

## **How can I contact ERS?**

Inside Milwaukee County:

Telephone: 414-278-4207

Outside Milwaukee County:

Toll free: 877-652-6377

(877-ML CO ERS)

## **Websites:**

Internet Website:

[www.county.milwaukee.gov/retirement](http://www.county.milwaukee.gov/retirement)

Intranet Website:

[www.county.milwaukee.gov/ContactUs](http://www.county.milwaukee.gov/ContactUs)

## **Where is ERS located?**

Employees' Retirement System

Courthouse Room 210

901 N. 9<sup>th</sup> Street

Milwaukee, WI 53233

Revised 2.7.2012

## **Disclaimer**

This brochure highlights certain aspects of your ERS benefits. In an effort to keep the brochure's language as clear and non-technical as possible, the information provided is only a brief overview of your benefits.

For a more detailed description of our benefits, including limitations on the exclusions, please consult the County Ordinances and Pension Board Rules. (General Ordinances of County of Milwaukee/Ord. Chapter 17).

You should also consult any Collective Bargaining Agreements ("CBA") applicable to your position.

The information contained in this brochure is current through 2/7/2012.

Subsequent changes to Ordinances, Rules or CBA or later determined interpretations of Ordinances or Rules may affect the information in this brochure.

In Case of any ambiguity or contradiction between the information in this brochure and the Ordinances and Rules, the Ordinances and Rules will govern.



# **Retiree Health Insurance**



### **Who is eligible for Retiree Health Insurance benefits?**

- All Milwaukee County retirees are eligible for Health Insurance benefits upon retirement.
- If you elect to waive Health Insurance benefits upon retirement, you will **not** be eligible to re-enroll at a later date.

### **What are my Retiree Health Insurance plan options?**

- Milwaukee County offers a PPO Comparable health plan that gives you the option of choosing a network provider or a non-network provider.
- If you choose a non-network provider, you will pay higher co-pays, co-insurance, and deductibles.
- Enrollment in prescription medication coverage is included with the health plan enrollment.

### **How much will I have to pay for Retiree Health Insurance?**

- Generally, employees hired before 1/1/1994 who retire with at least 15 years of ERS pension service credit are eligible for County-paid Retiree Health Insurance.
- This provision may vary based on union group.
- Employees not eligible for County-paid Retiree Health Insurance will pay the full monthly cost of coverage (offset, if applicable, by the full value of accrued sick allowance at the time of retirement).

- Information on monthly premium cost is available from the Benefits Division.

### **Will Retiree Health Insurance cover my spouse and dependent children?**

- Your spouse and eligible dependents can be covered under your Retiree Health Insurance plan.

### **Will Retiree Health Insurance coverage for my family continue after my death?**

- Upon your death as a retiree, your surviving spouse and eligible dependents will continue to be covered under Milwaukee County Retiree Health Insurance provided you selected a Joint & Survivor benefit at retirement.
- Generally, dependent children of a retiree are not eligible to continue Retiree Health Insurance coverage without a parent also covered.

### **Do I need Medicare if I have Retiree Health Insurance?**

- Yes, your Milwaukee County Retiree Health Insurance coordinates with Medicare.
- Upon becoming Medicare-eligible (regardless of age), you **must** enroll in Medicare parts A and B and provide proof of enrollment to the Benefits Division.

- For most members retiring after 1/1/2012, Medicare Part B premium will not be reimbursed. This may differ for some employees; in particular, employees covered by the Nurses, Deputy Sheriff and Firefighter contracts.
- You are not required to enroll in the prescription drug benefits offered under Medicare Part D.

### **Will I be able to participate in Open Enrollment as a retiree?**

- Yes, you will be notified of the annual Open Enrollment period by mail each Fall.
- The Open Enrollment mailing will contain information on any plan changes for the upcoming year so it is important to carefully read the materials.

### **Are retirees eligible for Dental Insurance?**

- Dental coverage is not a retirement benefit.
- Retirees do have the option of continuing current dental coverage for up to 18 months through COBRA at full cost.
- A COBRA continuation offer letter will be mailed to you after your coverage as an active employee ends.

### **NOTE:**

- Additional information on Retiree Health Insurance can be found in Milwaukee County Ordinances Chapters 17 and 201§5.10, Benefits Division literature and union contracts.