



**LOUDOUN COUNTY PUBLIC SCHOOLS**  
**DEPARTMENT OF BUSINESS & FINANCIAL SERVICES**  
**EMPLOYEE HEALTH, WELLNESS & BENEFITS**  
21000 Education Court, Suite #319  
Ashburn, VA 20148

## Welcome to Retirement!

**Please carefully review the following **IMPORTANT** information  
relating to your benefits at retirement.**

### **Health Insurance**

Staff of Employee Health, Wellness and Benefits are available to assist you with retiree health insurance questions. We'd like to start by providing guidance related to your options and the requirements for continuing health insurance benefits with LCPS, as well as information relating to transitioning to another health insurance program. Your options will differ depending upon your unique situation so please carefully review the tips below to find those that apply to you.

#### **General:**

- You must have at least 15 cumulative years of full time service with LCPS to be eligible for retiree health insurance.
- Only retirees and dependents covered at retirement, and for a period of 3 consecutive years immediately preceding retirement, are eligible for coverage through the LCPS retiree health insurance program.
- You will not be automatically enrolled in retiree health insurance. To enroll, you must complete and return a Retiree Health Insurance Enrollment/Change Form.
- If you do not enroll in the LCPS retiree health insurance program at retirement, you will not be eligible to enroll in the future. Eligible dependents not enrolled as dependents at the time of your retirement will not be eligible to enroll in the future.
- If you cancel coverage for yourself or any covered dependents at any point, you, and/or the dependents on which the coverage was cancelled, will not be eligible to elect coverage in the LCPS retiree health insurance program at any point in the future.
- You and your spouse/dependents might be enrolled in different plans if one of you is eligible for Medicare and the other is not.
- Dependent children who reach age 26 will be dropped from your plan, at the end of the month in which they turn 26, and offered COBRA coverage.
- You must notify us within 30 days of any change in status, for you or your dependents, which may affect eligibility for coverage.
- When you retire from LCPS, you and your covered dependents may receive a COBRA notice and election form. You can disregard this COBRA information for you and any dependents that are continuing coverage through the LCPS retiree health insurance program.
- If you elect retiree health insurance, you will be billed, on a monthly basis, for any health insurance premiums due. You may also request to have your retiree health insurance premiums deducted from your VRS check by completing an Authorization to Deduct Insurance Premiums form (VRS-78).

**Medicare Eligible Individuals (Retiree and/or Eligible Dependents) Electing Coverage:**

- Must enroll in Medicare Part A&B. You should not enroll in Medicare Part D as the Cigna Rx Medicare plan provides prescription benefits. You should start the Medicare application process 2-3 months in advance of your active coverage ending, if possible. If you are not sure when your active coverage ends, contact Employee Health, Wellness and Benefits.
- You will not be automatically enrolled in the Cigna Medicare Surround and Rx plan. To enroll, you must provide a copy of your Medicare Card showing you have Medicare Part A&B to Employee Health, Wellness and Benefits, along with a completed Retiree Health Insurance Enrollment/Change Form.
- If you request retiree health insurance but are unable to provide a copy of your Medicare Card upon enrollment, you will maintain coverage through your pre-retirement Cigna plan (OAP or POS), for a period of up to 90 days, while we wait for you to provide a copy of your card. During this time, you will pay the retiree rate associated with the Cigna OAP or POS pre-retirement plan, which may be higher than your Cigna Medicare and Rx plan rate. If you do not provide a copy of your card within this 90 day period, coverage for you and your dependents may be cancelled.
- If you are enrolling in Medicare and your dependents are not, new cards and account numbers will be issued for all coverage.
- Medicare eligible retirees and/or dependents who successfully complete the application process will be enrolled in the Cigna Medicare Surround and Rx plans, which become your source for medical, prescription and vision coverage. For medical services, Medicare will be primary and Cigna Medicare Surround secondary. Delta Dental will provide your dental coverage. Cigna Vision will provide vision coverage. Cigna Medicare Rx will provide prescription coverage.  
*Separate election forms are not required.*
- Each covered member will receive both a medical (to be used for vision services as well) and prescription card from Cigna. A new Delta Dental card may also be issued.

**Non-Medicare Eligible Individuals (Retiree and/or Eligible Dependents) Electing Coverage:**

- Will maintain coverage through your pre-retirement Cigna plan (OAP or POS) as well as plans through Express Scripts Prescription, Delta Dental and Davis Vision. If enrolled in the HDHP as an active employee, you will have to choose between OAP and POS for retiree coverage.
- If the retiree is not Medicare eligible, the retiree and non-Medicare eligible dependents will continue to use the same Cigna, Davis Vision and Express Scripts Prescription cards but will be issued a new Delta Dental Card. If the retiree is enrolling in Medicare and any of the dependents are not, new cards and policy numbers will be issued for all coverage.
- Upon eligibility for Medicare, you must enroll in Medicare Part A&B and submit a copy of your Medicare Card to Employee Health, Wellness and Benefits. The Medicare eligible member will be enrolled in the Cigna Medicare Surround plan the 1<sup>st</sup> of the month following receipt of documentation.

**Considering Coverage Under Your Spouse's Benefit Plan:**

- For most employer sponsored plans, termination of employment/retirement of a spouse is considered a qualifying event in which the employee may make certain changes to their benefit elections. There is typically a window of time (ex. 30 days) for which this change can be

requested. Your spouse should contact their employer's benefits office to inquire about options and deadlines if this is a consideration.

## **Voluntary Benefits**

### **403(b) and 457 Elective Deferral Plans**

If you would like to defer all or part of your final LCPS payout into the 403(b) or 457 optional retirement savings programs, there are specific forms and deadlines for making changes to your deduction amounts.

To defer a lump amount from your payout into the 403(b) plan, you must complete a 403(b) Lump Sum Deferral form. 403(b) deferrals that are set up as a percentage will only be calculated on your regular pay vs. your total pay. To defer on your payout, you need to complete the 403(b) Lump Sum Deferral form. For a copy of the form, please contact one of our Lincoln Financial Retirement Consultants.

- Haleh Farshi: [Haleh.Farshi@lfg.com](mailto:Haleh.Farshi@lfg.com) or 703-581-9535
- Charity Neer: [Charity.Neer@lfg.com](mailto:Charity.Neer@lfg.com) or 540-336-2598

One-time payments can also be made from your payout into the 457 Retirement Plan. Please contact Employee Health, Wellness and Benefits for the One-Time Deferral form. If you do not have a 457 account established, you will need to establish an account at least one month prior to the payout of your retiree payment.

If you have questions regarding the deadlines, please contact Employee Health, Wellness and Benefits as soon as possible - but no later than the month before you plan to retire.

### **Cigna Health Savings Account (HSA)**

Voluntary contributions will end at the end of the month in which you retire or, for employees who retire at the end of the contract year, through their last contract pay. For example, a 10-month employee retires on their last day of work and their employment contract and pay continues through August. HSA contributions will be deducted through the last paycheck in August. You may elect to discontinue your HSA contribution at any time by submitting an HSA Enrollment/Change form to Employee Health, Wellness and Benefits.

### **Cigna Flexible Spending Account (FSA)**

The FSA benefit and deductions are stopped on your last day of work. You may submit claims for eligible FSA expenses incurred from January 1 through your last day of work. For example, a 10-month employee retires and their last day of work is June 18, however, their employment contract and pay continues through August. The FSA benefit and deductions stop on your last day of work (June 18) not at the end of your employment contract period (August). Claims incurred after your last day of work are not eligible for reimbursement. You will have additional time to file claims (typically through March 31).

### **Cigna Accidental Injury and Critical Illness**

Accidental Injury and Critical Illness benefits and deductions are stopped on your last day of work. For example, a 10-month employee retires on their last day of work and their employment contract continues through August. These benefits and deductions stop on your last day of work (not at the end of your employment contract period i.e. August). Cigna will mail information to you about options for continuing coverage.

Additional information, including premiums and plan summaries, can be found under the Retiree Information link on the Employee Health, Wellness and Benefits page of [www.lcps.org](http://www.lcps.org). You may also contact Employee Health, Wellness and Benefits at (571) 252-1810 or via email at [LCPSHealthWellness@lcps.org](mailto:LCPSHealthWellness@lcps.org).

Please also look for our retiree newsletters, emailed to your personal email address, which includes important information and tips for our retired employees who maintain health insurance with us.