

# RETIREE HEALTH CARE ELIGIBILITY

## ELIGIBILITY

Once you have attained the required years of service and age, you are eligible for health coverage as a retiree from Oakland County. The eligibility is dependent upon your date of hire as an eligible for benefits employee. The schedule on the following pages applies to non-represented employees. If you are represented by a bargaining unit, the dates may vary and you are encouraged to contact the Retirement Unit to determine which schedule applies to you. **In all cases, except as specified differently by some Sheriff bargaining agreements, you must have met the requirements specified on the following pages and be at least age 60 with 8 years of service or age 55 with 25 years of service for coverage to commence.**

At age 65, Medicare becomes the primary coverage and the coverage available through the county becomes secondary. Standard dental coverage and standard vision coverage is also available to retirees.

Note: Health Coverage through Traditional Blue Cross/Blue Shield is only available to those hired prior to January 1, 1997.

**A. RETIREE HEALTH CARE SCHEDULE FOR  
EMPLOYEES HIRED PRIOR TO SEPTEMBER 21, 1985\***

! Fully Paid Family Health Care at Retirement

**B. HIRED ON OR AFTER SEPTEMBER 21, 1985  
AND BEFORE JANUARY 1, 1995\***

Direct Retirement -

<u>Total Actual Service with Oakland County</u>	<u>Paid Health Care Coverage</u>
Less than 8 years	None
8 - 14 years	One Person**
15 years or more	Family

Deferred Retirement -

<u>Total Actual Service with Oakland County</u>	<u>Paid Health Care Coverage</u>
Less than 15 years	None
15 - 19 years	One Person**
20 years or more	Family

\* Dates may vary by Bargaining Unit.

\*\*Retiree to have option to pay the difference for a family policy.

**C. RETIREE HEALTH CARE SCHEDULE FOR  
EMPLOYEES HIRED ON OR AFTER  
JANUARY 1, 1995 AND BEFORE JANUARY 1, 2006\***

**ACCUMULATION OF HEALTH CARE POINTS**

At Completion of:	Health Care Points or Percentage of Retiree Paid Health Care Plan Earned **
Up to 15 Years	0% (No Coverage)
15 Years	60% (15 x 4%)
16 Years	64% (16 x 4%)
17 Years	68% (17 x 4%)
18 Years	72% (18 x 4%)
19 Years	76% (19 x 4%)
20 years	80% (20 x 4%)
21 Years	84% (21 x 4%)
22 Years	88% (22 x 4%)
23 Years	92% (23 x 4%)
24 Years	96% (24 x 4%)
25 Years and Remainder Of County Service	100% (25 x 4%)
<p>**Excluding co-pays. This is the percentage the County would pay toward a Single person or Family plan, depending on the plan the employee was enrolled in at the time of retirement. The employee would be responsible for the <u>difference</u> between this amount and the current full cost of their health plan, <u>plus any deductibles or co-pays</u>.</p>	

\* Dates may vary by Bargaining Unit.

**D. RETIREE HEALTH SAVINGS ACCOUNT FOR  
EMPLOYEES HIRED ON OR AFTER  
JANUARY 1, 2006 \***

Employees hired on or after January 1, 2006 will not be eligible for Retiree Health, Dental, or Vision coverage through the County of Oakland. A Retirement Health Savings (RHS) account will be set up for these employees. The County will contribute \$50 per pay to the employee's RHS account.

The RHS account may only be used to pay for medical, dental, and vision expenses based on Internal Revenue Regulations. These expenses may include paying for health care premiums, co-pays, and deductibles.

A participant may only access their RHS after their separation or retirement from County Service. The participant is always 100% vested in the contributions they made to the account. The County's contribution can only be accessed based on the following vesting schedule:

**IMPORTANT NOTE:** Part-Time Eligible employees hired on or after January 1, 2006 will NOT be eligible for County contributions to the retirement health savings account nor are they eligible for any retiree health, dental or visions coverage.

**RETIREE HEALTH SAVINGS ACCOUNT VESTING SCHEDULE**

At Completion of:	Vesting Schedule for Employers Contribution
Up to 15 Years	0% (Not Vested)
15 Years	60% (15 x 4%)
16 Years	64% (16 x 4%)
17 Years	68% (17 x 4%)
18 Years	72% (18 x 4%)
19 Years	76% (19 x 4%)
20 years	80% (20 x 4%)
21 Years	84% (21 x 4%)
22 Years	88% (22 x 4%)
23 Years	92% (23 x 4%)
24 Years	96% (24 x 4%)
25 Years and Remainder Of County Service	100% (25 x 4%)

\*Employees who are represented by the Oakland County Employees Union, Deputy Sheriff's Association, and Command Officers are not eligible for this plan. They fall under the plans found on pages 2 or 3, depending on their date of hire, of this document. Contact the Retirement Unit with questions.