



Getting Ready to Retire

CONTINUING COVERAGE AFTER RETIREMENT

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ELIGIBILITY & ENROLLMENT

Am I Eligible for ARBenefits Retiree Coverage?

For an employee to be eligible for ARBenefits Retiree coverage, the following requirements must be met.

- 1) The retiring employee must be eligible to draw an annuity from their retirement agency.
- 2) The retiring employee must be actively enrolled on the ARBenefits plan the last day of their employment.

How Do I Enroll?

To enroll for ARBenefits retiree coverage, the retiree needs to complete the Retirement Election Packet and submit it to EBD.

The packet is located in the Forms and Publications section at www.ARBenefits.org and by clicking [here](#).

Please do not submit the packet to EBD any sooner than **30 days** prior to the retirement date, qualifying event date or the date an annuity begins.

Coverage is effective the first of the month after the date on the election form.

Retirement Election Packet

Contents of Packet:

- Retirement Enrollment Form
- Authorization to Release Information
- Spousal Affidavit
- Securian Life Insurance Summary and Deduction Authorization Form

How Is My Monthly Premium Deducted?

Monthly premiums will be deducted from the retiree's annuity.

The first month's premium must be deducted from the annuity as that is how EBD confirms the retiree is eligible for retiree coverage.

Retirees who would like to have their premium deducted from their bank account can submit the [Bank Draft Authorization Form](#) along with a voided check.

Do I Have to Enroll When I First Retire?

Retirees who want to join a spouse's employer sponsored health plan, or other employer sponsored group coverage when they retire, have the option to enroll in the ARBenefits plan at a later time if they involuntarily lose that coverage.

Retirees have **30 days** from the date they lose that coverage to submit their election packet.

Retiree must also provide proof that they had other group coverage without a lapse from the date they retired, until the time they want to join the Plan.

What If My Annuity Does Not Start When I Retire?

Beginning to draw a retirement annuity is the qualifying event that allows retirees to enroll in retiree coverage.

If an employee retires before their annuity is set to begin, they can enroll in COBRA or take other coverage to bridge the gap until their annuity begins.

When becoming eligible to start drawing an annuity, retirees have **30 days** to submit their retirement packet to EBD.

Can I Add Dependents When I Enroll?

Retirement itself is not a qualifying event that allows retirees to add their spouse and/or dependents that were not covered the last day of the retiree's employment.

Certain qualifying events will allow retirees to add a spouse or dependents after retirement. Retirees have **30 days** from the event date to submit an election form and supporting documentation.

- Marriage
- Birth/Adoption
- Loss of group coverage

Are There Different Plan Options?

Non-Medicare eligible retirees can choose to enroll in the Premium, Classic or Basic plans. During Open Enrollment, non-Medicare retirees can also choose to switch plan levels for the following plan year.

When a retiree and/or covered spouse is eligible for Medicare, members on that plan will be placed in the Medicare Primary plan. This is the only plan option for retirees when a covered member is eligible for Medicare.

What if I Go Back To Work?

- Non-Medicare Retirees who return to work with the State or Public Schools, have the choice to go back to the active employee plan, or stay on the retiree plan. The retiree must stick with their choice until they leave employment.
- If they return to a benefits eligible position, retirees with Medicare who return to work must go back to the active employee plan.
- Any retiree who returns to the active employee plan can rejoin retire coverage when they end their employment.
- * Retirees that go back to work outside the State or Public Schools, and take that organization's coverage, will not have a qualifying event to rejoin the ARBenefits plan.

Becoming Eligible for Medicare

What Happens When I Become Medicare Eligible?

When a Retiree or their covered spouse turns 65 and becomes eligible for Medicare, everyone on that policy will automatically switch to the Medicare Primary Plan.

Medicare will become the primary insurer for the affected member.

Covered individuals who are not Medicare eligible, will still have ARBenefits as their primary insurer at the Premium Plan level.

What Do I Need To Do When I Become Medicare Eligible?

When a retiree or covered spouse becomes eligible for Medicare, a copy of the member's Medicare card showing Parts A & B coverage needs to be provided to EBD.

EBD will pay secondary as though Medicare A & B are in effect, even if they are not. Not having Medicare Parts A & B will leave Medicare eligible members with more financial burden for their claims.

Members who become eligible for Medicare due to disability or end-stage renal disease (ESRD) must notify EBD by providing a copy of their Medicare card.

My Spouse will be 65 but I do not want to switch plans

Retirees who have a spouse becoming eligible for Medicare have the option to drop coverage on their spouse to stay on the Non-Medicare Retiree plan.

- A letter will be sent from EBD 90 days before a covered spouse becomes Medicare eligible.
- Retirees who would like to drop their spouse, need to submit the election form included with the letter **no later than 60 days** prior to the date their spouse becomes Medicare eligible.
- If a spouse is dropped from coverage, they will not be able to rejoin the plan.

ARBenefits Medicare Retiree Facts

- ARBenefits members on Medicare can use any provider or facility that accepts Medicare.
- State (ASE) retirees who are Medicare eligible maintain pharmacy coverage with ARBenefits.
- Public School (PSE) retirees who are Medicare eligible do not have pharmacy coverage through ARBenefits. Retirees do have the option to pick up a Medicare Part D plan.

What if Medicare does not cover a service?

- If Medicare does not cover a service that ARBenefits does cover for active employees, retirees will be covered at the same level as an employee on the Premium plan.
 - The retiree would be responsible for any deductible and coinsurance depending on the services performed.
 - Retiree must use the Health Advantage provider network for in-network benefits.

What if ARBenefits does not cover a Medicare service?

- If ARBenefits does not cover a Medicare covered service, the retiree will be responsible for the 20% ARBenefits would pay if the Plan covered the service.

* Coverages subject to change

Retiree Voluntary Products

Retiree Dental & Vision Plans

- ARSEBA offers a Dental and a Dental + Vision plan for retirees who reside in Arkansas.
- Coverage is post-tax and billed through bank draft.

Find out more information and enroll at www.mysmilecoverage.com/SOAR. Speak with an agent at 1-844-788-7627.

Retiree Life Insurance

Employees with life insurance through Colonial Life have the option to continue their coverage in retirement.

Coverage will drop 50% at retirement, and another 50% when the retiree turns 75.

If a retiree wants to continue life coverage, the Retirement Deduction Authorization Form included in the ARBenefits Retirement Election Packet must be completed and submitted within **31 days** of their retirement date. This is the case even if the retiree does not elect to enroll in retiree health coverage at retirement.

Reminders & Contact Information

Retirement Quick Reminders

- Retirees can end their coverage, or coverage for their spouse and dependents at any time. However, the retiree and any dropped spouse and/or dependents would not be able to rejoin the plan at a later date.
- It is important to have an e-mail address on file with EBD to keep up with the Plan.
 - Monthly E-Newsletter
 - ARBenefits Member Portal
 - Plan Facebook page
 - www.Facebook.com/ARBenefits

Questions?

- Phone: 1-877-815-1017 x1.
 - Email: AskEBD@dfa.arkansas.gov
 - Walk-in: Talk with an EBD representative in person.
 - 501 Woodlane
 - Suite 500
 - Little Rock, AR 72201
- Hours of Operation:
Monday – Friday
8:00 a.m. – 4:30 p.m.

Contact Information

	Phone	Web
Health Advantage	1-800-482-8416 1-501-378-2364	https://Healthadvantage-hmo.com
EBD	1-877-815-1017 x1 Retirement Fax # 1-501-682-1200	www.ARBenefits.org
Colonial Life	1-855-868-6009	Log in to your account at www.ARBenefits.org .
Delta Dental	1-844-788-7627	https://mysmilecoverage.com/SOAR
Arkansas Diamond	1-866-271-3327	http://myplan.voya.com
APERS	1-800-682-7377	www.apers.org
ATRS	1-800-666-2877	www.artrs.gov



Thank You!