



# Retiree Guide

## Frequently Asked Questions

## TABLE OF CONTENTS

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General Information	2
COBRA	4
Critical Labor Shortage Rehire	5
Dental Care	7
Eligibility	7
Life Insurance	9
Open Enrollment	9
Premiums	10
Retirement Date Options	11
Vision Care	12
Waiving	12
Terminating Coverage	15
Medicare Eligible Retirees	15
Contact Information and Website Links	16



## GENERAL INFORMATION

**Q: What is the website address to find all the information about retiree enrollment for the THT Health insurance plan?**

A: [www.ththealth.org/retiree](http://www.ththealth.org/retiree)

**Q: What is the Teachers Health Trust Member Portal?**

A: The portal is our new system for our members to be able to contact us and ask questions as well as view their plan information, and make updates to their demographics, and life insurance beneficiaries and upload documents for verification on your account. In the future our Retiree email box will no longer be monitored, and all communications will be handled through the secure Message Center in the member portal.

Retirees can inquire these subjects and more:

- Certificates of Coverage
- Critical Labor Shortage Rehire
- Life Insurance
- PERS
- Retiree Enrollment
- Termination of Coverage

Under Message Center:

Click on "Compose" to create a ticket in the message center to "Retirees." When you hit submit your message becomes a ticket for the Retiree Services department and they will reach out directly to you with a resolution. You will be able to see the response in the message center inbox when you log back in. See below:

**Q: How do I contact the Retiree Services Department for assistance with my questions?**

A: Click on "Compose" to create a ticket in the message center to "Retirees." When you hit submit your message becomes a ticket for the Retiree Services department and they will reach out directly to you with a resolution. You will be able to see the response in the message center inbox when you log back in. See below:

**Q: Can you take the THT dental, vision and life insurance plan without taking the medical and RX coverage?**

A: No, the coverage is a full package, these benefits cannot be selected separately.



**Q: When I retire, if I do not sign up for THT retirement coverage (providing you have met the enrollment requirements) does this make me permanently ineligible for coverage in the future?**

A: Yes, this is correct. Even if you are retiring for 30 days and intend to come back as a Critical Labor Shortage (CLS) Re- Hire, if you waive the coverage, it will not be offered to you when you retire again.

**Q: Will you be emailing this information, or will there be handouts for the New Retiree Orientations?**

A: Please do not email to request us to send you the information. This information is accessible at [www.ththealth.org/retiree](http://www.ththealth.org/retiree). *Download the Retiree Guide for a valuable resource to frequently asked questions. The guide is updated several times throughout the year to have the most current information.*

**Q: If I am retiring but taking another job that offers health insurance, do I have to choose to either take that insurance or start coverage with THT retire health insurance when I retire from CCSD?**

A: Taking another job and being offered insurance does not affect your coverage with THT Health as long as you are not over 65. You can sign up for your retiree coverage and take your active job coverage if you desire as long as the company you work for does not stipulate anything different. **Once you waive the coverage you cannot apply for it again. No exceptions can be made once you make the decision to waive your retiree coverage.**

**Q: If I am traveling internationally, will I be covered by my THT Retiree policy?**

A: No, there is no international coverage. We suggest to our members that they purchase travel medical insurance.

**Q: I have 30 days to apply for coverage. If I have worked the full 9 months school year and I am retiring on the last working day in May of the school year, do my 30 days to apply start on the last day of school 5/26, or the last day of the contract 8/31?**

A: The 30-day period will start 8/31 and you will be ineligible to apply for retiree benefit coverage after 9/30. However, be aware that the longer you wait to start the enrollment process and make your first payment the longer it will take for THT to activate your eligibility. Enrollment processing will not begin until THT:

- We can view your completed enrollment in the system and verify that you meet the eligibility guidelines for enrollment.
- We receive your first premium payment.
- We obtain the necessary information from CCSD to verify your Years of Service (Boots on the Ground no buy out for years to PERS will count) and Unused sick days at the time of retirement. **Understand we will not request the Years of Service and Unused sick days until after we have received your retiree enrollment.**



There will be no exceptions to the process if you do not complete the appropriate steps in a timely manner. Do not schedule appointments or refills for prescriptions until your enrollment is complete, after the 15<sup>th</sup> of September.

**Q: If I am on a conditional license, or waiting to complete my license, or hired as a part time or temporary teacher, does that count toward being a licensed employee for the 5 consecutive years to be eligible for coverage?**

A: No, you must be a fully licensed teacher to start your eligibility for coverage and be employed between the Fall of 2007 to Spring of 2014.

**Q: What happens to my insurance if I come out of retirement to active educator status again?**

A: If you come back to active teaching status, the plan document states that you must work as an active teacher for the same amount of time you were in retirement status to be eligible for retirement insurance benefits again. For example, If you retired for 6 months, would mean you would need to work for at least 6 months to be eligible for retirement insurance benefits, the next time you retire.

## COBRA

**Q: If I want to retire but the coverage is too expensive for my dependents, can they go on COBRA and then return to the retiree plan?**

A: Yes, a dependent can go on COBRA for up to 18 months of coverage and then are able to enroll as a dependent on the Under 65 Retiree plan. COBRA forms will be mailed to the subscriber directly after the processing of their termination from the policy by Teachers Health Trust. This process can take up to 2 weeks. If you do not receive the forms within 5 to 7 business days, go into the member portal and create a ticket to request a packet be sent to you. Your COBRA coverage will be backdated to the initial loss of coverage date, providing you have applied for COBRA in a timely manner. Remember, your dependents only have 31 days from the end of COBRA coverage to enroll in the retiree plan. This will change your monthly premium as well.

**Q: How do I enroll my spouse in COBRA?**

A: When your active coverage terminates, your spouse will be termed at the end of your normal contract date. COBRA forms will be mailed to the SUBSCRIBER directly after the processing of their dependent's termination from the policy by Teachers Health Trust. This requires THT in most cases to create a new COBRA record and process the information completely, before mailing out the forms. This process can take up to 7 to 10 business days. Forms cannot be sent out any earlier. Your COBRA coverage will be backdated to the initial loss of coverage date, providing you have applied for COBRA in a timely manner.



**Q. If I die, would my dependent be eligible to stay on COBRA Plan?**

A: Dependents would be eligible for up to 36 months of coverage should the retiree pass-away during their time of coverage under COBRA.

**Q: What is the monthly premium for COBRA?**

A: Please go to the website for:

The Signature plan <https://tinyurl.com/y3r6mxa3>

The Advantage plan <https://tinyurl.com/2kw2rnmv>

Download the current premium rate sheet. The COBRA premium amounts are on the right-hand side based off of the number of Subscriber/dependents and which plans they are on.

**Q: How do I enroll my spouse in COBRA?**

A: When your active coverage terminates, your spouse will be termed at the end of your normal contract date. COBRA forms will be mailed to the SUBSCRIBER directly after the processing of their dependent's termination from the policy by Teachers Health Trust. This requires THT in most cases to create a new COBRA record and process the information completely, before mailing out the forms. This process can take up to 7 to 10 business days. Forms cannot be sent out any earlier. Your COBRA coverage will be backdated to the initial loss of coverage date, providing you have applied for COBRA in a timely manner.

## CRITICAL LABOR SHORTAGE REHIRE

**Q: I am in a critical shortage area and plan to rehire and double dip next year (I will collect my retirement check and go back to work and receive monthly income as a teacher). During the gap in my coverage should I be thinking about signing up for Cobra or can I save money and be without coverage for the 60 days it takes for me to get rehired by CCSD? Or should I sign up for THT retiree coverage and term the coverage when I am rehired?**

A: If you are eligible to enroll and do not take retiree insurance when you retire officially from CCSD the first time (even if it is only for 30 to 60 days) you will be ineligible for the coverage the next time you retire. Enrolling in the retiree plan assures you of having the choice in the future to take the plan when you retire again. If you take COBRA or do not sign up for any coverage, it will null and void your eligibility to apply for the retiree coverage in the future.

***If you do not sign up for the retiree plan when you officially retire with the district, the option to select retiree insurance will not be available when you retire again in the future. Even if you are rehired, within 30 days for Critical Labor Shortage, you will not be eligible for the retiree plan in the future.***

**Q: What happens when I retire and plan to come back as a CLS rehire?**

A: When you go through the process to enroll, make sure to check the box “Yes” I am planning to return for Critical Labor Shortage Rehire.

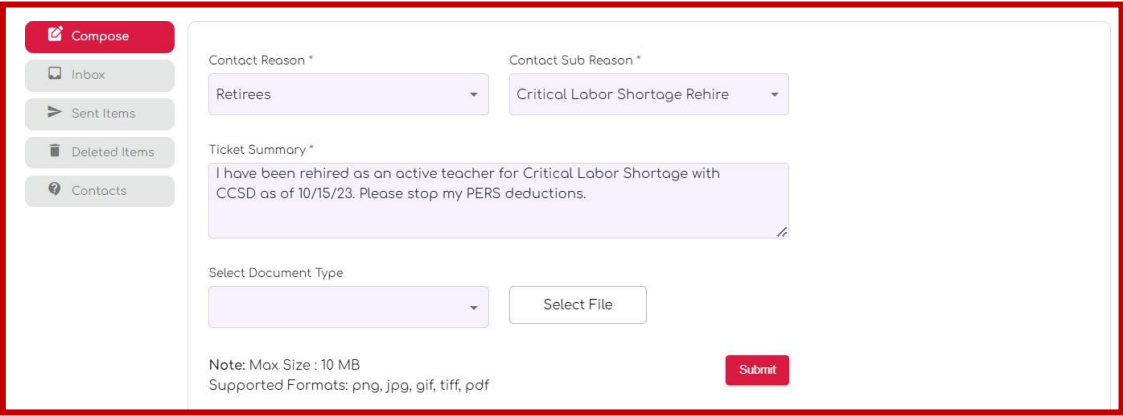
- We will not place you on PERS immediately. You will need to make your first 2 retiree premium payments directly to Teachers Health Trust. After each direct payment, you will be given eligibility only until the end of the month you have paid for. (*For instance, you pay for September and your term date in the system will show as 9/30/23*) until you have made your next payment and then we will term you for the end of the next month, for instance 10/31/23.
- After 60 days has passed, if you do not go through the member portal and raise a ticket to advise us that you have been rehired and give us a specific hire date from CCSD, we will place you on the PERS list for automatic deduction of all future premiums including arrears that may be due on the account.

**Q: If I am going to come back for Critical Shortage Rehire, do my premiums still get deducted from PERS?**

A: No, you will need to make your payments directly to Teachers Health Trust (Usually 2 months of payments) until you are rehired. The insurance coverage will begin on the 1<sup>st</sup> of the month following your hire date.

**Q: How do I terminate my Retiree coverage and stop my PERS premium deductions when I have been rehired with CCSD?**

A: Go into the member portal and create a ticket to “Retirees” stating you have been rehired and give us the exact date of your re-hire with CCSD. Your active insurance coverage will begin on the 1<sup>st</sup> of the next month you were hired in. We will verify your hire date with CCSD and term your coverage as a retiree, as well as accounting will stop your PERS deductions. Accounting will do a reconciliation of your account for any possible premium refunds. Here is an example of what we need to know:





## DENTAL CARE

**Q: Is dental coverage included in my retirement insurance?**

A: Yes, when you enroll in the retiree coverage, you will select either the PPO plan or Dental Care Plan. These options are available through Cigna Dental. These are identical to the plans you had this year as an active teacher. **For further detailed information or to check if your dentist is a contracted provider on either plan, please call Cigna Dental Customer Service at 800-244-6224.**

## ELIGIBILITY REQUIREMENTS

**Q: How do I know if I am eligible for retirement insurance?**

A: Please see the following enrollment requirements:

- If you have been an active teacher with CCSD enrolled in an insurance plan with Teachers Health Trust for at least 5 consecutive years before you retire.
- If you are age 52 or older on the day you retire from the school district.
- If you were employed by CCSD between the Fall of 2007 and Spring of 2014
- If you are eligible for PERS when you retire.
- If you enroll within 30 days of retiring with CCSD.

**Q: Can I retire at 50 and come back to enroll in the insurance when I turn 52?**

A: No, you must be age 52 or older to qualify for retiree insurance when you retire from CCSD. Once you have termed with the district, you cannot come back to enroll in the retiree insurance plan later.

**Q: Can you waive for the first year but then within 5 years enroll?**

A: No unless you are moving onto another CCSD active teacher plan as a dependent and complete the 5-year waiver notification in the Enrollment Portal. You must either waive or enroll when you retire or the option for the coverage is not available.

**Q: My spouse and I are both teachers and we are both retiring. How should we enroll?**

A: Both retirees should enroll in their own individual plans, it is the most cost-effective way to sign up for benefits.





**Q: What happens when I enroll through the Enrollment Portal? When will I be active?**

A: We must verify your eligibility and have received and posted your first payment. We will not request years of service or unused sick days until after you have gone through the portal and enrolled in the insurance plan. Be advised that we must obtain all the information from CCSD, to include your years of service and sick leave before we can begin the process.

If any additional information is needed, we will contact you. You will receive an email after you have completed your enrollment, to advise you we have received it. This is your verification of the receipt of your enrollment. You will also receive an enrollment letter by mail after we have verified all information and received your first payment. Make your first payment to Teachers Health Trust @ 2950 E. Rochelle Ave, Las Vegas, NV 89121, either by mail or coming to the office to drop it off. We appreciate your patience as we transition your account to retiree status.

**Q: I had children late in life, will I be able to enroll my dependent in my retiree insurance, if they were on my plan before I retired?**

A: Yes, you will be able to add your dependent child to your policy if he or she is under the age of 19, or 26 according to the eligibility guidelines if they are currently on your active teacher plan. All dependents that are currently on your plan when you retire with CCSD are eligible for coverage under the retiree insurance.

**Q: I currently do not have my spouse on my active insurance policy. When I retire, can I add him/her to my Retiree Health Plan?**

A: No, only dependents that are covered on the plan immediately prior to your retirement would be eligible to enroll in the plan. You would need to add them during the next Open Enrollment for them to be eligible. For clarification of individual concerns please log into the member portal and create a ticket in the message center to "Retirees". This ticket will be posted directly to your account, and we will respond to your questions to you in the message center.

**Q: What happens to my insurance if I come out of retirement to active teacher status again and want to retire again in the future?**

A: If you come back to active teaching status, the plan document states you must work as an active teacher for the same amount of time you have retired to be eligible for retirement insurance benefits. For example, if you retired for 6 months, would mean you would need to work for at least 6 months to be eligible for retirement insurance benefits.

**Q: If I am going to come back for Critical Shortage Rehire, do my premiums still get deducted from PERS?**

A: No, you will need to make your payments directly to Teachers Health Trust (Usually 2 months of payments) until you are rehired. Within 60 days you must notify us of returning or you will be placed on PERS for auto-deduction of your premiums.



The insurance coverage will begin on the 1<sup>st</sup> of the month following your hire date. Make sure to go to the member portal and raise a ticket to notify us that you are coming back for Critical Shortage Rehire and give us your official rehire date with CCSD.

**Q: I have been a teacher for 10-years, I was on a leave of absence for two years and have been back actively working as a teacher for a year. Am I eligible to enroll if I retire now?**

A: No, you would have to be actively working for an amount of time equal to the time you were on the leave of absence. You would have to continue working for an additional year and then you would be eligible to enroll in the Retiree Health Plan. You will have to work for 5 consecutive years unless you work the amount of time equal to the time you were on leave; and then your total time would have to be over 5 years, be age 52 or older and have worked for CCSD during the Fall of 2007 to Spring of 2014.

## LIFE INSURANCE

**Q: What is the amount of life insurance coverage I have when I retire?**

A: After you enroll in the retiree plan, you will have \$10,000 life insurance until you terminate the policy.

**Q: What is a primary and contingent beneficiary?**

A: **Primary beneficiaries** are who the policy funds will be distributed to upon your death. According to the percentage that you choose, i.e., 100%, 50% each for 2, etc. Percentages must add up to 100% if there is more than 1 beneficiary listed.

**Contingent beneficiaries** are who the policy will be distributed to if the first primary beneficiary or beneficiaries are not eligible. *(Example: You and your primary beneficiary are in a car accident and both of you pass away.) Benefits would then be distributed to the contingent beneficiaries.*

**Q: Can you split the benefit for primary life insurance beneficiaries?**

A: Yes, you can split the primary beneficiaries, however the total amount must equal 100% between all beneficiaries no matter how you split it.

## OPEN ENROLLMENT

**Q: What is Open Enrollment?**

A: Open Enrollment is a once-a-year event that gives our members the opportunity to make changes to their health plan or dependents without a life event. This usually happens between August and October of the plan year. The dates are posted on the Teachers Health Trust website usually 2 months in advance and emails are sent out for additional notification to our members.



**Q: Do I have to go through Open Enrollment if I do not want to make any changes?**

A: Yes, make sure to go through the process, it will only take about 6 minutes. This will insure if there are changes to any of the plans, medical or dental, you will be aware and make selections based off of these changes. Once Open Enrollment ends, you are not able to make any changes until the following year, or if you have a life event.

**Q: What can I change during Open Enrollment?**

A: You can change your dental or medical plan selections and add or remove dependents from your plan.

## PREMIUMS

**Q: What if there is a problem with what Teachers Health Trust shows my monthly premium amount to be?**

A: THT receives your information to calculate your premiums from CCSD. The premiums are based on the information that we are given from CCSD when you retire. Boots on the ground time in the classroom (no buy out to increase your PERS years counts) will determine the base years of service premium for your policy. Any additional unused sick days may qualify you for a lower retiree premium based on the most current retiree premium rate sheet. You can find this grid at [www.ththealth.org/retiree](http://www.ththealth.org/retiree) under "What are the Premiums?". Make sure you check the correct premium rate sheet for the plan that you are on currently or will be enrolling in when you retire.

**Q: How do I know how much my first premium will be?**

A: We will not request your Years of Service or Unused Sick Days from CCSD until after we receive your retiree enrollment. Your premium amount will be the amount estimated, based on the information you supplied to us. If there is any change to the premium amount after we verify your termination information, we will contact you.

**Q: How is my premium amount calculated?**

A: Premiums are calculated based on the number of years teaching in the classroom, boots on the ground. We request from CCSD your years of service and unused sick leave upon your retirement, to follow their guidelines to set your premium amount. Any support staff, administrator, or substitute employment does not apply to your insurance retirement benefits with CCSD as an active teacher. **If you buy out a year with PERS, this does NOT change your years of service for determining your premium.** The most current premium rate sheet is available from THT Health on the website [www.ththealth.org/retiree](http://www.ththealth.org/retiree) for the plan options available to you.



**Q: Do I make all my premium payments to THT for my insurance?**

A: After your initial payment is made, providing PERS has enough time to process your information, your premium for retirement insurance will come out of your PERS check each month. When you retire you will make your premium payments the month before, your coverage month. *Example: The payment you make in September will be for October coverage. If we receive your initial payment after the 10<sup>th</sup> of the month, you will not be placed on the PERS list until the following month and you will be responsible to make an additional payment directly to THT.*

**Q: If I am going to come back for Critical Shortage Rehire, do my premiums still get deducted from PERS?**

A: No, you will need to make your payments directly to (Usually 2 months of payments) until you are rehired. The insurance coverage will begin on the 1<sup>st</sup> of the month following your hire date. You must go through the member portal and create a ticket to inform us that you have been rehired and give us your specific hire date from CCSD. If you do not notify us through the member portal, that you are coming back for Critical Shortage Rehire after 60 days, you will be placed on PERS for auto-deduction of your premiums.

**Q: If I am selling back 100 sick days to CCSD, can I still use those sick days I sold to count toward lowering my Teachers Health Trust premiums?**

A: Yes, the 100 sick days can be used to determine the amount of your retiree premium.

**Q: I have been an active teacher with CCSD for 29 years and I am going to buy my last year so that I will have 30 Years of Service for my retirement through the Public Employees Retirement System (PERS). How many years will count towards the Retiree Health Plan premium?**

A: Only the actual number of years of employment as a Licensed Teacher with CCSD count towards the premium. In the above example, 29 years would then be used to determine your premium.

## RETIREMENT DATE OPTIONS

**Q: What do I need to do if I retire at the end of the 9-month school year, the last working day in May?**

A: You will have active insurance until the last day of your completed contract, 8/31. This is your retirement date for insurance purposes only. You do not use your CCSD termination date, or your PERS date. After you have completed your paperwork with CCSD you will go to [www.ththealth.org/retiree](http://www.ththealth.org/retiree) and log into the online Enrollment Portal to enroll by May 31st. You have 31 days to enroll.

The next step is for you to make your first month's premium payment as soon as possible. Mail or stop by with your payment to: Teachers Health Trust – 2950 E. Rochelle, Las Vegas, NV 89121. (This is a separate



process from your retirement procedures with CCSD or PERS) We will only accept check or money order for your payment and enrollments do not get processed until the initial payment has been received.

**If we do not receive your initial payment by 7/1 your coverage will be delayed up to 30 days from 9/1.**

**Q: When does my retirement insurance start after I have worked the full 9-month school year?**

A: Active teacher's coverage will be effective through 08/31. The first day of your retirement insurance will be 09/01. **This date is for your retirement insurance with Teachers Health Trust only.**

**Q: What do I need to do if I retire in the middle of the school year?**

A: You will have active insurance until the last day of the month that you retire. For example: Your retirement date with CCSD is 3/10. Your active teacher coverage will end on 3/31. Make sure to use the last day of the month as your retirement date for insurance coverage. After you have completed your paperwork with CCSD you will go to [www.ththealth.org/retiree](http://www.ththealth.org/retiree) and log into the online Enrollment Portal to enroll. **Start your enrollment at least 2 weeks before your retirement date.** You have 31 days to enroll.

The next step is for you to make your first month's premium payment as soon as possible. Mail or stop by with your payment to: Teachers Health Trust – 2950 E. Rochelle, Las Vegas, NV 89121. (This is a separate process from your retirement procedures with CCSD or PERS) We will only accept check or money order for your payment and enrollments do not get processed until the initial payment has been received.

**If we do not receive your initial payment by 7/1 your coverage may be delayed up to 30 days from 9/1.**

## VISION CARE

**Q: Who is my vision provider?**

A: As a retiree you will have VSP for your vision coverage. You will not receive a separate ID card for the coverage. Providers can use your birthdate to find your coverage eligibility. For further detailed information about your benefits please contact VSP Customer Service at 800-877-7195 and let them know you have Group Vision coverage with Teachers Health Trust.

## WAIVE OR TERMINATE COVERAGE

**Q: What is the difference between waiving and terminating my coverage?**

A: **WAIVING:** Selecting to waive your coverage means that you do not have the retiree coverage and you choose not to enroll in the coverage. These are the eligibility options for waiving coverage:

I do not wish to elect coverage. I understand I will not be eligible to enroll in any Teachers Health Trust retiree plan anytime in the future. (The following reasons will fall under this category):



- I am unable to meet the following eligibility requirements to qualify for coverage:
  - I am not age 52 or older.
  - I did not work for CCSD for a minimum of 5 years or enrolled in an insurance plan with Teachers Health Trust for 5 years prior to my retirement.
  - I was not employed during the period of Fall of 2007 to Spring of 2014
  - I am not eligible to receive PERS.
  - I did not enroll within 30 days of my retirement date.
  
- I am moving on to an eligible active CCSD teacher plan as a dependent. I understand I have 5 years following my retirement date during which I may enroll in the retiree plan.

B: **TERMINING:** Selecting term your coverage means that you are already enrolled in the retiree plan and wish to terminate your coverage.

**Q: How do I waive my retiree coverage when I first retire?**

A: You are required to go to the enrollment portal as a retiree and select I choose to waive my coverage with the appropriate reason. Waiving can only be done during retirement from CCSD or Open Enrollment.

**Q: I am retiring at the end of the school year, but my husband will continue his employment with CCSD as a teacher. Do I just need to fill out the waiver or do I need to register as a retiree?**

A: If you are planning on being added as a dependent to your spouse's active plan, your spouse must go through the Enrollment Portal and register. You will make the selection "I wish to waive my coverage" because I am going on my spouses active must waive your coverage using the waiver form and select the following:

- *“MOVING ONTO AN ELIGIBLE CCSD TEACHER PLAN AS A DEPENDENT: I wish to Postpone my coverage currently because I am now covered as a dependent under another CCSD teacher plan. I understand I have 5 years following my retirement date during which I may enroll in the retiree plan.”*

**Q: I am moving. If I choose to use insurance other than THT Health, do I just need to waive coverage?**

A: Yes, you will go through the Enrollment Portal and select "I wish to waive my coverage" if you are moving as soon as you retire. If you currently have the retiree coverage you will need to go through the termination process.



**Q: If I waive my retirement coverage when I officially retire from CCSD am I able to re-enroll later?**

A: Once a retiree chooses to waive or lets their insurance lapse (and they choose not to sign up within the required 30-day period) they cannot apply for coverage ever again. Even if they come back for Critical Labor Shortage Rehire. The one exception to this rule is:

- *“If a member who is at least 52 years of age, with 5 years consecutive years as an active teacher with CCSD and employed with CCSD during the Fall of 2007 to Spring of 2014, chooses to retire and goes on an active teaching spouse’s CCSD insurance plan as a dependent, they have 5 years to be able to come back and sign up for the retirement insurance.” They must go through the enrollment portal as a retiree and waive coverage indicating that they are going on a spouse’s active CCSD plan and want to have the 5-year option to return to THT and apply for their retirement insurance. We must have this “Waiving Enrollment” choice in the system before the member’s coverage is terminated or you will not be eligible for the retiree coverage in the future.*

**Q: If I have waived my coverage through THT Health as an active teacher to go on my spouses plan (who is employed elsewhere) before I was ready to retire. Am I able to enroll in the Retiree Health Plan once I retire?**

A: No, you must be enrolled in one of THT’s plans for 5 years immediately prior to your retirement date. If you want to be eligible to enroll in the Retiree Health Plan, you must enroll for coverage as an active teacher at the next annual Open Enrollment and be covered as an active employee for 5 years and then retire.

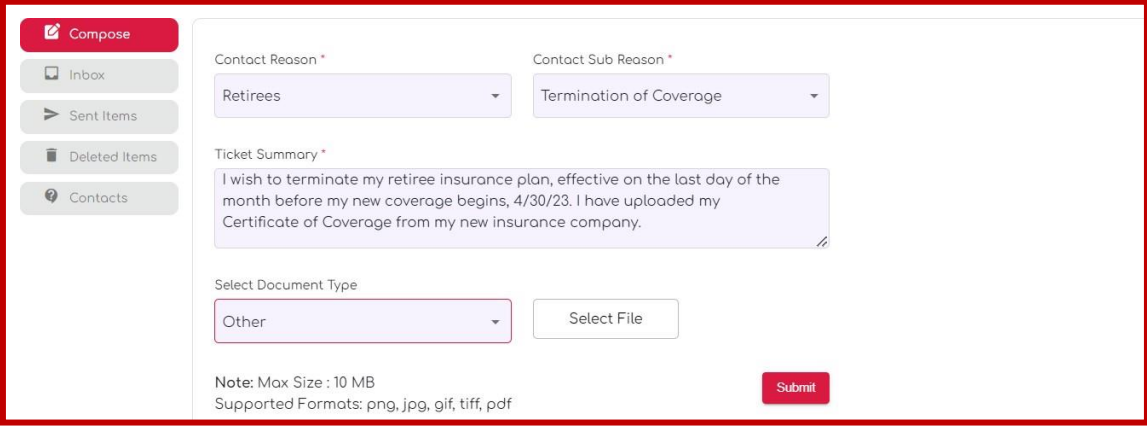
**Q: I want to waive coverage for my husband, but not for me. How do I do that?**

A: If you are both going to retire at the same time, but only one of you is using the benefits, or is eligible, the one who is retaining the insurance will enroll with your spouse as a dependent. Your spouse will go to the enrollment portal and select "Waive" to refuse coverage. Make sure you understand your premium rates before you select this option. It is the best option if you are both eligible, to enroll in the retiree insurance individually since you can apply your years of service and unused sick to determine your lowest possible premium.

**Q: How do I terminate my retiree insurance?**

A: Termination of coverage is available to retirees who have enrolled in other coverage options. Make sure to notify Teachers Health Trust by creating a ticket in the member portal message center at least 30 days in advance of your request to terminate your coverage. Let us know that you choose to terminate your coverage and give us the date your new insurance will begin. Here is an example of what we need to know:

- We will require a Certificate of Coverage from your new insurance. You must have the documentation before you create the ticket to terminate your coverage. We cannot terminate your coverage until we have all the necessary paperwork.
- If we do not have advance notice, there may be more PERS deductions taken from your account before we are able to process your termination. There will be additional time needed to reconcile your account for any possible premium refunds due to you.



## Age 65 Retirement from CCSD or Plan Termination

Teachers Health Trust has partnered with Mindy Pretner at Affordable Insurance LV to give our over 65 current retirees who are moving off the plan or active teachers who are over 65 now and retiring, assistance with obtaining the best possible options that will meet your financial and medical needs at this time in your life. Mindy can assist you in the process for enrolling in Medicare (or review other options available for you). Her contact information is:

Mindy Pretner - [mindy@affordableinsurancelv.com](mailto:mindy@affordableinsurancelv.com) - 702 - 523 -7878

**Q: I received a letter about my upcoming 65<sup>th</sup> birthday and it says my under 65 retiree plan will be terminating. What do I need to do next?**

A: Make plans to enroll in Medicare parts A & B and if applicable, part D. Contact Mindy Pretner listed above for assistance.

*Contact Medicare to sign up for benefits at least 3 to 6 months in advance of your 65th birthday. If you do not contact Medicare to sign up in enough time, Medicare will assess a late penalty that will remain on your premium until you no longer need your Medicare coverage.*





**Q: I am retiring in May, and I am over the age of 65. What do I need to do regarding terminating my insurance?**

A: At age 65 or older you will be automatically termed at the end of your contract date when you retire from CCSD.

**Q: I turn 65 in October, but plan to retire at the end of next year. Do I apply for Medicare part A and B even though I will not retire until the end of the year after my 65<sup>th</sup> birthday?**

A: No, you do not have to apply for Medicare until 90 days before you retire from CCSD. If you are retiring and about to turn 65 you must apply for Medicare at least 3 months in advance of your 65<sup>th</sup> birthday or they will penalize you, and they can push your effective date anywhere from 1 to 5 months to be active.

### **Contact Information and Website Links:**

[www.ththealth.org/retiree](http://www.ththealth.org/retiree):

THT Retiree Website Page  
Email: Member Portal Message Center  
Phone: 702-930-6802

[Mindy Pretner Over 65 Members](#):

Affordable Insurance LV/Over 65 - Medicare Options  
Phone: 702-523-7878

[www.medicare.gov](http://www.medicare.gov):

Medicare Government Information Page  
Phone: 1-800-633-4227

[www.ssa.gov](http://www.ssa.gov):

Social Security Government Information Page  
Phone: 1-800-772-1213 or 866-704-4859