

Who's Eligible For Coverage

Eligible Retirees

- Retired from City due to credited service or approved medical retirement

Eligible Dependents

- Your legally married spouse
- Your qualified domestic partner (QDP) (approval process required). If your QDP has a break in coverage QDP recertification is required.
- Children up to the age of 18 who live with you for whom you have legal custody or court-approved guardianship (until custody / guardianship expires)

- Your children up to age 26 if they are your:
 - Biological child or adopted child
 - Stepchildren while you are legally married to their parent
 - Qualified domestic partner's biological children while the qualified domestic partnership is approved and intact

Note: For children to be enrolled in a health plan, either the retiree or their non-Medicare eligible spouse or partner must be enrolled. Children are automatically removed from coverage the last day of the month in which they turn 26. Children may be eligible for coverage beyond age 26 if they are enrolled in the City's medical and/or dental plan the day before they turn 26, are primarily supported by you, and are incapable of self-sustaining employment due to permanent disability. An application and medical information must be provided to UnitedHealthcare within 31 days of the child turning age 26. For more information, contact the City's Benefits Office at (602) 262-4777 or email benefits.questions@phoenix.gov.

31 Day Enrollment Rule

Retirees will have 31 days from the end of either their active City-sponsored health coverage, or their City COBRA coverage, to elect and submit payment for medical, dental, and vision coverage. If elections are not made within 31 days, the retiree will be unable to enroll in the City's retiree's health plans in the future.

If you drop a City Retiree Health Plan, you cannot re-enroll in that plan at a later date.

IMPORTANT NOTE

The non-Medicare Spouse or qualified domestic partner of a Medicare retiree can enroll in a City Retiree non-Medicare medical plan, whether or not the retiree is enrolled in a City plan. Premium payments must be deducted from your monthly pension check.

Making Changes Mid-Year

Outside of Annual Open Enrollment, you can only change your benefit elections when you experience a Qualified Life Event within the applicable deadline (found in chart) - a chart can be found on the benefits website in the document library (www.phoenix.gov/benefitsretiree).

Please note the retiree must be enrolled in a City health plan for qualified life events to apply.

