



# Prince George's County Public Schools

14201 School Lane • Upper Marlboro, Maryland 20772 • www.pgcps.org

## Sponsored Group Life and Health Insurance After Retirement

### GROUP LIFE INSURANCE

#### A. Eligibility

Employees may be eligible to continue their Board-sponsored health benefits (medical, prescription, dental, and/or vision) into retirement, with the following stipulations:

- The employees' last (12) twelve years of employment immediately preceding retirement were continuous and consecutive with PGCPS.
- The retiring employee may take into retirement only those health benefits (medical, prescription, dental, and/or vision) in which they are enrolled on the date preceding retirement.

#### B. Benefit

Employees who retire on or after August 1, 2006, will receive Board-sponsored life insurance in the amount of 25% of their benefit amount on the day after retirement, up to a maximum of \$25,000.

If you are eligible and retire under disability prior to the date you attain age 60, your Board-sponsored group life insurance will remain at 2 times your annual salary until your 60<sup>th</sup> birthday. However, reduction as stated above will occur on the first of the calendar month coinciding with or immediately following your attainment of age 60.

#### C. Conversion Privileges

As a retiree, you have the opportunity to convert your Optional Life Insurance coverage to an individual insurance policy without having to supply medical evidence of insurability. Within 30 days of the effective date of your retirement, MetLife will automatically send you an application on how to convert your basic life insurance. In order to convert, the application must be submitted to MetLife.

### GROUP HEALTH INSURANCE

As a retiree, you will be eligible to continue in the insurance plan(s) in which you are enrolled on the day preceding your retirement, provided (1) you will be receiving monthly payments from the Maryland State Retirement and Pension System, and (2) they contribute the percentage of the premiums for such coverage as established by the Board.

You need not do anything, if you wish to continue the medical, dental, vision, or prescription coverage, in which you were enrolled prior to retirement. The Board will continue to contribute toward the cost of these coverages. Your contribution percentage of the full regular group premium will remain the same and in most cases; your share of the monthly premium will be deducted from your monthly retirement check. As a retiree, you can not enroll in any new insurance coverage(s) that you were not enrolled in prior to retirement. If you cancel any health insurance coverage(s), you are not eligible to re-enroll.

Retirees are reminded that dependents may not be added to existing coverage at any time (i.e. during or outside of the Open Enrollment period); furthermore, retirees cannot add new coverage. Please contact the Benefits Services Office at (301) 952-6600 with questions about benefits.

### MEDICARE ELIGIBILITY

#### A. **Information about your health insurance:**

As a retiree enrolled in the BlueChoice Triple Option plan (CareFirst), when you or your covered spouse becomes eligible for Medicare (Parts A & B), either due to attainment of age 65 or because of disability, you must enroll in both Parts A and B of Medicare. If you or your dependents are approved for disability you must notify Benefits Services. At the time you become eligible for Medicare, you will be automatically converted to a Board-subsidized

medical Supplemental Insurance plan through BlueChoice Triple Option. Medicare will then be your primary (pays first) carrier and your Board subsidized coverage will be your secondary (pays second) carrier.

As a retired employee enrolled in the Kaiser Permanente HMO plan, when you or your covered spouse becomes eligible for Medicare (Parts A & B), either due to attainment of age 65 or because of disability, you must enroll in Kaiser Permanente Medicare Plus. To enroll you must contact Kaiser to obtain an application. Rates and coverage will be effective the first of the following month the date Kaiser receives the completed form and verification of your Medicare (Parts A & B) coverage. Medicare will then be your primary (pays first) carrier and your Board subsidized coverage will be your secondary (pays second) carrier.

Kaiser Permanente HMO's are for retirees living in the Washington, DC metropolitan area only. If you are enrolled in Kaiser Permanente HMO and then move out of the Washington, DC area, you may change to the BlueChoice Triple Option Plan. Please notify the Benefit Administration Office immediately at (301) 952-6200 for the enrollment forms.

A surviving spouse of a retiree may qualify for continuation of Board-sponsored benefits as long as he/she is not eligible for benefits through their employment, and/or does not re-marry. Surviving children of a retiree may qualify for continuation of Board-sponsored benefits as long as they are under the age of 26 or deemed disabled as certified by the medical vendor. The Board has the right to verify this information periodically and your coverage may be cancelled if verification is not provided.

#### **B. Information about your prescription insurance:**

As a retiree enrolled in the Caremark prescription plan, when you or your covered spouse becomes eligible for Medicare Part D prescription drug coverage, you will automatically be enrolled in the SilverScript prescription drug plan which is CVS/Caremark's Medicare Part D prescription Drug Plan.

**PGCPS Prescription Drug Plan will not permit dual coverage. In other words, you may not be enrolled in both PGCPS Silver Script prescription drug plan and another Medicare Part D Plan at the same time. If we are notified by the Center for Medicare Services that you have enrolled in another Medicare Part D plan, we will cancel your PGCPS prescription drug coverage.**

#### **PORTABILITY OF OPTIONAL LIFE BENEFITS**

As a retiree, you have the opportunity to port your Optional Life Insurance coverage to an individual insurance policy without having to supply medical evidence of insurability. This feature is a more affordable alternative to your Conversion privilege. Within 30 days of the effective date of your retirement, MetLife will automatically send you an application regarding the portability of your Optional Life Insurance. It should be noted that portability is not available to employees on Disability Leave of Absence (LOA). Although portability is not available, disabled employees continue to have the option to convert Life Benefits to an individual policy.

This memorandum is intended to present a summary of certain features of group life and health insurance benefits that are available to eligible employees at retirement. Every effort has been made to make the information accurate. However, in the case of any discrepancy, the provisions of the applicable policies and procedures will govern.

Please contact the Benefits Services Office at (301) 952-6600 with questions about benefits.

Rev. 08/2019: RETBEN1: