

Checklist: If You Are a New Retiree

Enrolling in a retiree health plan is just one part of the retirement process. When you are ready to retire, take the following steps:

- Notify the Orange County Employees Retirement System (OCERS) of your intent to retire.** It is strongly recommended that you do this at least 60 days before your desired retirement date. OCERS will notify the County of Orange Benefits Center and this will initiate a series of communications to let you know what you need to do—and by when—to enroll in a retiree health plan and receive your Retiree Medical Grant (if eligible).
- Carefully review the Intent to Retire package that will be sent to your home.** You will receive it within 30 days after you declare your intent to retire. Among other things, the package includes a copy of this Benefits Enrollment Guide and a personalized Benefits Enrollment Summary that explains your retiree health plan options, rates, requirements, and instructions.
- Enroll in Medicare if you are 65 or older.** Ideally, you should enroll in Medicare 90 days before your intended retirement date to ensure that your Medicare coverage is in place by the time you retire. To learn more about Medicare or to enroll in Medicare, call the Social Security Administration at **1-800-772-1213** or visit **www.ssa.gov**.
 - If you elect a Medicare Advantage Plan which requires CMS approval, failure to have Medicare enrollment in place at retirement (if age 65) may result in you paying a higher cost and being enrolled into the Wellwise Retiree PPO health plan while your Medicare is being finalized (the other plans require CMS approval and Medicare assignment *prior* to enrollment).
 - If you are eligible for Medicare Part B only, you can only enroll in certain plans. *If you are eligible for Medicare Part B only*, you should immediately call the Benefits Resource Line toll-free at **1-866-325-2345** and advise the Benefits Center. They will require you to provide verification of your Medicare Part B only. You can find the Medicare Part B only health plans in the *Your Retiree Health Plan Options* section.
- Attend pre-retirement meetings.** These meetings explain what you need to know and do about your Retiree Medical Plan.
 - Attend an OCERS pre-retirement meeting.
 - Attend a New Retiree Benefits Orientation. Meetings are held on the first Monday of each month at 1 p.m. If the first Monday is a holiday, the meeting will be the first Tuesday of the month. Visit the Employee Benefits Web Site at **www.ocgov.com/hr/employeebenefits** for the location and more information.
- Contact the health plans you are considering.** If you have questions about a specific health plan's benefits, coverage areas or procedures, you may contact that plan directly. See the *Resources and Contact Information* section for health plan telephone numbers and web site addresses.

Make your retiree health plan election as soon as possible to avoid delays in approval.

You have 30 calendar days from the date on your Intent to Retire package to accept the Automatic Benefits Coverage shown on your Benefits Enrollment Summary or elect a new retiree health plan with the County.

- If you are enrolled in the CIGNA HMO health plan as an employee, you must make a new health plan election as CIGNA is not offered as a retiree health plan;

Call or log on to enroll.

- **The Benefits Resource Line.** Call the Benefits Resource Line toll-free at **1-866-325-2345**. Benefits Specialists are available to take your enrollment elections Monday through Friday, from 7:30 a.m. to 5:30 p.m. PT, except holidays. TDD and translation services are available.
- **The Benefits Center Web Site.** Visit the Web Site 24 hours a day, seven days a week to enroll. Log on at www.benefitsweb.com/countyoforange.html.

Review your Benefits Confirmation Statement for accuracy and special instructions immediately upon receipt. You will have 10 business days from the date of your Benefits Confirmation Statement to report any errors to the elections you made. If you fail to notify the Benefits Center within the 10-business day correction period you will be unable to change your elections until the next Open Enrollment or until you experience a Qualified Life Event. You are solely responsible for informing the Benefits Center of any errors in your benefits election.

Submit any required documentation and forms to complete the enrollment process.

- Complete and submit Medicare Advantage enrollment forms promptly (if applicable); Medicare Advantage Plans require approval from CMS and you will not receive the coverage and rates associated with these plans until approved;
- Submit documents that verify Medicare enrollment; and/or
- Submit documents that verify dependent eligibility.

Pay your health plan rates.

You will be billed automatically on a monthly basis for your share of health plan rates. You will receive a monthly invoice for your health plan rate until your pension deductions begin. This may take up to 90 days. If you do not pay the invoice for your monthly rates, your coverage will be terminated. After the initial transition period, your health plan rate will automatically be deducted from your monthly OCERS pension.

Convert your life insurance coverage.

If you have life insurance through your labor organization, contact that organization. If you have life insurance through the County, contact the plan administrator within 31 days after your retirement date. You may be eligible to continue certain life insurance benefits under an individual policy once your employment ends.

Portability of insurance allows eligible insured employees to continue their coverage after leaving the County. You must meet certain criteria to be eligible for portability. If you are not eligible for portability, you may elect the conversion option. Contact the plan administrator for additional information.