

Deputy Sheriff Retiree Benefits2002 577
January 8, 2001**14546****Background**

Prior to the new agreement between the Police Guild and King County, deputy sheriffs who retired under:

- LEOFF 1 (and LEOFF 1 Disability Retirement) received county-paid medical/vision coverage for themselves for life, had the option to self-pay to continue dental coverage under COBRA (up to 18 months), and their covered family members had the option to self-pay to continue medical/vision and dental coverage under COBRA (up to 18 months)
- LEOFF 2 (and LEOFF 2 Disability Retirement) had the option to self-pay to continue medical/vision and dental coverage for themselves and covered family members under COBRA (up to 18 months).

The new agreement allows deputy sheriffs who retire under:

- LEOFF 1 (and LEOFF 1 Disability Retirement) to continue exercising the options previously available, but adds the option to self-pay to continue medical/vision (but not dental) coverage for covered family members as long as eligibility requirements are met
- LEOFF 2 (and LEOFF 2 Disability Retirement) to continue the options previously available, but adds the option to self-pay to continue medical/vision (but not dental) coverage for themselves and covered family members as long as eligibility requirements are met.

Eligibility

Deputy sheriffs qualify for retiree benefits if they:

- Have worked for King County for at least five consecutive years before they retire
- Formally retire (service or disability)
- Are enrolled for county medical/vision coverage when they retire
- Are not eligible for Medicare, and
- Are not covered under another group health plan.

Family members covered when deputy sheriffs retire qualify for coverage under retiree benefits as long as they meet the same eligibility requirements in effect when the retiree was an active employee.

When County-Paid Coverage Ends

If deputy sheriffs and their family members have medical/vision and dental coverage when the deputy sheriff retires, coverage continues through the end of the month they leave.

Retiree Benefits Versus COBRA

Retiree benefits are an alternative to COBRA. If retirees elect retiree benefits they waive their COBRA rights. They need to consider these differences in choosing between retiree and COBRA benefits:

- Retirees may continue retiree benefits until they become eligible for Medicare. They may continue COBRA benefits for a maximum of 18 months (29 months if you leave employment due to a disability as defined by Social Security Act guidelines).
- Retiree benefits do not include the option to continue dental coverage. COBRA does.
- If retirees move from their coverage area, retiree benefits do not let them change medical/vision plans until the next regular open enrollment. Under COBRA they may change medical/vision plans when they move if there is another King County plan providing coverage in their new location.

**Attached as Referenced in King County Police Officers Guild Contract - 1/1/03 to 12/31/04
Article 10 Section 2**

Notification

Benefits & Well-Being is notified when deputy sheriffs leave employment through their termination notices. Benefits & Well-Being then directs Associated Administrators Inc. to contact them regarding their retiree and COBRA benefit options. They have 60 days from when their county-paid coverage ends or AAI notifies them (whichever is later) to make their elections. If they choose to continue medical/vision benefits, there is no lapse in coverage -- self-paid benefits begin when county-paid benefits end, even if retroactive processing is required to make it so.

Options

When retirees elect retiree benefits, they may continue the medical/vision benefits they have when they leave, but they may not continue dental -- dental coverage is not available under retiree benefits.

They may continue covering the same family members they cover when they leave or they may drop any from coverage at any time. (If family members covered at the time they leave lose their coverage through the retiree, they may continue coverage under COBRA.)

If retirees contact AAI within 60 days of any of the following qualifying events, they may add new family members for coverage:

- New spouse or domestic partner
- Spouse or domestic partner not previously covered if they lose other employer coverage
- Newborn child
- Newly adopted child
- Newly placed foster child
- Dependent child who loses coverage under another plan

(Except for newborns and newly adopted children, family members added after deputy sheriffs begin retiree benefits do not have separate COBRA rights if they lose their coverage through the retiree.)

When Coverage Ends

Retiree benefits end when King County no longer provides health coverage to any employees or when retirees or their family members:

- Fail to make the required payments within 30 days of the due date
- Become entitled to Medicare benefits after electing retiree benefits or
- First become covered under another group health plan after the date of their retiree benefits election (unless the plan limits or excludes coverage for a preexisting condition of the individual continuing coverage).

Monthly Rates

Monthly rates for retiree benefits are based on what King County pays to provide the same coverage to active employees. They're subject to periodic adjustment. The rate for dependent child(ren) applies whether the retiree covers one child or several, as long as they or their spouse also elects self-pay coverage. If the retiree and their spouse do not elect self-pay coverage, the first dependent child pays the same rate as the retiree, and the second child pays the dependent child rate. Retirees and their family members must choose from the same plans in effect at the time the retiree leaves employment.

Deputy Sheriff Medical/Vision Plans		Retiree	Spouse/DP	Dependent Child(ren)
Regence BlueShield Medical	2001	\$240.07	\$240.07	\$209.00
PacifiCare Medical/Vision	2001	\$296.90	\$237.52	\$192.96
Group Health Medical/Vision	2001	\$160.93	\$182.88	\$168.05