

# Retiree Health Insurance Options School District of Manatee County



## Retirees **under** the age of 65

- Can continue health, dental and vision insurance
- Pay full premium cost, board & employee share for health insurance



## Retirees **over** the age of 65

- Will need to sign up for Medicare through the social security office or online at: [www.medicare.gov](http://www.medicare.gov)
- Can contact the Florida School Retiree Benefits Consortium (FSRBC) at 1-833-686-0983 or via [www.myfsrbc.com](http://www.myfsrbc.com) to elect an advantage or supplement plan to Medicare, and other benefits.

## All retirees

- Offered Life Insurance - \$5,000 ( \$9.56 per month) or \$10,000 (\$19.11 per month)
  - Term policy
  - No cash value
  - Guaranteed issue - no health questions
  - Auto deduction from personal account or from pension check



# Under Age 65 Retirees



## Aetna Choice POS (Point of Service) II network

	<b>GOLD</b>	<b>SILVER</b>	<b>BRONZE</b>
<b>RETIREE</b>	<b>\$759</b>	<b>\$714</b>	<b>\$656</b>
<b>RETIREE + SPOUSE</b>	<b>\$1,669</b>	<b>\$1,570</b>	<b>\$1,445</b>
<b>RETIREE + CHILD(REN)</b>	<b>\$1,365</b>	<b>\$1,284</b>	<b>\$1,184</b>
<b>RETIREE + FAMILY</b>	<b>\$2,276</b>	<b>\$2,140</b>	<b>\$1,970</b>



# DENTAL AND VISION MONTHLY INSURANCE PREMIUMS

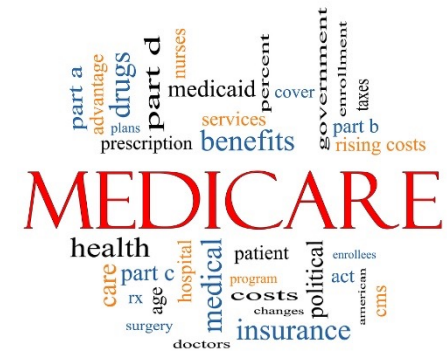


## Under Age 65 Retirees



	DENTAL HIGH	DENTAL LOW	VISION PREMIER	VISION BASIC
RETIREE	\$44.70	\$25.78	\$11.57	\$8.42
RETIREE + SPOUSE	\$84.30	\$49.19	\$23.19	\$16.86
RETIREE + CHILD(REN)	\$92.58	\$54.32	\$28.82	\$20.70
RETIREE + FAMILY	\$131.69	\$77.75	\$40.31	\$28.97

# Over Age 65 Retirees



- ✓ Enroll in Medicare Part A and B online at: [www.medicare.gov](http://www.medicare.gov)
- ✓ Elect an advantage or supplement plan through the Florida School Retiree Benefits Consortium (FSRBC) by calling 1-833-686-0983 or going online at: [www.myfsrbc.com](http://www.myfsrbc.com).
- ✓ Learn more - sign up for an online FSRBC workshop at [MyFSRBC.com](http://MyFSRBC.com)
- ✓ FSRBC offers Dental & Vision through Humana by calling 1-877-589-4051

**Note:** Our under age 65 retirees are allowed to maintain their current coverage through Meritain (Aetna) until they turn age 65

# Securian/Minnesota Life Insurance Offered to ALL Retirees



## Retiree Life Insurance Monthly Insurance Premium

Offered for Retiree coverage only, not family members

**\$5,000 of Coverage**

**\$9.56**

**\$10,000 of Coverage**

**\$19.11**

# Cobra Notices



## Over age 65

- WEX (formerly known as Discovery Benefits) maintain your current benefits for up to 18 months at full cost.
- If electing benefits through the FSRBC, disregard COBRA notice.

## Under age 65

- If continuing SDMC benefits as a retiree, disregard COBRA notice.
- District will manage benefits until you cancel or turn age 65.
- At age 65, you can transition to FSRBC benefits.



## Following Information or Documents Needed

1. Beneficiary info for Life Ins. – Address, Social Security Number, full legal name & date of birth
2. Checkbook – to set up direct payment with Finance or to collect advance premiums
3. Driver's license (if you have a gold star, then you will not need your birth certificate)
4. Marriage license (must have seal from courthouse)
5. Birth certificate (from Vital Statistics)
6. Beneficiary's birth certificate

**Schedule your appointment with your benefits specialist 3 months before retiring.**

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**RELAX...We are here to help!!!!  
YOU ARE IN GOOD HANDS!**



**Retirement is the ending of the life you have known  
and the beginning of the life you deserve!**