

HCPSS Retiree Health Benefits – Eligibility

The chart below details the years of service and percentages paid by the Howard County Public Schools System (HCPSS) towards retiree insurance premiums.

| | | | |
|-------------------------|---------|---------|-------------|
| Years of Service | 15 - 19 | 20 - 24 | 25 and over |
| % of Board Contribution | 50% | 75% | 90% |

Retiree Eligibility

Employees with at least 15 years of consecutive service with HCPSS, are retiring with the Maryland State Retirement and Pension System, and enrolled in medical, dental, and / or vision plans one year prior to their retirement, and grandfathered retirees, are eligible for retiree health benefits through HCPSS.

See below for special provisions for Grandfathered Retirees.

Grandfathered Retirees

The chart below details the years of service and percentages paid by the Howard County Public Schools System (HCPSS) towards retiree insurance premiums for grandfathered retirees.

| | | | | |
|-------------------------|---------|---------|---------|--|
| Years of Service | 10 - 19 | 20 - 24 | 25 - 29 | Grandfathered Medicare Eligible Retirees with 30 Years or More |
| % of Board Contribution | 50% | 75% | 90% | 100% |

Grandfathered Retirees - Eligibility

Employees with at least 10 years of consecutive service with HCPSS as of July 1, 2009, are retiring with the Maryland State Retirement and Pension System, and enrolled in medical, dental, and / or vision plans one year prior to their retirement date, are grandfathered for eligibility.

Employees hired between July 1, 1999 and June 30, 2009 who were 50 years old at the date of hire or turned 50 years old within the calendar year of hire, have at least 10 years of consecutive service with HCPSS, are retiring with the Maryland State Retirement and Pension System, and enrolled in medical, dental, and / or vision plans one year prior to their retirement date, are grandfathered for eligibility.

Employees who had at least 25 years of consecutive service as of July 1, 2009, who retire with at least 30 consecutive years of service, are Medicare eligible, are retiring with the Maryland State Retirement and Pension System, and enrolled in medical, dental, and / or vision plans one year prior to their retirement date, are grandfathered for eligibility to a maximum of 100%.

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Opt-Out / Opt-In Provision

Employees may elect a **one-time only** opt-out of HCPSS retiree health benefits at the time of retirement with the Maryland State Retirement and Pension System, provided that the employee maintained medical, dental and / or vision coverage(s) one year prior to retirement date. Employees who chose to opt-out at the time of retirement will be allowed **a one-time only** opt-in to the HCPSS's retiree health benefits during a future open enrollment period or due to a qualifying event.

Board Contribution – Basis of Subsidy

Currently, the Board contribution percentage will be applied to the cost of retiree coverage of the Aetna HMO plan. Retirees may continue to select other plans offered, but will only receive the Board contribution based on the current premium rates for the Aetna HMO.

Important Note: Employees, who do not meet the eligibility criteria above, will not be eligible to receive retiree health insurance benefits through HCPSS, however they may elect to continue their health benefits under COBRA.