



## 2017 Health Plan Rates for Non-Medicare Eligible Retirees

### What are my plan options as a retiree?

You have the same choices for health plans as an active employee – the traditional Point of Service (POS) or the consumer driven plan with a Health Savings Account (HSA) – as long as no one that you cover on your retiree insurance plan is Medicare eligible. If you or one of your dependents is Medicare eligible please see the Medicare Eligible Retiree Health Plan Rates information sheet.

### What do I pay for coverage?

The healthcare premiums are based on your date of hire and length of Pinellas County Service. Premium costs shown are monthly.

1. For individuals who were hired on or before September 30, 1979:

• Retiree	\$ 83.07
• Retiree + Spouse or Domestic Partner	\$359.14
• Retiree + Child(ren)	\$284.93
• Retiree + Child(ren) + Spouse or Domestic Partner	\$600.98

2. For individuals who have less than 10 years of Pinellas County service or were hired or re-hired on or after 01/01/2011:

• Retiree	\$ 837.24
• Retiree + Spouse or Domestic Partner	\$1,671.59
• Retiree + Child(ren)	\$1,571.68
• Retiree + Child(ren) + Spouse or Domestic Partner	\$2,406.28

*NOTE: Subsidized rates are not available.*

3. For individuals who have more than 10 years of Pinellas County service and are not eligible for the first set of rates:

• Retiree	\$ 837.24
• Retiree + Spouse or Domestic Partner	\$1,671.59
• Retiree + Child(ren)	\$1,571.68
• Retiree + Child(ren) + Spouse or Domestic Partner	\$2,406.28

*NOTE: Subsidized rates are available to retirees with more than 10 years of Pinellas County service. The retiree will pay the above listed premium minus a County subsidy (see the chart on the next page).*

*Example:*

- *Employee with 18 years of service who chooses single coverage would pay  $\$837.24 - \$432.35 = \$404.89$  net premium.*
- *Employee with 18 years of service who chooses couple coverage would pay  $\$1,671.59 - \$432.35 = \$1,239.24$  net premium.*

## Pinellas County Monthly Subsidy for Retirees with More Than 10 Years of Service

Years of County Service	County Subsidy Percentage	County Subsidy in Dollars	Net Premium for single retiree coverage	Net Premium for retiree + spouse/DP coverage	Net Premium for retiree + child(ren) coverage	Net Premium for retiree + child(ren) spouse/DP coverage
10	25.00%	209.31	627.93	1,462.28	1,362.37	2,196.97
11	28.33%	237.19	600.05	1,434.40	1,334.49	2,169.09
12	31.66%	265.07	572.17	1,406.52	1,306.61	2,141.21
13	34.99%	292.95	544.29	1,378.64	1,278.73	2,113.33
14	38.32%	320.83	516.41	1,350.76	1,250.85	2,085.45
15	41.65%	348.71	488.53	1,322.88	1,222.97	2,057.57
16	44.98%	376.59	460.65	1,295.00	1,195.09	2,029.69
17	48.31%	404.47	432.77	1,267.12	1,167.21	2,001.81
18	51.64%	432.35	404.89	1,239.24	1,139.33	1,973.93
19	54.97%	460.23	377.01	1,211.36	1,111.45	1,946.05
20	58.30%	488.11	349.13	1,183.48	1,083.57	1,918.17
21	61.63%	515.99	321.25	1,155.60	1,055.69	1,890.29
22	64.96%	543.87	293.37	1,127.72	1,027.81	1,862.41
23	68.29%	571.75	265.49	1,099.84	999.93	1,834.53
24	71.62%	599.63	237.61	1,071.96	972.05	1,806.65
25 or more	75.00%	627.93	209.31	1,043.66	943.75	1,778.35

*DP = domestic partner*

**The subsidy is no longer available once you or a  
covered family member becomes Medicare eligible.**

### How do I pay for my coverage?

If you receive FRS Pension Plan benefits, your premium contribution will be deducted from your monthly pension check. It takes from 30 to 90 days for the deduction to be set up. Until that time, you will be billed by the Pinellas County Clerk of the Court. If you are an FRS Investment Plan participant, you will be billed monthly by the Pinellas County Clerk of the Court for your coverage.

### What is the FRS Health Insurance Subsidy?

- Your Florida Retirement System (FRS) retirement benefit includes a Health Insurance Subsidy (HIS) to help you pay for retiree health insurance.
- Although the FRS administers the program, both your retirement benefit and your Health Insurance Subsidy are funded by Pinellas County.
- You will receive a \$5 per month subsidy for each year of service with FRS employers, which includes your years of service with Pinellas County and any other FRS employer.
- The minimum monthly subsidy is \$30, and the maximum monthly subsidy is \$150.
- You must complete the application for the Health Insurance Subsidy which the FRS will mail you upon your retirement. Note: FRS Investment Plan participants must meet the age or service requirements to be eligible for the Health Insurance Subsidy.