

RETIREMENT BENEFITS, ELIGIBILITY STANDARDS AND CONTRIBUTION PERCENTAGES FOR HEALTH AND DENTAL INSURANCE

CURRENT PLANS	ELIGIBILITY
HMO/POS BLUE CHOICE PENSION GROUP	<p>Retiree/spouse, or surviving spouse, who are under age 65 and their dependents.</p> <p>Retiree/spouse, or surviving spouse, who are over age 65, but are not Medicare eligible.</p> <p>Must reside in the Massachusetts service area to receive the highest level of benefits.</p>
PPO/INDEMNITY BLUE CARE ELECT PENSION GROUP	<p>Retiree/spouse, or surviving spouse, who are under age 65 and their dependents.</p> <p>Retiree/spouse, or surviving spouse, who are over age 65, but are not Medicare eligible.</p> <p>Benefits not limited to Massachusetts service area.</p>
SUPPLEMENT TO MEDICARE MEDEX w/OBRA with Medicare Parts A & B	<p>Retiree/spouse, or surviving spouse, 65 Years of Age and Medicare Eligible</p> <p>Retiree/spouse, or surviving spouse, who are under age 65 with Medicare Parts A & B due to a Social Security disability.</p> <p>Benefits not limited to Massachusetts service area.</p>
SUPPLEMENT TO MEDICARE MANAGED BLUE FOR SENIORS with Medicare Parts A & B	<p>Retiree/spouse, or surviving spouse, 65 Years of Age and Medicare Eligible</p> <p>Retiree/spouse, or surviving spouse, who are under age 65 with Medicare Parts A & B due to a Social Security disability.</p> <p>Must reside in the Massachusetts service area to receive the highest level of benefits.</p>
DELTA DENTAL PENSION GROUP	<p>Retiree under age 65, or over age 65 and not Medicare eligible, his/her spouse, surviving spouse, and dependents and coverage is under Blue Choice.</p> <p>Retiree/spouse, or surviving spouse, who reach age 65, who are enrolled in Medicare Parts A & B, or who are under age 65 with Medicare Parts A & B due to a Social Security disability, are eligible for individual dental coverage.</p> <p>Retirees not enrolled under any Town health plan.</p> <p>Retirees with a spouse employed or retired from the Town/School and one spouse carries the health insurance for both, either under a family plan or two individual plans, then the other spouse may pick up an individual, individual+1 or family dental plan.</p>

In order to be eligible for insurance as a Town of Plymouth retiree, the individual would have had to be eligible for Town of Plymouth insurance as an active Town of Plymouth employee.

Health and Dental Insurance Contribution Percentages:

Retired prior to July 1, 1994	1%
Retired after July 1, 1994	10%
Hired on or after July 1, 2003, but prior to July 1, 2016	20%
Hired on or after July 1, 2016, but prior to June 30, 2018	22.5%
Hired on or after June 30, 2018	25%

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When a retiree or a spouse turns age 65 or becomes Medicare eligible due to a Social Security disability:

With the adoption of M.G.L. Chapter 32B, Section 18 effective 7/1/03, all retirees, their spouses, a surviving spouse or dependent, is required to enroll in Medicare Parts A and B, if eligible, in order to receive supplement health insurance through the Town of Plymouth. Approximately three months prior to reaching age 65, the individual should contact the Social Security Administration and notify them of the date they will be 65. Social Security will determine Medicare eligibility. If the individual is eligible, Social Security will issue a Medicare card that includes both Parts A and B.

If the individual is not eligible for Medicare, Social Security will issue a Statement of Ineligibility. The individual must provide a copy of this Statement of Ineligibility to the Town of Plymouth in order to remain insured on their current, non-Medicare insurance plan.

Medicare Part A provides hospital coverage and does not carry a payment cost to the enrollee.

Medicare Part B provides physician and extended services and has a payment cost. This payment is subject to an increase in January of each year as determined by the Social Security Administration.

An individual who enrolled in Medicare prior to or effective 7/1/03 will not be impacted by any Medicare penalty incurred as a result of enrolling in Medicare late, as these costs will be reimbursed to each insured by the Town. The Town of Plymouth also reimburses a portion of the cost of the monthly Medicare premium to retirees, their spouses, dependents and surviving spouses who were Medicare eligible as of March 31, 2016. The annual amount of the reimbursement is \$1,050. All retirees who become Medicare eligible on or after April 1, 2016 will receive \$1,050 per fiscal year. All spouses of retirees who become Medicare eligible after March 31, 2016 shall not receive Medicare Part B reimbursement. Ex-spouses are not eligible for the Medicare reimbursement.

As of April, 2016, this payment is to be made in the form of a quarterly reimbursement. The schedule of payments is as follows:

<u>Quarter</u>	<u>Date Paid</u>
April, May, June	June 30 th
July, August, September	September 30 th
October, November, December	December 31 st
January, February, March	March 31 st

Once an individual enrolls in Medicare, Medicare becomes the primary payer.

Supplemental plans are designed as secondary to your Medicare coverage. Individuals will need to review the difference in benefits for these supplemental plans which can be found on the Benefit Comparison sheets and Summary of Benefits documents provided by the Human Resource Department as well as located on the Town's website.

As benefits may change over time, it is critical that the eligible individual should consult with the Human Resources Department at this time so that options, coverage, and costs can be explained before making a decision. The Town Human Resources Department can be reached at (508) 747-1620 x103 and the School Human Resources Department can be reached at (508) 830-4300 x1311.

Retirees are also encouraged to stay in contact with the Human Resources Department and remain informed regarding all benefits.

For those eligible and receiving the Medicare reimbursement, the Town of Plymouth reimburses a portion of the Standard Medicare Part B Premium (excluding related monthly adjustment amount (IRMAA)) as established by the Revised 10/16

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Federal Social Security Administration as negotiated between the Town of Plymouth and the Public Employee Committee and unanimously recommended by the Insurance Advisory Committee to Town Management and approved by the Board of Selectmen

Chapter 27 of the Acts of 2003

AN ACT RELATIVE TO THE HEALTH INSURANCE OF ACTIVE AND RETIRED EMPLOYEES OF THE TOWN OF PLYMOUTH.

Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:

SECTION 1. Notwithstanding any general or special law to the contrary, any employee who retired or will retire from the service of the town of Plymouth after February 26, 1998 and is enrolled in a health or dental plan offered by the town as of July 1, 2003 or at least 5 years before their retirement, their spouse and dependents shall be entitled to receive the same percentage of premium contribution provided by the town on the date of hire of the employee, but no greater than 90 per cent, for so long as the retiree remains continuously enrolled in the benefit plan, notwithstanding any alteration in health plan premiums by the town.

SECTION 2. This act shall apply to all non-union employees who are eligible for health insurance benefits and to employee groups who agree, within 60 days of the effective date of this act, to an increase in the percentage paid by active employees to 20 per cent effective July 1, 2003. This act shall also apply to any employee who is enrolled in a health or dental plan offered by said town and retired from the service of the town after February 26, 1998 but before July 1, 2003.

SECTION 3. Employee groups that do not agree, within 60 days of the effective date of this act, to an increase in the percentage paid by active employees to 20 per cent effective on July 1, 2003 shall not be guaranteed the rate of hire percentage contribution upon retirement.

SECTION 4. If the commonwealth mandates an increase in the minimum percentage contribution active employees only shall pay toward their health insurance, the provisions of this act governing the percentages to be paid by retirees shall not be affected.

SECTION 5. This act shall take effect upon its passage.

Approved June 30, 2003.