

## Retiree Health Insurance

### Who is eligible for Retiree Health Insurance benefits?

- All Milwaukee County retirees are eligible for Health Insurance benefits upon retirement.
- If you elect to waive Health Insurance benefits upon retirement, you will **not** be eligible to re-enroll at a later date.

### What are my Retiree Health Insurance plan options?

Milwaukee County offers two health plan options:

- The **PPO Comparable** plan option gives you the option of choosing a network provider or a non-network provider; if you choose a non-network provider, you will pay higher co-pays, co-insurance and deductibles.
- The **HMO Comparable** plan option is similar to a PPO; however, if you seek care from a non-preferred provider, you will be responsible for paying the entire cost of your care.

### How much will I have to pay for Retiree Health Insurance?

- Generally, employees hired before 1/1/1994 who retire with at least 15 years of **County** pension service credit are eligible for County-paid Retiree Health Insurance.
- This provision may vary based on union group.
- Employees not eligible for County-paid Retiree Health Insurance will pay the full monthly cost of coverage (offset, if applicable, by the full value of accrued sick allowance at the time of retirement).
- Information on monthly premium cost is available from the Benefits Division.

### Will Retiree Health Insurance cover my spouse and dependent children?

- Your spouse and eligible dependents can be covered under your Retiree Health Insurance plan.

### Will Retiree Health Insurance coverage for my family continue after my death?

- Upon your death as a retiree, your surviving spouse and eligible dependents will continue to be covered under Milwaukee County Retiree Health Insurance provided you selected a Joint & Survivor benefit at retirement.
- Generally, dependent children of a retiree are not eligible to continue Retiree Health Insurance coverage without a parent also covered.

### Do I need Medicare if I have Retiree Health Insurance?

- Yes, your Milwaukee County Retiree Health Insurance coordinates with Medicare.
- Upon becoming Medicare-eligible (regardless of age), you **must** enroll in Medicare parts A and B and provide proof of enrollment to the Benefits Division.
- Retirees eligible for County-paid coverage will be reimbursed for the cost of Medicare Part B premiums.
- You are not required to enroll in the prescription drug benefits offered under Medicare Part D.

### **Will I be able to participate in Open Enrollment as a retiree?**

- Yes, you will be notified of the annual Open Enrollment period by mail each Fall.
- The Open Enrollment mailing will contain information on any plan changes for the upcoming year so it is important to carefully read the materials.

### **Are retirees eligible for Dental Insurance?**

- Dental coverage is not a retirement benefit.
- Retirees do have the option of continuing current dental coverage for up to 18 months through COBRA at full cost.
- A COBRA continuation offer letter will be mailed to you after your coverage as an active employee ends.

### **NOTE:**

**Additional information on Retiree Health Insurance can be found in Milwaukee County Ordinances, Chapters 17 and 201§5.10, Benefits Division literature and union contracts.**

## **How can I contact ERS?**

### **In Milwaukee**

**Telephone: 414-278-4207**

### **Outside Milwaukee**

**Toll free: 877-652-6377  
(877 ML CO ERS)**

### **Website:**

Internet

[www.county.milwaukee.gov/retirement](http://www.county.milwaukee.gov/retirement)

Intranet

[www.county.milwaukee.gov/ContactUs](http://www.county.milwaukee.gov/ContactUs)

## **Where is ERS located?**

Employment Retirement System  
Courthouse Room 210  
901 N. 9<sup>th</sup> Street  
Milwaukee, WI 53233

## **Disclaimer**

**This brochure highlights certain aspects of your ERS benefits. In an effort to keep the brochure's language as clear and non-technical as possible, the information provided is only a brief overview of your benefits.**

**For a more detailed description of our benefits, including limitations on the exclusions, please consult Milwaukee County Ordinances and Pension Board Rules. (General Ordinances of County of Milwaukee/Ord. Chapter 27.**

**You should also consult any Collective Bargaining Agreements (CBA) applicable to your position.**

**The information contained in this brochure is current through 11/4/2009**

**Subsequent changes to Ordinances, Rules or CBA or later determined interpretations of Ordinances or Rules may affect the information in this brochure.**

**In case of any ambiguity or contradiction between the information in this brochure and the Ordinances and Rules, the Ordinances and Rules will govern.**

Approved 11/4/2009