

Highlights

- Allowance (the amount OPERS pays toward the total monthly coverage cost) will be based on years of service at retirement and age at first enrollment in OPERS health care plan.
- Effective 1/1/2014, once you voluntarily withdraw you may re-enroll if you provide proof of creditable coverage in another health care plan (*Rule Amended 10/16/13*)
 - Retirees may re-enroll during open enrollment or within 60 days of an involuntary termination of health care coverage

Spouses

Access based on recipient eligibility through 2020. Spouses will have access to the OPERS Medicare Connector in 2016 if age 65 or older with enrollment in Medicare Part A & Part B.

- 2015 – Allowance unchanged
 - 2016 – 33% reduction between current and new allowance
 - 2017 – 33% reduction between current and new allowance
 - 2018 – \$0 allowance, access only
 - 2019 – \$0 allowance, access only
 - 2020 – \$0 allowance, access only
 - 2021 – No access to OPERS Health Plan (*subject to review*)
- } retiree pays full cost of spouses coverage

Child(ren)

If retiree has 20 years of qualified service or more, children will have continued access to coverage. If retiree has fewer than 20 years of qualified service, children will have access to coverage through 2019.

Medicare Part B Reimbursement

This will be phased out over a three-year period according to the following schedule:

- 2014 – \$96.40
- 2015 – \$63.62
- 2016 – \$31.81
- 2017 – \$0

There is no promise, guarantee, contract or vested right to access health care coverage or a premium allowance. The Board has the discretion to review, rescind, modify or change the health care plan at any time.

Action Items (Contact OPERS)

- Report the death of a beneficiary, a divorce, dissolution or annulment (*Pop-up*)
- Within one year of your date of marriage, you can update your payment plan to a joint and survivor annuity to add your new spouse (*Pop-down*)
- Report a change of address (*this can be done through your online account*)
- Change your tax withholding (*forms can be printed from the OPERS website*)

Resources

OPERS Website: www.opers.org

OPERS Member Services Center: 1-800-222-7377

- At the OPERS website, you can view electronic versions of OPERS publications; PERSpectives blog, Facebook and Twitter.
- Through online account access, you can print and view 1099s; print a statement verifying current monthly benefit; view beneficiaries; view monthly payment information including tax withholding, deductions, change your direct deposit information and more.

Health Care Administrators:

Humana:	www.humana.com/opers	877-890-4777
Humana Wellness:	www.humana.com/opers	877-567-6450
Medical Mutual:	www.medmutual.com	877-520-6728
Medical Mutual Wellness:	www.medmutual.com	877-520-6728
HealthSpan (<i>formerly Kaiser Permanente</i>):	www.healthspan.org	800-686-7100
Express Scripts:	www.express-scripts.com	866-727-5873
Aetna Vision:	www.aetnavision.com	866-591-1913
Aetna RMA:	www.aetna.com	888-672-9136
MetLife Dental:	www.metlife.com/mybenefits	888-262-4874

State and Federal Government:

Ohio Department of Insurance:	www.insurance.ohio.gov	800-686-1526
Ohio Senior Health Insurance Information Program (OSHIIP):		800-686-1578
Medicare:	www.medicare.gov	800-633-4227