

2024 Non-Medicare FAQ

- 1. If a retiree goes under COBRA for medical and dental and COBRA ends and they enroll in retiree benefits at that time, they would be able to pick up vision even if they didn't have it under COBRA?**

No, you must be enrolled in vision coverage at the time COBRA coverage ends to enroll in vision Retiree coverage.

- 2. If a person retires public safety and returns general city employee and then terms (not retires) general city and goes under COBRA, would they be able to pick up retiree coverage on their new COBRA row even though they retired previously years back?**

Yes, the 31-day rule would again apply with the general city employment.

- 3. How does the 31-day rule apply to spouse only non-Medicare medical coverage?**

Yes, if enrolling in spouse only coverage at the time of termination of employment, the spouse must enroll within 31 days of the former employee's City of Phoenix active employee coverage ending or the spouse's City of Phoenix COBRA coverage ending.

- 4. Can a retiree drop coverage at any time?**

Yes, retirees can drop their coverage at any time, but will not be eligible to return to our plans. This applies to medical, dental and vision independently.

- 5. If I don't want to make any changes, do I have to do anything?**

You do not need to do anything if you want not to make any changes. Any plans you are currently enrolled in will automatically continue. It is important to note, if you are **not** enrolled in one of the medical, dental or vision plans by the end of the year, you will **not** have the option to enroll in the future.

- 6. Will the Retiree dental and vision plans sunset December 31, 2025?**

No, only non-medical plans will sunset. The non-Medicare medical plans will sunset 12/31/2025 unless the plan is unable to procure re-insurance (stop loss) and/or enrollment falls below a threshold where costs are no longer sustainable, in which case the plans would end sooner than 12/31/2025.

- 7. If you have medical coverage through a City employed spouse (family coverage), are you still eligible to participate in retiree insurance yourself upon termination of that family coverage?**

Yes, you would have 31 days from the end of your spouse's active coverage or City COBRA coverage to enroll in Retiree benefits.

- 8. If you have medical insurance through a non-City Spouse and you lose that coverage, is this still a qualifying event and can you enroll at the time of loss in City retiree medical coverage if it exists at the time of loss?**

No, you would not be able to enroll due to loss of other coverage. You would have to be enrolled in the City retiree plans. Qualified Life Events only apply to the retiree's dependents.

- 9. Since Retiree dental and vision plans will not sunset December 31, 2025, why is enrollment in dental and vision depended upon enrollment as of January 1, 2024?**

Setting enrollment rules on each of the plans will help stabilize plans to continue offering the best rate and plan designs for future years.

- 10. It is my understanding that there is no limitation to participating in the Medicare program when eligible, even if not currently participating in retiree coverage. Is that correct?**

That is correct. The UHC/AARP Medicare Supplement program is not affected by the 31-day rule.

11. Because C.O.P. Retiree insurance is very costly. Should I expect Medicare insurance coverage to be high as well?

Medicare plan rates are not connected to City non-Medicare rates.

12. If I enroll in a retiree only dental plan prior to January 1, 2024, will I be able to add my spouse to the same dental coverage at some point in 2025 or later, effectively changing my dental status from single to single plus 1?

Yes, you can add a qualified dependent after January 1, 2024, if you or your dependent experiences a qualified life event or during an annual Open Enrollment. To find a list of qualified life events, visit the document library on phoenix.gov/benefits.