



# RETIREE HEALTH BENEFITS SUMMARY OF COVERAGE



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NOTE: This Summary of Coverage Enrollment Handbook is issued as a brief description of the coverage provided under the Manatee YourChoice Benefit Plan. It should be understood that this Summary is not a legal contract and does not contain all the Plan details. The Provisions principally affecting you as described herein are in subject to all the terms, conditions and provisions of the Plan Document and Insurance Policies. You are entitled to this coverage if you are eligible in accordance with the Plan Document. No clerical or verbal error will invalidate your coverage, if otherwise validly enforced. To review our Plan Document in detail, please visit our website at [www.manateeyourchoice.com](http://www.manateeyourchoice.com)

# Retiree Health Benefits

The Board of County Commissioners is the Plan Sponsor of the Manatee County Government's Retiree Health Benefits, which includes medical, dental and vision.

Manatee County also procures a fully-insured option for retirees enrolled in Medicare through TransAmerica - Supplement Plan F or Plan G.

The provisions of the Manatee County Government Health Benefit Plan remain in effect until changed by action of Manatee County Board of County Commissioners for Manatee County Government. Manatee County Government reserves the right, at any time, to change, amend, interpret, modify, withdraw or add benefits, or terminate the Plan or the Summary Plan Description, in whole or in part and in its sole discretion, without prior notice to or approval by Plan participants or their beneficiaries. Manatee County Government will, whenever practicable, provide reasonable notice to Plan participants or their beneficiaries of any material changes to the Plan.

For the purpose of this plan, Manatee County Government consists of the following Constitutional Officers and Agencies: Board of County Commissioners, Clerk of the Circuit Court, Manatee Sheriff Office, Manatee Tax Collector, Manatee Property Appraiser, Port Authority, Supervisor of Elections, Housing Authority and Metropolitan Planning Organization.

Manatee County Government employees and their eligible covered dependents meeting certain requirements, as explained below in the "Eligibility" section, may choose to continue their group medical, dental and/or vision coverage at the time of their retirement. As a retiree, you will be charged the full premium for any coverage you elect. At the time of your retirement appointment with a Benefits Team member, you will make your health benefit elections.



# Eligibility

Retiree Medical Benefits are not guaranteed to an employee hired after January 2006. In order to qualify for Manatee County retiree health benefits you must be a full-time employee with Manatee County Government, who is eligible for Retirement Benefits as defined by Florida Law from the Florida Retirement System (FRS) **at the time of retirement**, enrolled in the health plan on the last day of work and must have elected to receive FRS Benefits immediately in order to continue to participate as a retiree under the following guidelines:

Pension Plan *Must meet one of the following	Investment Plan *Must meet one of the following
<b>Enrolled in FRS prior to 7/1/2011</b> <ul style="list-style-type: none"> <li>• Regular Class-Age 62 with at least 6 years of service or 30 years of service regardless of age</li> <li>• Special Risk-Age 55 or 25 years of service</li> </ul>	<b>Enrolled in FRS prior to 7/1/2011</b> <ul style="list-style-type: none"> <li>• Regular Class-Age 62 with at least 6 years of service or 30 years of service regardless of age</li> <li>• Special Risk-Age 55 or 25 years of service</li> </ul>
<b>Enrolled in FRS after 7/1/2011</b> <ul style="list-style-type: none"> <li>• Regular Class- Age 65 with at least 8 years of service or 33 years of service regardless of age</li> <li>• Special Risk-Age 55 or 25 years of service</li> </ul>	<b>Enrolled in FRS after 7/1/2011</b> <ul style="list-style-type: none"> <li>• Regular Class- Age 65 with at least 8 years of service or 33 years of service regardless of age</li> <li>• Special Risk-Age 55 or 25 years of service</li> </ul>
Meet the requirements for FRS early retirement Have been approved for FRS disability retirement	Have reached the age of 59½, have FRS creditable years of service to be vested, and have taken a distribution from your Investment Plan account

## Who is Eligible for retiree coverage?

- At the time of your retirement, your dependent(s), if applicable, may continue or add coverage through our retiree benefits. See below the eligible dependents allowed to enroll:
  - Legal Spouse
  - Biological/Adoptive Child up to age 26
  - Stepchildren up to age 26
  - Child under Guardianship up to age 18
  - Disabled Children over age 26 (child must have been disabled before age 26 and enrolled in the plan before age 26)
  - Grandchildren up to age 18 months (born to a covered dependent and living with the retiree)
- You cannot continue coverage for a spouse or dependents without covering yourself. The County does not permit “dependent only” coverage. However, if you choose to waive coverage for yourself, your dependents may be eligible to continue coverage under COBRA for up to 36 months.
- Eligible dependents may be added to your retiree benefits only in certain situations, as described in the “Coverage Changes” section in this summary.

## Dependent eligibility changes

It is the responsibility of the retiree to notify Employee Health Benefits within 31 days, of a change in dependent eligibility, especially if eligibility is lost. Failure to remove ineligible dependents from the plan within 31 days is considered fraud against the Plan and may result in disciplinary action, including fines for premiums and/or claims.

*Any retiree failing to provide the required information and documentation, or falsifying information and documentation, or listing ineligible individuals as eligible dependents, shall cause his or her dependent(s) to be removed from the County's retiree benefit plans. Additionally, the retiree may be excluded from coverage altogether under the County's benefit plans.*

## Coverage Changes

Certain changes to your coverage are permitted as life events during the year or during annual enrollment, as explained in the chart below.

Benefit	Change desired	Life Event	Annual Enrollment
Medical	Add dependent	X	Not applicable
	Drop dependent	X	X
	Waive plan	X	X
Dental	Add dependent	Not applicable	Not applicable
	Drop dependent	X	X
	Waive plan	X	X
Vision	Add dependent	X	Not applicable
	Drop dependent	X	X
	Waive plan	X	X

## Required Documents

Retirees who add dependents due to a life event or during annual enrollment must provide proof of dependent eligibility in order for the dependent to be added. **Life event must be completed within 31 days of event.**

Spouse	Marriage certificate
Natural (Biological) Children	Birth certificate and legal paperwork for Adoptive child
Stepchildren	Birth certificate with spouse listed as part and marriage certificate identifying spouse
Child under Guardianship	Birth certificate along with legal paperwork signed by a Judge indicating guardianship
Disabled Child over age 26	Birth certificate and medical paperwork from a Physician indicating the disability and/or Social Security Administration Retirement, Survivors and Disability Insurance Notice of Award letter
Grandchildren	Birth certificate of the covered dependent and birth certificate of the grandchild
Dependent Child age 26-30*	Birth certificate, overage dependent AFFIDAVIT

## Waiver of Coverage Provision for Medical and Dental

You must enroll in the retiree health and/or dental benefit at the time of retirement in order to continue the insurance coverage. Furthermore, once you terminate participation in the County's group health insurance plans as a retiree, you and your eligible dependents are excluded from future participation in the terminated plan(s). For example, if you waive dental, you are no longer eligible to re-enroll in the dental plan in the future.

*An exception to the waiver of coverage provision is if your spouse is covered as an employee under the County's group health insurance plans, and you are a covered dependent of your spouse. You can then elect like coverage when you are no longer covered as a dependent of your spouse.*

Retiree benefits are only available for re-enrollment a second time if, a retiree who is actively enrolled in retiree medical benefits, is rehired and enrolls as an active employee in the YourChoice health plan. If no break in coverage occurs, then the employee may re-enroll in retiree benefits once they separate from service the second time.

*\*Employees who retired prior to 12/31/2013, were able to defer FRS benefits at the time of termination of employment and subsequently defer enrollment in the retiree health plan. These applicable employees are eligible to apply for participation in the medical plan upon electing to receive FRS benefits at a later date. The retiree must apply for medical benefits within 30 days of the Effective Date of FRS benefits to be eligible to enroll in the Medical Plan and/or Dental Plan.*

## Dependent Eligibility Rules

A retired employee's eligible dependent(s) may be added to the Plan at the time of retirement, or within 30 days of an IRS approved qualifying life event.

## Surviving Spouses of Eligible Retirees

Upon death of an eligible retiree, a surviving spouse, who is then-enrolled as an eligible dependent, may remain eligible for coverage under the Plan, as long as the spouse is not enrolled in any other similar plan (except Medicare) and pays the surviving spouse premiums. If this spouse is enrolled in any other plan, he or she will no longer be eligible for coverage under this Plan as of the last day of the next month following the month of the retiree's death.

Only dependents of the surviving spouse enrolled in the Plan at the time of death of the Retiree are eligible for coverage in the Plan according to the Plan Document. surviving spouse's dependent coverage terminates on the last day of the month of the death of the surviving spouse.

## Surviving Married Retiree

In the event two eligible retirees are married and one dies, the surviving retiree continues as Retiree Only.

# Enrollment and Payment Overview

It is recommended that an Eligible Retiree submit the application at least 30 days prior to the last day of work to have continuous coverage as a Retiree in the County's Medical/Dental/Vision Plans. There is a 30-day grace period for late enrollment for Retiree Benefits beginning with the last day of work.

Upon the termination of employment, benefits will be temporarily suspended, effective at midnight the last day of the month the employee worked, until a new Retiree Enrollment Application is completed and applicable premium(s) are received by Employee Health Benefits. During the 30-day Grace Period there may be a lapse of coverage for the employee electing to enroll in FRS upon termination of employment until enrollment is completed. Medical Coverage is retro-active to the last day of coverage as an active employee with the completion of a new application and payment of all premiums.

## Keep your address and beneficiary information updated

In the fall of each year, you will receive an open enrollment packet and beneficiary change form to the address on file with Employee Health Benefits.

## Re-Enrollment Medical and/or Dental Plan

Once a Retiree terminates their enrollment in one of the County's Retiree Medical (YourChoice or Transamerica Supplemental) or Dental Plan options, there is **no** option to re-enroll past the 30-day grace period after the termination date of the coverage.

Retirees enrolled in our MCG supplement plan will have only 1 opportunity to return to the YourChoice medical plan. The change can only be processed at open enrollment and will be effective on January 1<sup>st</sup> of the following year.

## Payments

Retiree health plan premiums may be paid by check, automatic bank draft or as a deduction from the FRS pension. FRS pension deduction is the preferred method. For more information contact Employee Health Benefits, at (941) 748-4501, ext. 6403.

Partial payments are not accepted. In addition, any retiree, who after receiving notice of outstanding premium payment(s), and who thereafter continues to owe premiums, shall be dropped from the Plan 45 days from the initial notice.

# Health Insurance Subsidy

Both, the Florida Retirement System and Manatee County Government offer premium subsidies for those retirees who qualify.

## Florida Retirement System Health Insurance Subsidy (HIS)

The Florida Retirement System (FRS) subsidizes each eligible retiree \$7.50 per month for every year of service up to 30 years (not including years in DROP), upon providing proof of medical insurance.\* Therefore, a retiree in the Pension Plan with 30 or more years of service will receive the maximum amount of \$225 per month, included in their monthly pension payment, to assist with the cost of medical insurance premiums. A retiree enrolled in the Investment plan, will receive a check from FRS at their residence.

*\*Manatee County notifies the FRS annually of all retirees enrolled in the County's medical plan. A Retiree enrolled in any other Medical Insurance plan must annually provide proof of coverage to the FRS to be eligible for the FRS Health Insurance Subsidy (HIS) program.*

## Manatee County Government Premium Subsidy

An employee eligible for and electing to enroll in retiree medical benefits and who has at least ten (10) years of service with Manatee County Government, or a participating Agency is eligible to receive a medical insurance premium subsidy at the effective date of retirement.

The Board of County Commissioners annually reviews the Premium Assistance Program. At any time, by providing 30 days written notice to participating retirees, the Board of County Commissioners may change the Premium Assistance Program. It should be noted that it has been the intention of the Board of County Commissioners to gradually reduce the subsidy offered to retirees to maintain a solvent plan.

The Board of County Commissioners approved the following monthly premium rates effective January 1, 2024.



## Retiree Medical

### YourChoice Health Plan

<b>Tier</b>	<b>Total Premium</b>	<b>County Share</b>	<b>Retiree Share</b>
Retiree with 10+ years of service	\$808.68	\$129.00	\$679.68
Retiree with under 10 years of Service or Retiree Survivor	\$808.68	\$0.00	\$808.68
Spouse Only (excluding Retiree)	\$846.60	\$0.00	\$846.60
Child(ren) Only (excluding Retiree)	\$610.12	\$0.00	\$610.12
Spouse and Child(ren) (excluding Retiree)	\$1,524.82	\$0.00	\$1,524.82
Retiree 10+ years of service/Spouse/Children	\$2,333.50	\$129.00	\$2,2204.50
Retiree with under 10 years of service/Spouse/Children	\$2,333.50	\$0.00	\$2,333.50

### TransAmerica Plan F or G (Age 65 and Over)

<b>Tier</b>	<b>Retiree Share</b>	<b>County Subsidy</b>
Retiree with 10+ years of service	\$162.00	Varies by age and location
Retiree under 10 years, Retiree Spouse, Retiree Survivor	Varies by age and location	0

### Bankers: (Currently enrolled ONLY)

NOTE: Prior to 2010, Bankers Life and Causality offered a Medicare Part B Supplement for eligible retirees; however, they discontinued writing new group policies and therefore, only those enrolled prior to 2010 are eligible to utilize Bankers as the Medical Supplement Plan.

<b>Tier</b>	<b>Retiree Share</b>	<b>County Subsidy</b>
Retiree with 10+ years of service	\$162.00	Varies by age and location
Retiree under 10 years, Retiree Spouse, Retiree Survivor	Varies by age and location	\$0.00

## Retirees under 10 Years of Service and/or enrolled dependents

The premium rate charged for retirees with under 10 years of service and/or dependents are according to TransAmerica and Bankers Premium Schedule. The premium will vary depending on the age of the retiree and/or dependent, whether they are a smoker or non-smoker, and area (zip code) where the individual resides. Retirees should consult with Manatee County's Retiree Specialist for rates.

Retiree Dental	
YourChoice Dental Plan	
<u>Tier</u>	<u>Monthly Premium</u>
Retiree Only	\$34.00
Retiree + 1	\$55.00
Retiree + 2	\$75.00

Retiree Vision	
YourChoice Vision Plan	
<u>Tier</u>	<u>Monthly Premium</u>
Retiree Only	\$4.92
Retiree + Spouse	\$9.36
Retiree + Child(ren)	\$9.84
Retiree + Family	\$14.48

# Miscellaneous benefits

## \$1,000 Retiree Life Insurance

A retiree that elects to enroll in the Manatee County retiree benefits (Medical, dental and/ or vision) will be automatically enrolled in the \$1,000 Retiree Life Insurance at no cost to the retiree. This policy will remain in effect as long as the retiree carries at least one of the retiree benefits.

## Life Insurance Continuation

You may continue your Basic Core Life and AD&D insurance, as well as your Additional Employee, Spouse or Child Life insurance, without proof of good health, as these coverages have portability and conversion options. However, coverage must be elected within 31 days of retirement date and different rates apply.

For information, please log on to: [www.lifebenefits.com/continue](http://www.lifebenefits.com/continue) to review your options on continuing your coverage through portability or conversion, calculate the rates, and obtain the necessary forms.

Please use the policy number and access key below to log onto the site.

**Policy Number:** 34464  
**Access Key:** manatee

## Additional Long-Term Disability

Additional Long-Term Disability terminates on the last day of work. If an employee is on Long Term Disability and then elects to retire, the employee should contact the local Social Security office and Florida Retirement System regarding the availability and coordination of benefits.

## Health and Wellbeing Programs

Wellbeing Programs	Manatee Your Choice Health Plan	TransAmerica
Fitness Center	x	x
Group Exercise	x	x
Personal Training	x	Paid by Retiree
Health Bucks	Not available	Not available
Wellbeing Reimbursement	x	Not available

## 457 Deferred Compensation

Prior to retirement, a BCC employee with a 457 Deferred Compensation Plan should contact VOYA for information regarding the various options for continuing or withdrawal of funds.

# Benefits which end at retirement:

- Flexible Spending Account

## Benefit Contact Information

### MANATEE COUNTY EMPLOYEE HEALTH BENEFITS

#### Wendy Priest

Retirement Benefit Specialist  
1112 Manatee Avenue W  
Bradenton, FL 34205  
941-748-4501, ext. 6403  
[Wendy.Priest@mymanatee.org](mailto:Wendy.Priest@mymanatee.org)

### AETNA (YourChoice Plans)

#### Medical

877-580-5019  
[www.aetnavigators.com](http://www.aetnavigators.com)

#### Dental

877-238-6200

#### Aetna Vision Preferred

877-973-3238  
[www.aetnavision.com](http://www.aetnavision.com)

### BAACKE INSURANCE SERVICES, INC. (TransAmerica Supplement Plan)

#### Brian Baacke, CLTC

7261 Delainey Ct.  
Sarasota, FL 34240  
941-907-4300  
[brianbaacke@baackeinsurance.com](mailto:brianbaacke@baackeinsurance.com)

### FLORIDA RETIREMENT SYSTEM (FRS)

844-377-1888  
[www.myfrs.com](http://www.myfrs.com)

### VOYA

#### Diane E. Petitta

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