrico>

1-844-256-0914

Medicare

www.Medicare.gov

Henrico County Public Schools

www.henricoschools.us/

Benefits Office/Finance Division

(804)652-3624