Post-Retirement Insurance FAQ

Q1. Who is eligible for post-retirement insurance?

Salt Lake County employees who meet **all** the following criteria:

- Hired on or before December 31, 2012
- Retirement is approved by URS
- Under age 65
- Enrolled in the County medical and dental plans on last day of employment

Spouses and dependent children (under age 26, or older if certified disabled with the carrier) may also be covered. See **SLCO HR Policy 4-300** for full eligibility details.

Q2. What benefits can I continue?

You may continue:
• **Medical** coverage (retiree plan)
• **Dental** coverage (retiree plan)

You may continue Vision coverage under COBRA. You may also continue certain voluntary products based on portability options available.

Q3. When do I need to enroll?

You have **60 days** from your separation date to enroll.
The simplest approach is to notify the Benefits Team during your retirement 1:1 meeting.

Q4. What will I pay?

Early retiree premiums are based on an increased percentage of the active employee premiums. Your cost share is determined by your **years of active service** with Salt Lake County. Premium rates increase at month 19 on the plan.

Premiums for the upcoming year are published during Open Enrollment and posted on the Benefits Team webpage. For subsidy details, refer to **SLCO HR Policy 4-300**.

Q5. Can I enroll after the 60 days?

No, the 60-day period is your one opportunity to continue existing coverage into retirement.

Once coverage is waived or terminated, it **cannot be reinstated** — even during a future Open Enrollment.

Q6. Can I make changes during Open Enrollment?

Yes. During Open Enrollment, you may:

- Transfer between medical plans
- Add/remove dependents to existing medical or dental coverage

---

Q7. When will coverage terminate?

Coverage will terminate when you turn **65** and become eligible for **Medicare**.

Q8. Are there benefits beyond age 65?

Yes. A retiree or spouse age 65+ may enroll in the **PEHP Medicare Supplement Plan** and pay a subsidized premium if they meet all the following criteria:

- Hired on or before December 31, 2012
- Retirement was approved by URS
- Has been continuously covered on a County medical plan from date of separation

---

Q9. How do I enroll in the Medicare Supplement?

You have **60 days** from becoming Medicare-eligible (typically turning age 65) to enroll in the Medicare Supplement benefits. Contact a PEHP Retirement Health Insurance Counselor at 801-366-7499

Q10. What will I pay?

Premiums are set annually by **PEHP** in time for **Medicare Open Enrollment**
(typically Oct. 15 – Dec. 7).

Your cost share is determined by your **years of active service** with Salt Lake County.
Premiums subsidies for the upcoming year are posted to the Benefits Team webpage.

If the Medicare Supplement plan is discontinued, the County will **not** make any further contribution toward the retiree’s insurance premium. (Reference: SLCO HR Policy 4-300)