



Center for Health

# Your Health Benefits

## Important Details to Know Before You Retire



Congratulations on your upcoming retirement! As you plan for this new phase, you'll need to understand how retirement affects your health-related benefits. This flyer outlines key changes.

If you have questions, please call the General Board of Pension and Health Benefits' Health Team at **1-800-851-2201**.

Representatives are available Monday through Friday from 8:00 a.m. to 6:00 p.m., Central time.



Participants with **No Post-65 Retiree Health Coverage** through the General Board of Pension and Health Benefits



General Board

**Pension and Health Benefits**

*Caring For Those Who Serve*

### If You Retire Before Age 65

<b>Medical/Pharmacy/ Behavioral Health Benefits</b>	Your medical, pharmacy and behavioral health benefits will continue to be administered through HealthFlex until you become Medicare-eligible—unless you lose eligibility sooner (e.g., by leaving the HealthFlex plan). Once you become Medicare-eligible, your medical, pharmacy and behavioral health benefits will end and you may be eligible for your plan sponsor's post-65 retiree coverage, if offered.
<b>Dental and Vision</b>	If your plan sponsor does not offer dental and/or vision coverage for their pre-65 retirees, your dental and/or vision coverage will end on the last day of the month of your final date of employment. If your plan sponsor does offer dental and/or vision coverage for pre-65 retirees, your dental and/or vision coverage will end once become Medicare-eligible—unless you lose eligibility sooner (e.g., by leaving the HealthFlex plan).
<b>HealthFlex Health Reimbursement Account (HRA)</b>	If you have an HRA through HealthFlex, it will be converted to a HealthFlex Retiree HRA. Your HealthFlex Retiree HRA will function exactly as your previous HRA, except that you will also be allowed to use HRA funds to pay for your health plan premiums, including medical, pharmacy, dental and vision premiums. Your HealthFlex Retiree HRA will continue to be administered by WageWorks.
<b>Flexible Spending Accounts (FSA)</b>	If you have an FSA through HealthFlex, your coverage under the HealthFlex Medical Reimbursement Account (MRA) and/or Dependent Care Account (DCA) will end on the last day of the month of your final date of employment. Only eligible expenses incurred through your final date of employment may be reimbursed from your MRA or DCA. <i>Expenses incurred after your final date of employment are not reimbursable.</i> You will have only <b>90 days</b> after the date your coverage ends to submit FSA claims for eligible expenses that were incurred through your final date of employment.
<b>All Other Programs</b> (Employee Assistance Program, Virgin Pulse, Blueprint for Wellness, WebMD and all other Wellness Benefits)	These programs will continue until you become Medicare-eligible—unless you lose eligibility sooner (e.g., by leaving the HealthFlex plan). If you leave HealthFlex, these programs will end on the last day of the month of your final date of employment (or when you drop HealthFlex coverage).

### If You Retire At Age 65 or After

<b>Medical/Pharmacy/ Behavioral Health Benefits</b>	Your HealthFlex medical, pharmacy and behavioral health coverage will end on the last day of the month of your final date of employment. You may be eligible for your plan sponsor's post-65 retiree coverage, if offered.
<b>Dental and Vision</b>	Your dental and/or vision coverage will end on the last day of the month of your final date of employment.
<b>HealthFlex Health Reimbursement Account (HRA)</b>	If you have an HRA through HealthFlex, it will be converted to a HealthFlex Retiree HRA. Your HealthFlex Retiree HRA will function exactly as your previous HRA, except that you will also be allowed to use Retiree HRA funds to pay for your health plan premiums, including medical, pharmacy, dental and vision premiums, as well as Medicare premiums if you are Medicare-eligible. Your HealthFlex Retiree HRA will continue to be administered by WageWorks.
<b>Flexible Spending Accounts (FSA)</b>	If you have an FSA through HealthFlex, your coverage under the HealthFlex Medical Reimbursement Account (MRA) and/or Dependent Care Account (DCA) will end on the last day of the month of your final date of employment. Only eligible expenses incurred through your final date of employment may be reimbursed from your MRA or DCA. <i>Expenses incurred after your final date of employment are not reimbursable.</i> You will have only <b>90 days</b> after the date your coverage ends to submit FSA claims for eligible expenses that were incurred through your final date of employment.
<b>Virgin Pulse</b>	Your Virgin Pulse eligibility will end on the last day of the month of your final date of employment. You have <b>30 days</b> from the date your Virgin Pulse eligibility ends to “spend Your HealthCash” through Virgin Pulse; after 30 days your HealthCash balance will be forfeited.
<b>All Other Wellness Programs and Incentives</b> (Employee Assistance Program, Blueprint for Wellness, WebMD and all other Wellness Benefits)	Eligibility and access to all other wellness programs and incentives will end on the last day of the month of your final date of employment.