



Retiree Benefits: What Happens When I Retire?

ELIGIBILITY

Retiree medical, prescription, vision, dental, and group life insurance benefits are available to individuals who:

- are a participant in the **Florida Retirement System (FRS) Pension Plan** and are leaving County service to receive regular, early, or disability retirement benefits, **or**
- are a participant in the **FRS Investment Plan**, are leaving County service **and** either meet the age and service requirements to qualify for normal retirement (age 62 and vested or 30 years of service if hired before July 1, 2011 or age 65 and vested or 33 years of service if hired after that date) or have 6 years of creditable service (hired before July 1, 2011) or 8 years of creditable service (hired after July 1, 2011) and have reached age 59 1/2.

Please contact Employee Benefits at (727) 464-3367, option 1, to schedule your retirement meeting to enroll in coverage.

Enrollment forms must be received by Employee Benefits within 31 days of your leaving active employment. This is your **only** opportunity to enroll in these benefit plans.

Active employee benefits end on the last day of the month in which you separate employment if you elect retiree coverage. Otherwise, coverage ends at the end of the pay period in which your employment separation occurs. Retiree benefits will commence on the first day of the following month.

RETIREE MEDICAL / PRESCRIPTION / VISION COVERAGE

Non-Medicare Eligible: If neither you nor a covered family member are Medicare eligible, you may enroll in either the Choice Fund Open Access Plus HSA plan (previously called the Consumer Driven Health Plan) or the Open Access Plus plan (previously called the Point of Service or POS plan) which are the same plans available to active employees. If you enroll in the HSA plan, Pinellas County will continue to fund your HSA Bank Health Savings Account at the beginning of each calendar year.

Pinellas County provides an insurance subsidy for individuals hired prior to 1/1/11 with 10+ years of continuous service with the County and increases with longevity. Please see the Medical Plan Rates for Non-Medicare Eligible Retirees at www.pinellascounty.org/hr/non-medicare-rates.

Medicare Eligible: When at least one covered family member becomes Medicare eligible, the Medicare eligible member may enroll in the Medicare Advantage Preferred Provider Organization plan (MAPPO). Any non-Medicare eligible family member will be enrolled in the Open Access Plus plan. In order to enroll in the MAPPO plan, you must have both Medicare A & B coverage.

Medicare enrollment is only required when you separate service from Pinellas County, not while an active employee. It is your and your dependent's responsibility to enroll in

and pay for Medicare A & B to be effective when your MAPPO coverage begins or at the time you or your dependent becomes Medicare eligible. Not enrolling when eligible puts you at risk for a delay in coverage, late application penalty and/or loss of County coverage. You are advised NOT to enroll in a stand-alone Medicare Part D plan. If you do, you will lose County coverage and cannot re-enroll.

The Medicare Advantage PPO plan (MAPPO), administered by Aetna, is specifically designed for Pinellas County Government retirees and their dependents. It offers medical, prescription drug, and behavioral/mental health benefits. Vision benefits are provided by EyeMed. See Medical Plan Rates for Medicare Eligible Retirees at www.pinellascounty.org/hr/medicare-rates.

Health Savings Account (HSA): If you have an HSA, you may use your funds to pay for eligible medical and dental expenses including deductible, co-insurance and copays as well as eyeglasses and other expenses, regardless of which plan you are enrolled in. You are no longer eligible to receive or make contributions to your account if you are not enrolled in a high deductible plan such as Choice Fund Open Access Plus HSA.

RETIREE DENTAL COVERAGE

You may enroll in the PPO or HMO dental plan, which are both administered by Cigna and provide the same coverage available to active employees. Both plans have separate networks, so please confirm your dentist's participation prior to selecting a plan. The dental HMO is only available to retirees with a Florida address. The retiree pays the full cost of the premium for the selected coverage level. To learn more and view monthly premiums, visit www.pinellascounty.org/hr/retiree-dental.

RETIREE LIFE INSURANCE

Basic Insurance: You may elect to continue the group term life insurance plan that has been paid by Pinellas County by paying the monthly premium for the coverage. The maximum benefit you may elect is equal to your coverage as an active employee (your annualized salary rounded up to the next thousand). If you are over age 65, an age reduction will apply. The maximum coverage is \$100,000. The minimum benefit amount is \$5,000. For more information, see www.pinellascounty.org/hr/retiree-life.

Supplemental/Dependent Life Insurance: If you have supplemental and/or dependent life insurance when you retire, you will receive information from Securian Financial Group about continuing the coverage.

Wrap Universal Life Insurance: You may continue your current coverage by converting to an individual contract. Please contact TransAmerica Wrap Plan Customer Service at (888) 763-7474 for assistance.

BENEFITS **NOT** ELIGIBLE FOR CONTINUATION THROUGH PINELLAS COUNTY

Deferred Compensation (457): When you leave Pinellas County employment you are no longer eligible to make contributions to your deferred contribution account. Based on your current balance, you can take a distribution, roll your funds into another qualified plan or leave the monies in your account. Please contact your deferred compensation provider(s) to discuss your options:

Empower Retirement - (800) 528-9009

MissionSquare Retirement - (866) 620-6070

Nationwide - (877) 677-3678

VALIC (AIG) - (813) 269-3362

Flexible Spending Account (FSA): Your participation in the Flexible Spending Account (FSA) ends on the last day of the pay period in which your separation occurs. You have 90 days from the date your coverage ends to submit claims incurred while you were a plan participant. Any funds remaining in your account after the 90-day period ends will be forfeited. You may be eligible to continue coverage under COBRA. Please contact COBRAGuard/iTedium at (866) 442-6272 with questions about benefit continuation.

Rewards Program: You have 90 days from your separation date to redeem any points in your account. To place an order or to ask questions about your account, call the Rewards Program Helpline at (800) 875-8284 or visit www.pinellascounty.org/hr/rewards (internal link for employees).

Short Term (STD) and Long Term Disability (LTD): Any approved STD claim will continue until you have recovered or have reached your maximum benefit. UnitedHealthcare will continue to monitor your claim for additional benefits. If LTD benefits are approved, your retirement benefit from the FRS and Social Security Administration are offsets to your maximum LTD benefit.

Tuition Reimbursement: You are eligible for reimbursement for an approved class that you have successfully completed if your reimbursement request has been both submitted and approved prior to your separation date. For questions, contact Human Resources at learning@pinellascounty.org or call (727) 464-3367, option 2.

Wellness Incentive Program: The Wellness Incentive Program requires participants to be on the active payroll to receive a wellness reward payout. No payouts are made after you retire from Pinellas County.

FINAL PAYOUT / W-2

Final Pay: Your last paycheck is issued as a paper check or by direct deposit, depending on your employer (see below). Please note that paper checks are mailed to the address on file so be sure to update your address in OPUS before you leave if you are relocating.

Paper check:

- Board of County Commissioners
- Business Technology Services
- Clerk of the Circuit Court
- County Attorney's Office
- Forward Pinellas (MPO/PPC)
- Human Resources
- Office of Human Rights
- Supervisor of Elections

Direct deposit:

- Property Appraiser
- Tax Collector

Leave Payout: Your annual leave balance (up to three times your annual accrual rate) and any comp time you have accrued will be paid out on your final paycheck. If you would like any portion of the leave contributed to your 457 deferred compensation plan you must complete a contribution change form. Unused floating holidays and personal days are not paid out at separation. DROP participants who exchanged hours when entering DROP will have their final payout amount reduced by the amount exchanged.

W-2 Forms and 1095 Forms: You will receive a W-2 and a 1095 form issued by each Appointing Authority you worked for during the year. These forms are mailed to your address of record. Please contact Benefits by [email](#) or call (727) 464-3367, option 1, if you have a change of address.

This is a summary of how your benefit plans are impacted when you retire from Pinellas County employment. For full plan details, see the summary plan description, plan document, Personnel Rule or policy related to each benefit.

www.pinellascounty.org/hr/retiree