

Retirement Process & Information

- An employee should notify their supervisor, the Human Resources department, and the Benefits department of their intent to retire four (4) months prior to their retirement date to ensure timely processing of pension benefits.
- Once notified, the Benefits Department initiates an electronic Pension Application (Pen-App) for the Pension Office to begin verifying service.
- The Benefits department will contact you in regards to completing the necessary pension forms.
- You **may** continue your enrollment in District Benefits (Dental and/or Vision), through COBRA with Chard-Snyder. Information will be mailed to your home address close to your retirement date. COBRA is optional; if you wish to enroll, the form(s) and first month's premium must be mailed to Chard-Snyder within 60 days of the loss of coverage or the date of the notice. (See COBRA rate sheet attached). Failure to enroll and submit the premium within the 60 days means you will not be eligible to elect COBRA coverage.
- The Office of Pensions requires the employee to provide the following personal documents with the pension forms:
 - Birth certificate (or federal identification compliant Delaware driver license or identification card) for employee, spouse, and eligible dependent(s)
 - Signed Social Security card for employee, spouse, and eligible dependent(s)
 - Marriage certificate, death certificate, and/or divorce decree, *if applicable*
 - Signed Medicare card showing Parts A and B coverage for employee, spouse and dependent(s) whom are Medicare eligible
- Once the Office of Pensions has reviewed and confirmed the employee's service, they will send a confirmation email back to the Benefits Department with the pension application.
- Once the pension application is signed and notarized, it, as well as the required documents, is forwarded to the Office of Pensions. The signed pension application and required documents should be in the Office of Pensions thirty (30) days prior to the effective date of pension (ex., Retirement effective date of 7/1/YY, the signed pension application should be in the office no later than 6/1/YY). Upon receipt of the pension application by the Office of Pensions, the employee receives a letter acknowledging receipt of the pension application, effective date of retirement and the payroll processing month.
- Since there is a lag payroll, the first pension check is deposited at the end of the next month following the effective date of retirement (ex., Retire 1/1/YY, first direct deposit received on 2/28/YY and includes two months of pension). The payment schedule is available on their website <https://open.omb.delaware.gov/default.shtml>.
- If the employee has buy-in options upon retirement, notification regarding the purchase is mailed from the Office of Pensions to the home address the month the employee is scheduled to receive their first monthly pension payment (ex. February, using the example above). The buy-in options cannot be calculated until the final pay is made by the organization and the Pension Compensation Calculation (PCC-1) form is submitted to the Office of Pensions.
- Any question regarding monthly pension amounts and buy-in options should be directed to the State of Delaware - Office of Pensions. They can be reached by phone at (302) 739-4208. Toll-free: (800) 722-7300. E-mail: pensionoffice@delaware.gov.

For Retiree and/or Spouse under age 65

State of Delaware Group Health Insurance Plan Non-Medicare Rates Effective July 1, 2025

	Total Monthly Rate	State Pays	Pensioner Pays
Highmark Delaware First State Basic Plan			
Individual	\$1,093.66	\$1,049.92	\$43.74
Individual & Spouse	\$2,262.74	\$2,172.24	\$90.50
Individual & Child(ren)	\$1,662.46	\$1,595.96	\$66.50
Family	\$2,828.52	\$2,715.38	\$113.14
Aetna CDH Gold Plan			
Individual	\$1,131.92	\$1,075.32	\$56.60
Individual & Spouse	\$2,346.96	\$2,229.62	\$117.34
Individual & Child(ren)	\$1,729.38	\$1,642.92	\$86.46
Family	\$2,981.60	\$2,832.52	\$149.08
Aetna HMO Plan			
Individual	\$1,141.76	\$1,067.54	\$74.22
Individual & Spouse	\$2,407.30	\$2,250.82	\$156.48
Individual & Child(ren)	\$1,746.60	\$1,633.08	\$113.52
Family	\$3,003.76	\$2,808.52	\$195.24
Highmark Delaware Comprehensive PPO Plan			
Individual	\$1,248.56	\$1,083.12	\$165.44
Individual & Spouse	\$2,590.92	\$2,247.62	\$343.30
Individual & Child(ren)	\$1,924.26	\$1,669.30	\$254.96
Family	\$3,239.00	\$2,809.84	\$429.16
Dominion National HMO Select Dental Plan			
Individual	\$28.78	\$0.00	\$28.78
Individual & Spouse	\$53.52	\$0.00	\$53.52
Individual & Child(ren)	\$57.68	\$0.00	\$57.68
Family	\$78.36	\$0.00	\$78.36
Delta Dental PPO Plus Premier Plan			
Individual	\$38.56	\$0.00	\$38.56
Individual & Spouse	\$78.72	\$0.00	\$78.72
Individual & Child(ren)	\$77.26	\$0.00	\$77.26
Family	\$128.96	\$0.00	\$128.96
EyeMed Vision Care High Plan			
Individual	\$13.06	\$0.00	\$13.06
Individual & Spouse	\$20.64	\$0.00	\$20.64
Individual & Child(ren)	\$21.04	\$0.00	\$21.04
Family	\$33.94	\$0.00	\$33.94
EyeMed Vision Care Low Plan			
Individual	\$6.48	\$0.00	\$6.48
Individual & Spouse	\$10.24	\$0.00	\$10.24
Individual & Child(ren)	\$10.42	\$0.00	\$10.42
Family	\$16.84	\$0.00	\$16.84

*If you have less than 20 years of service and were first hired on or after July 1, 1991,
the State does not pay the full state share but will pay a percentage of the state share of the
cost of your coverage as explained in the charts below.*

Eligible Pensioners Hired By The State On Or After July 1, 1991 Through December 31, 2006 <i>(The following portion of the State Share will be paid by the State)</i> (Except those receiving a disability pension or receiving an LTD benefit from The Hartford)		
Less than 10 years service	0%	state share paid by state
10 years - less than 15 years service	50%	state share paid by state
15 years - less than 20 years service	75%	state share paid by state
20 years or more service	100%	state share paid by state
Eligible Pensioners Hired By The State On Or After January 1, 2007 <i>(The following portion of the State Share will be paid by the State)</i> (Except those receiving a disability pension or receiving an LTD benefit from The Hartford)		
Less than 15 years service	0%	state share paid by state
15 years - less than 17.5 years service	50%	state share paid by state
17.5 years - less than 20 years service	75%	state share paid by state
20 years or more service	100%	state share paid by state

For Retiree and/or Spouse age 65 or Older

State of Delaware Group Health Insurance Plan

Medicare Supplement - Highmark Delaware Special Medicfill

RATES EFFECTIVE JANUARY 1, 2025 TO DECEMBER 31, 2025

SPECIAL MEDICFILL WITH PRESCRIPTION				
Retired Prior to or on July 1, 2012				
		Total Monthly Rate	State Share	Pensioner Pays
Individual	100% state share	\$612.40	\$612.40	\$0.00
Individual	75% state share	\$612.40	\$459.30	\$153.10
Individual	50% state share	\$612.40	\$306.20	\$306.20
Individual	0% state share	\$612.40	\$0.00	\$612.40

SPECIAL MEDICFILL - NO PRESCRIPTION				
Retired Prior to or on July 1, 2012				
		Total Monthly Rate	State Share	Pensioner Pays
Individual	100% state share	\$347.20	\$347.20	\$0.00
Individual	75% state share	\$347.20	\$260.40	\$86.80
Individual	50% state share	\$347.20	\$173.60	\$173.60
Individual	0% state share	\$347.20	\$0.00	\$347.20

SPECIAL MEDICFILL WITH PRESCRIPTION				
Retirement Effective July 2, 2012 & later				
		Total Monthly Rate	State Share	Pensioner Pays
Individual	100% state share	\$612.40	\$581.78	\$30.62
Individual	75% state share	\$612.40	\$436.34	\$176.06
Individual	50% state share	\$612.40	\$290.89	\$321.51
Individual	0% state share	\$612.40	\$0.00	\$612.40

SPECIAL MEDICFILL - NO PRESCRIPTION				
Retirement Effective July 2, 2012 & later				
		Total Monthly Rate	State Share	Pensioner Share
Individual	100% state share	\$347.20	\$329.84	\$17.36
Individual	75% state share	\$347.20	\$247.38	\$99.82
Individual	50% state share	\$347.20	\$164.92	\$182.28
Individual	0% state share	\$347.20	\$0.00	\$347.20

If you have less than 20 years of service and were first hired on or after July 1, 1991, the State does not pay the full state share but will pay a percentage of the state share of the cost of coverage as explained in the charts below.

Eligible Pensioners Hired By The State On Or After July 1, 1991 Through December 31, 2006 (The following portion of the State Share will be paid by the State) (Except those receiving a disability pension or receiving an LTD benefit)		
Less than 10 years service	0%	state share paid by state
10 years - less than 15 years service	50%	state share paid by state
15 years - less than 20 years service	75%	state share paid by state
20 years or more service	100%	state share paid by state

Eligible Pensioners Hired By The State On Or After January 1, 2007 (The following portion of the State Share will be paid by the State) (Except those receiving a disability pension or receiving an LTD benefit)		
Less than 15 years service	0%	state share paid by state
15 years - less than 17.5 years service	50%	state share paid by state
17.5 years - less than 20 years service	75%	state share paid by state
20 years or more service	100%	state share paid by state

Rate information is specific to all benefit eligible plans except County Municipal General & Police/Firefighter Plans.
County Municipal General & Police/Firefighter Plans rate information is available on the Office of Pensions website at delawarepensions.com

COBRA (Optional)

As a retiring benefit eligible employee, you are eligible for benefits offered through Christina School District's COBRA Administrator. The retiree will be required to pay any cost associated with COBRA benefits directly to the vendor. You will receive information from the COBRA Vendor via U.S. Mail.

Dental Insurance Plans

Additional Information can be found at:

<http://schooldistrictbenefits.com/christina/n/dental/>

<u>Dental Plan</u>	<u>Coverage Type</u>	<u>Premium</u>
CIGNA -Plan A	Individual Only	\$71.07
	Individual + Spouse	\$111.87
	Individual + Child(ren)	\$138.96
	Family	\$190.39
CIGNA - Plan B	Individual Only	\$55.57
	Individual + Spouse	\$86.60
	Individual + Child(ren)	\$107.45
	Family	\$147.23

Vision Insurance Plan

Additional Information can be found at:

<http://schooldistrictbenefits.com/christina/n/vision-vision-care/>

<u>Vision Plan</u>	<u>Coverage Type</u>	<u>Premium</u>
Vision Benefits of America (VBA)	Individual Only	\$13.40
	Individual + Spouse	\$25.13
	Individual + Child(ren)	\$22.75
	Family	\$34.95

Rates includes a 2% administrative fee

This document addresses Frequently Asked Questions regarding Medicare and the current State of Delaware Medicare health plan and qualified Part D prescription plan.

IMPORTANT: According to State of Delaware Group Health Insurance Plan (GHIP) Guidelines, the Office of Pensions must receive a copy of the eligible member's Medicare card or Social Security award letter in our office no later than two months before the first of the month in which the eligible member's Medicare Part A and Part B become effective. Failure to supply the Office of Pensions with a copy of the eligible member's Medicare card or Social Security award letter could result in the eligible member's health insurance being sanctioned on the 1st day of eligibility. A sanction reduces the amount that your health care will pay. All claims are covered at 20%, and there is no access to prescription coverage. It is imperative to include the Pension ID on all documentation.

1. What is Medicare?

Medicare is the United States federal health insurance program for people 65 or older. People younger than 65 with specific disabilities, permanent kidney failure (**End Stage Renal Disease**), or amyotrophic lateral sclerosis (Lou Gehrig's disease) also qualify for Medicare. The Medicare program helps with the cost of health care, but it does not cover all medical expenses.

Note: If you, your spouse, or your dependent become eligible for Medicare due to disability and are enrolled in benefits through the Pension Group, it is essential that you notify the Office of Pensions at 800-722-7300 for information regarding enrollment requirements.

2. When and why do I have to apply?

Per State of Delaware GHIP Eligibility and Enrollment Rules, if you are enrolled through the State Pension Group as a retiree, Long-Term Disability Beneficiary, or eligible dependent, **you must enroll in Medicare Part A (Hospital) and Part B (Medical) "Original Medicare" when eligible due to either age or disability.**

Note: Employees receiving Long-Term Disability (LTD) and their dependents enrolled in insurance through the Office of Pensions must enroll in Medicare Parts A and B upon eligibility.

3. How do I apply for Medicare Parts A and B?

- You can enroll online at [medicare.gov](https://www.medicare.gov)
- By phone at 1-800-772-1213.
- By contacting your local Social Security office.
 - Locate your local SSA office by visiting <https://secure.ssa.gov/ICON/main.jsp>
- If you or your spouse worked for a railroad, call the Railroad Retirement Board at 1-877-772-5772.

4. Can I delay Medicare Part B enrollment?

Yes, if you or your eligible dependents are enrolled in primary health insurance through an active employer group (not a retiree group, such as the State Pension Group). In this case, you can delay Medicare Part B enrollment until the active employer group coverage ends. Please get in touch with the Office of Pensions for further direction.

5. What if I do not receive my Medicare card?

The Office of Pensions can also accept your award letter from the Social Security Administration (SSA) that indicates when your Part A and Part B become effective, along with your unique Medicare Beneficiary ID (MBI) number. You can create an online account through [SSA.gov](https://www.ssa.gov) or contact them at 1-800-772-1213 to

obtain this letter. The Office of Pensions does not have direct access to Social Security or Medicare records.

6. Is there a charge for Medicare Part A and Part B insurance that I am responsible for paying?

Yes, the monthly premium for Medicare Part A and Part B is determined by and paid directly to the Social Security Administration. Medicare premiums are not deducted from your monthly pension payment through the Office of Pensions. Failure to pay premiums will terminate your current State of Delaware Medicare health plan and qualified Part D prescription plan.

7. How much will the current State of Delaware Medicare health plan cost me monthly?

For more information on the current State of Delaware health plan rates, please visit <https://dhr.delaware.gov/benefits/medicare/plan-rates.shtml>.

8. Does the current State of Delaware Medicare health plan include dental or vision coverage?

No, vision and dental insurance plans are separate from your medical coverage offered by the State of Delaware. Enrollment in Medicare will not affect your enrollment in these plans. If you wish to change these plans, you must do so during the open enrollment period held annually in May or within 30 days of a qualifying event (enrollment in Medicare is not a qualifying event).

Note: Dental and vision plans are a binding contract for the plan year (July 1st through June 30th).

9. What happens to my eligible dependents' coverage when I enroll in the current State of Delaware Medicare Health plan?

Once a copy of your Medicare card is received, you will be enrolled in the current State of Delaware Medicare health plan with a qualified Part D prescription plan per CMS guidelines. Your spouse and any dependents currently enrolled in coverage will continue to be enrolled in their current elected plan under a separate contract. Your rates will adjust in the month that your enrollment is effective. You will receive new cards for all members enrolled in coverage from the carrier(s).

Note: All current State of Delaware Medicare health plan information can be located at <https://dhr.delaware.gov/benefits/medicare/index.shtml>.

10. What are my copays with the current State of Delaware qualified Part D prescription plan?

All information regarding the current State of Delaware qualified Part D prescription plan can be located at <https://dhr.delaware.gov/benefits/cvs/medicare/index.shtml>.

11. What if my spouse or I have another Medigap, Medicare Advantage Plan or Part D Prescription plan through another employer or retirement?

CMS only allows enrollment in one qualified Part C Advantage plan and Part D prescription plan. If you are already enrolled in another plan, enrollment in the current State of Delaware qualified Part D prescription plan may be rejected or will interfere with your other Medicare Part C, Medigap, or Part D plan. Please get in touch with the Office of Pensions for any additional information.

12. What if my spouse or I have Tricare for Life? Can I continue to use Tricare?

Yes. Tricare will coordinate with the current State of Delaware Medicare health plan and qualified Part D prescription plan. Please get in touch with Tricare directly for any questions about the coordination of benefits.