



District Group Insurance in Retirement District Guidelines

A. Definitions

1. **Retiree:** A retired employee, or an employee who has given notice of intent to retire.
2. **Spouse:** A retired employee's spouse.
3. **Dependent:** As defined by MS 471.61, a minor unmarried child under the age of eighteen (18) years and a dependent student under the age of twenty-five (25) years actually dependent upon the retiree.

B. Health/Hospitalization Insurance and Dental Insurance: Upon retirement under TRA or PERA, retiree, spouse, and dependents will be eligible for continued coverage as allowed by MS 471.61.

1. **Eligibility:** Retirees will be eligible to continue indefinitely District health/hospitalization insurance, District-approved Medicare supplement, and dental insurance. A spouse will be eligible for continued coverage until the retiree drops coverage or dies. Dependents will be eligible for continued coverage until the retiree drops coverage or dies, or until the dependent no longer meets the definition of a dependent.
2. **Loss of Coverage:** Upon loss of coverage, spouses will be eligible for continued coverage for eighteen (18) months beyond the retiree's retirement date, as allowed by federal law. Upon loss of coverage, dependents will be eligible for continued coverage for thirty-six (36) months beyond the retiree's retirement date, as allowed by state law.
3. **Medicare Supplement:** When retirees or spouses reach the age of Medicare eligibility, the District will make available to retirees or spouses a District-approved Medicare supplement paid in full by retirees and spouses. If a retiree maintains coverage by converting to a District-approved Medicare supplement, a spouse and/or dependents will be eligible for continued coverage. If a retiree drops coverage or dies, a spouse covered by a District-approved Medicare supplement may continue the supplement, if allowed by the carrier.

C. Life Insurance: Upon retirement, participation in District life insurance will cease on the last day of the last month of employment. Upon loss of coverage, retirees will be eligible for continued coverage for an additional eighteen (18) months, as allowed by state law.

D. Long-Term Disability: Upon retirement, participation in District long-term disability insurance will cease on the last day of the last month of employment.

E. District Contributions: Upon retirement if eligible based on Hire Date (after approximately 10 years), employees who are at least age fifty-five (55) years at time of retirement will be eligible for District paid contributions toward health insurance in retirement of one hundred dollars (\$100.00) per month for employee-only coverage and one hundred fifty-two dollars (\$152.00) per month for employee-plus-one or family coverage. The retired employee will pay the balance of the premium cost.

1. **Initial Basis:** Retirees will be eligible for District contributions based on coverage elected in the last one (1) year preceding retirement.
2. **Duration:** When a retiree reaches the age of Medicare eligibility, District contributions to health/hospitalization insurance will cease.

- F. Applicable Provisions:** The following provisions apply to all District group insurance in retirement:
- 1. Appropriate Level:** If, at any time, a spouse or a dependent drops coverage or is no longer eligible for coverage, coverage and/or District contributions, if applicable, will be reduced to the appropriate levels.
 - 2. Benefits:** Retirees will receive the same level of benefits each year as current employees actively employed.
 - 3. Termination:** Employees terminated for cause will not be eligible to participate in District group insurance or to receive District contributions.
 - 4. Legal:** Participation in District group insurance in retirement will be subject to all applicable state and federal laws, rules and regulations, and the applicable collective bargaining agreement.