

Overview

SDCERA offers group medical and dental insurance plans for all retired members and their eligible dependents. If you are the surviving spouse/partner or dependent of a deceased SDCERA member and you receive a monthly SDCERA retirement benefit, the plans are also available to you.

Plans are available to members living in the United States. Premiums and types of medical plans vary based on Medicare eligibility. Dental plans are available to members regardless of Medicare eligibility.

If you elect an SDCERA-sponsored health plan, the cost for coverage is deducted directly from your monthly retirement benefit payment. Please be advised that in order to enroll in a plan, the amount of your monthly pension benefit must exceed the full cost of the premium(s) being deducted.

The SDCERA-sponsored plan premiums do not include the monthly Health Administrative Fee. For calendar year 2022, the monthly administrative fee is \$5.15 per person, per plan enrolled.

Enrollment in a plan

You may enroll in a plan for the first time when you retire, during Open Enrollment each November, or outside the Open Enrollment period in limited cases. Once you're enrolled, you can make changes to your plan selection during Open Enrollment, or within 30 days of a qualifying life event. When you enroll or make changes to your plans, allow 30 days from the effective date for the carrier to recognize your coverage. Plan ahead for any necessary prescriptions or care you may require. You may cancel coverage for yourself or your dependents at any time.

Qualifying Life Events:

- Retirement
- Becoming eligible for Medicare
- Addition of a dependent due to marriage, domestic partner registration, birth, or adoption
- Relocation to outside your plan's service area, or
- Loss of eligibility for coverage such as conclusion of COBRA or Cal-COBRA

Who can enroll?

Retired members, surviving spouses/partners, and eligible dependents

When can I enroll?

Annually during Open Enrollment, or within 30 days of a qualifying event, such as retirement

The SDCERA-sponsored plans are available for retired members, surviving spouses/registered domestic partners, and eligible dependents. All plans provide coverage in California service areas. Some plans provide coverage in other states. The premiums are per person, per month. An administrative fee of \$5.15 per premium is added each month.

Please refer to the *Health Insurance Plans* booklet on the Retiree Health Insurance Program page of health.sdcera.org for current rates, plan descriptions, and benefit information. For additional information you may also contact the SDCERA Retiree Health Insurance Program Service Center at 866.751.0256.

Health Insurance Allowance

Retired Tier I and Tier II members (General and Safety) with at least 10 years of SDCERA service credit are eligible for the Health Insurance Allowance (HIA), which will help offset the cost of your monthly health plan premium(s).

If you are eligible for the HIA, you may also be eligible for a Medicare Part B reimbursement of \$93.50 per month. A copy of your Medicare ID Card (front and back) must be provided as part of the eligibility determination.

The amount of your HIA varies based on your years of SDCERA service credit and ranges between \$200 and \$400 per month. If your retirement benefit is based on a disability, you may qualify with fewer years of service credit. Members who retired on or before September 30, 1991, with at least 10 years of SDCERA service credit, may be eligible for the maximum allowance.

The HIA is not a vested SDCERA benefit and is not guaranteed. Read more on the Retiree Health Insurance Program page of health.sdcera.org or call 866.751.0256 to request a copy.

The SDCERA Health Insurance Allowance is not a vested or guaranteed benefit of SDCERA. The County Employees Retirement Law does not require SDCERA to provide any post-retirement health insurance payments or plans. The current Health Insurance Allowance can be canceled, reduced or amended at any time and for any reason. SDCERA pays authorized health insurance benefits for eligible members on a nontaxable basis from an Internal Revenue Code Section 401(h) Trust. The Trust is maintained as part of SDCERA and is funded by the County of San Diego on an annual basis.
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