

2019 Retiree Health Information

Eligible employees must complete an enrollment form to continue benefits with Shelby County Schools. *Eligible employees must be enrolled in the SCS Retiree Medical Insurance to participate in the dental and/or the vision plan.*

NOTE: Should you lose coverage or cancel medical, dental and/or vision benefits for yourself and/or a dependent, you will NOT be allowed to reinstate coverage at any time (even if you lose coverage elsewhere). There is no qualified event period to add your spouse/dependent(s) to retiree coverage (even if they lose coverage elsewhere). To continue dependent coverage at retirement, the dependent(s) must be enrolled in your active health plan prior to retirement.

Pre-65 Retirees - 3 Medical Plans Offered

Medical Plans	Retiree ONLY	Retiree + 1	Family
OAP In-Network Plus	\$299.56	\$599.11	\$835.76
OAP Basic Option	\$271.87	\$543.73	\$758.49
Choice Fund HRA Option	\$246.27	\$492.52	\$687.07

Please note: Prior to your 65th birthday, you must enroll and provide a copy of your Medicare A&B card to Benefits to continue your coverage with Shelby County Schools.

Dental & Vision for Pre-65 and Post-65 Retirees



DENTAL & VISION COVERAGE – You can not add dental/vision coverage, if you did not have it prior to retirement. Your premium for dental and/or vision will be deducted from your TCRS retirement check. You must be enrolled in the SCS Retiree Medical Insurance in order to participate in the dental and vision coverage. Listed below are the costs:

SCS DPPO (\$1500) Option (DENTAL ONLY)	RETIREE ONLY	Retiree + 1	Family
SCS Basic Dental	\$25.79 (per month)	\$54.17	\$77.38
SCS Vision Plan	\$5.10 (per month)	\$9.77	\$15.84

For Additional SCS Retiree Health Information go to www.scsk12.org – Employee Benefits

Basic Life Insurance

Retirees are required to have basic life insurance prior to retirement to continue coverage at retirement. The coverage is 50% of your active coverage amount at retirement (you pay 25%) OR \$10K coverage at no charge. To inquire about continuation of supplemental life insurance, log onto www.lifebenefits.com/continue (Policy Number: 34548) (Access Key: shelbycty) or call 1-866-365-2374. Supplemental life insurance coverage election must take place within 31 days from your last day of coverage.



Post-65 Retirees – 2 Supplements Offered

If you are Medicare eligible at retirement, you **must be** enrolled in Medicare A&B to continue coverage with the Shelby County School's medical program. Medicare becomes primary and you can choose between two supplement plans offered by SCS (if applicable). This SCS plan will be considered your supplemental plan. You must provide a copy of your Medicare A&B card.

What is Cigna-Medicare Surround & Cigna HealthSpring Rx (PDP)?

Cigna Medicare Surround is an indemnity medical plan that helps pay some of the health care costs that Medicare does not cover. With the Cigna Medicare Surround plan you have the freedom to choose any health care provider that accepts Medicare. Cigna Health Spring Rx (PDP) is a national Medicare Part D drug plan offered by Cigna HealthCare.

- Effective 1/1/2017, the District will contribute 50% of the cost
- Medicare Surround generally pays what Medicare Parts A&B does not pay
- There is a Medicare deductible for Part B services, but no deductible for Part A services
- Medicare Surround utilizes Medicare's physicians and hospital networks. This means you can use any provider that accepts Medicare
- You are not limited to using a Cigna network provider
- If you are enrolled in the Medicare Surround plan, you can not be enrolled in any other supplement which includes prescription drug plans
- Retiree continues to pay Medicare B premium
- Retiree will have (3) identification cards
 - Medicare A&B card
 - Medical card – Indemnity card
 - Prescription – Rx card

What is Cigna Medicare Advantage - HealthSpring Preferred with Rx plan (HMO)?

This is a Medicare Advantage Health Maintenance Organization (HMO) with Part D prescription drug coverage. You must provide a primary care physician with this plan and you must be in one of the approved service areas to participate in this plan.

- Effective 1/1/2017, the District will contribute 70% of the cost
- Medicare Advantage "replaces" Medicare Parts A&B
- Retiree continues to pay Medicare B premium
- Lower premium due to managed care approach
- End stage renal (can not participate if pre-existing)
- Must live in participating area (Tennessee, Mississippi or Arkansas)
- Silver and Fit benefit added for 2017
- Retiree has one (1) identification card (includes medical & prescriptions)

Note: *For Additional SCS Retiree Health Information go to www.scsk12.org - Benefits*

- Failure to sign up for Medicare A&B could cause a delay in your SCS coverage or may even cause termination of your benefits with SCS.
- You can only be in one supplement and prescription drug plan at a time. If you attempt to have multiple supplemental/prescription plans, your coverage with SCS will terminate.