

RETIREE BENEFITS INFORMATION NORFOLK PUBLIC SCHOOLS



Medical



Dental



Vision



Legal Resources



Norfolk Public Schools

The cornerstone of a proudly diverse community

NORFOLK PUBLIC SCHOOLS

Human Resources Benefits Department
800 East City Hall Avenue,
3rd Floor, Norfolk, VA 23510
HRBENEFITS@norfolk.gov



NORFOLK HEALTHCARE CONSORTIUM (NHC)

Human Resources Employee Benefits
800 East City Hall Avenue,
3rd Floor, Norfolk, VA 23510

NORFOLK PUBLIC SCHOOLS RETIREE BENEFITS

CONGRATULATIONS ON YOUR RETIREMENT!

The **Norfolk Healthcare Consortium (NHC)** offers a comprehensive benefits package to eligible employees of **the City of Norfolk (the City), Norfolk Public Schools (NPS), and Norfolk Redevelopment and Housing Authority (NRHA)**. As a retiree, you are eligible to continue some of those benefits into retirement.

In addition, as an NPS retiree, you can access up to date *plan summaries, monthly premium rates, and vendor contact information on the NHC website <https://www.norfolkhealthcareconsortium.com>. **Select the Norfolk Public Schools Employer icon button and then select “Are You a Retiree” in the blue menu on the left for complete details.**

If you have any questions or need assistance, please contact the Human Resources Benefits Office via email: HRBenefits@norfolk.gov or phone: 757-664-4486, Option 1. The Benefits staff is available from 8:30 a.m. – 5:00 p.m., Monday through Friday.

*Note: In all events, the terms of the various benefit plans as set forth in their respective summary plan documents or underlying policy will govern in the case of discrepancy. The Norfolk Healthcare Consortium reserves the right to modify benefit terms during the plan year as it deems necessary.

RETIREE BENEFITS ELIGIBILITY

To continue benefits coverage under Norfolk Public Schools as a retiree, you must have at least 15 years of recorded service. Retirees are eligible for medical and prescription coverage until the age of 65. More information is located on page 4 of this guide.

The retiree (and other family members) must be enrolled under the health, dental or vision plan as of their last day as an Active employee with Norfolk Public Schools. The retiree MUST enroll under the retiree health, dental, and/or vision plans in order for a spouse or dependent to be enrolled. It is the employee's responsibility to contact the Benefits office if they wish to enroll under the retiree health, dental, and/or vision plans at the time they retire. Retirees are eligible for medical and prescription coverage until the age of 65.

Retirees will forfeit their rights to enroll under the retiree health, dental or vision plan if they fail to enroll within 30 days of their retirement.

Retirees under the age of 65 who are covered by a spouse who is an active Norfolk Consortium (City, Norfolk Public Schools, NRHA) employee will become eligible for retiree coverage when they are no longer covered by that employee.

If a retiree has a qualifying family status change, they have 30 days from the event to make changes in their healthcare coverage.

DEPENDENT ELIGIBILITY AND DOCUMENTATION

If you are adding a dependent for the first time, you will be required to provide the Benefits Department proof of your relation to the dependent prior to the enrollment deadline (e.g., a marriage license to prove status of a spouse or a birth certificate to prove a parental relationship of a dependent child). Dependents eligible for coverage in Norfolk Healthcare Consortium (Norfolk Public Schools) benefit plans include:

- Your legal spouse
- Your dependent children up to age 26 (includes stepchildren, legally adopted children, or children placed with you for adoption)
- Your dependent child, regardless of age, provided he or she is incapable of self-support due to a mental or physical disability and is chiefly dependent on you for support and maintenance. Proof of incapacity must be furnished upon request.

DEPENDENT CHILDREN TURNING AGE 26

If your adult child becomes ineligible for benefits due to turning age 26, it is your responsibility to notify the Benefits Department within 30 days of the child's 26th birth date to cancel benefits for that child. Your adult child can continue their benefits temporarily through COBRA. COBRA is administered by Flexible Benefit Administrators and information will be sent to you/your dependent via U.S. Mail.

If the child needs to remain on a plan due to mental/physical disability as described above, you will need to contact the Benefits Department to request continued enrollment for the child. Proof of the child's incapacity for self-support must be furnished.

BENEFIT OPTIONS

Anthem Medical (includes prescription)

For more information visit the Retiree Medical section on the Retiree Benefits Information website page.

Delta Dental

For more information visit the Retiree Dental section on the Retiree Benefits Information website page.

Vision

For more information visit the Retiree Vision section on the Retiree Benefits Information website page.

Legal Resources

For more information visit the Retiree Legal Plans and Identity Theft Protection section on the Retiree Benefits Information website page.

BENEFIT PREMIUM PAYMENTS

Medical/prescription, dental, and vision premiums are paid by monthly deduction from your VRS (Virginia Retirement System) check on the **1st of each month**. If for some reason your benefit premiums are not deducted from your retirement check, it is your responsibility to pay the amount due manually. **Payments are accepted by cashier's check or money order made out to Norfolk Public Schools**. Please remit payments to:

**Norfolk Healthcare Consortium
Attention: NPS Benefits
810 Union Street, Suite 100
Norfolk, VA 23510**

Retiree Legal Resources is direct pay and not administered by the Norfolk Healthcare Consortium. Please contact Legal Resources at 1-800-728-5768 for more information.

BENEFIT CANCELATION

As a retiree, you can cancel any of your benefits at-will in writing. All cancellation requests are to be sent to HRBenefits@norfolk.gov or mail correspondence to the address above. Please be sure to include your contact information and a good time to reach you so that our team can assist you.

Immediate requests for benefit cancellations are effective as of the last day of the month following the request. For example, if you send your cancellation request as of March 10th, your cancellation effective date is midnight March 31st.

Future dated requests for benefit cancellations will always be effective the last day of the month. For example, if you send your cancellation request in May that you are turning 65 and your Medicare Part B coverage is set to start as of September 1st, the cancellation of your retiree health coverage with NPS will be effective midnight on August 31st.

All cancellations are final. Coverage cannot be resumed once it has been terminated.

ANNUAL BENEFIT STATEMENT

As a retiree, you will receive an annual benefit statement, to remind you of the benefits you currently have, and to inform you of any rate or plan changes for the upcoming plan year. If there are any premium changes, they will be reflected on your December 1st retirement check.

ADMINISTRATIVE CHANGES

Updates to your name, or any contact information must be reported to both the NHC and to VRS for both systems to be updated. To contact the NHC Benefits Team, please email HRBenefits@norfolk.gov or call 757-664-4486, Option 1. For VRS, please call 1-888-827-3847 or visit www.varetire.org.

AGE-65 HEALTH BENEFITS INFORMATION

Retirees aged 65 or over, are **not** eligible to continue health (medical/prescription only) coverage through Anthem under Norfolk Public Schools due to being of Medicare eligible age. Your health benefits will expire on the last day of the month you reach age 65 (i.e., Your 65th birthday is on May 15th, your health insurance will expire on May 31st). Please take note of the following information:

- Make plans to meet with the Social Security Administration at least 90 days before your health insurance expires with Norfolk Public Schools.
 - Social Security Administration can be reached at:
 - 1-800-772-1213
 - www.ssa.gov
- Have your CMS-L564 Form (Request for Employment Information) with you when you meet with Social Security. This form verifies that you had group healthcare coverage under your employer prior to applying for Medicare Part B. This form is completed by our office. Please contact us prior to enrolling in Medicare Part B.
- Ask Social Security about your options for Prescription Coverage under Medicare.
- Dependents currently covered under your health plan will no longer have medical/prescription coverage once yours expires. They will have the option to access benefits under COBRA, which is administered by Flexible Benefit Administrators. Enrollment information will be sent to you by U.S. mail. For inquiries, they can be reached at 800-437-3539.
- Visit www.medicare.gov or call 1-800-MEDICARE (1-800-633-4227) for assistance in choosing a plan, finding providers, and additional resources.

GROUP LIFE INSURANCE—POST-RETIREMENT

Upon hire with Norfolk Public Schools, you were automatically given a basic life insurance policy at twice the rate of your final annual salary. The life insurance will continue after you retire; however, it does decrease by 25% each year after one full year of retirement until 25% is remaining on your policy.

Year 1:	100%
Year 2:	75%
Year 3:	50%
Year 4 and beyond:	25%

If you elected to pay for Optional Life Insurance for additional coverage, it can be continued post-retirement by contacting Securian Financial.

Please keep the Certificate of Insurance for your Group Term Life Policy you have been provided for your records. If you have policy questions, you may reach out to Securian Financial at 1-800-441-2258.

IMPORTANT FORMS

CMS-L564 Form (Request for Employment Information)

- **Form Link:** <https://www.cms.gov/Medicare/CMS-Forms/CMS-Forms/Downloads/CMS-L564E.PDF>
- This form is required when applying for Medicare Part B.
- For more information, refer to page 4.

Legal Resources Retiree Enrollment

- For more information: Call 1-800-728-5768 or go to: www.legalresources.com

VRS-45 (Request for Health Insurance Credit)

- **Form Link:** <https://www.varetire.org/pdf/forms/vrs-45.pdf>
- This form is to inform VRS of the total amount of monthly benefit premiums you pay so they can properly calculate your monthly Health Insurance Credit***.
- **Only complete this form and submit directly to VRS if:**
 - You **do not** have retiree health, dental, or vision benefits with NPS.
 - You have a **combination of NPS benefits and other/private benefit coverage**. (i.e., You have dental through NPS, but have vision coverage through Aetna.)
 - In this case, both your NPS plan information and outside plan information need to be reflected on this form so that you can get your proper credit.
 - If including NPS benefits, please indicate on the premium rate line (Section 13b.) “deducted by VRS” next to the amount to ensure your VRS deductions continue.

***The Health Insurance Credit is a monthly credit you will receive on your retirement check to offset the cost of your monthly benefit premiums. For specific information, please contact VRS.

IMPORTANT CONTACTS

BENEFITS TEAM CONTACTS		
Appointments must be scheduled in advance		
NHC Benefits Team Questions About: <ul style="list-style-type: none"> • Medical / Prescription Drugs • Dental • Vision 	HRBenefits@norfolk.gov	757-664-4486 (Select Option 1)

VENDOR CONTACTS		
Anthem Blue Cross and Blue Shield (Medical)	www.anthem.com	833-988-2030
IngenioRx (Pharmacy)	https://www.anthem.com/ms/pharmacyinformation/	833-988-2030
Delta Dental Insurance (Dental)	www.deltadentalva.com	800-237-6060
Blue View Vision Insurance (Vision)	www.anthem.com	833-988-2030
COBRA (Flexible Benefit Administrators)	https://cobrapoint.benaissance.com/	800-437-3539 757-340-4567
Legal Resources (Legal Services and Identity Theft Protection)	www.legalresources.com	800-728-5768
Securian/Minnesota Life (Optional Life Insurance)	www.LifeBenefits.com/plandesign/virginia	800-441-2258
Virginia Retirement System (VRS) (Retirement)	www.varetire.org	888-827-3847