

RETIREES INSURANCE
SURVEY

District	Type of Coverage offered to Retirees	Difference in coverage offered before age 65	District monthly contribution to retiree health insurance	Retiree contribution	Questions/ comments
Alachua	Florida Blue & Florida Health Care, both fully insured. 5 plans available	All employees and retirees are offered the same coverage regardless of age	\$ -	They pay the entire premium which ranges from \$454.81 to \$859.55 depending on the plan they choose	
Bradford	Blue Cross, fully insured	No	None	Full price premium	
Brevard	If the retiree is under 65 and not Medicare eligible they can stay on our plan. We are self-insured, TPA is Cigna. If they are Medicare eligible they have to take Health First or United Healthcare through the Consortium.	If they are 65 or older and Medicare eligible they are placed with the Florida School Retiree Benefit Consortium; under 65 and not Medicare eligible, they may take the School Board insurance at the 100% cost to the retiree.	\$ -	Only the Non-Medicare eligible are on our plan and pay 100%. Retiree only: \$720.90; Retiree/Spouse: \$1,058.10; Retiree/Eligible Children: \$892.50; Retiree/Family: \$1,175.70	
DeSoto	Florida Blue fully insured – if not Medicare Eligible we offer our HMO or PPO plans, whatever they are currently enrolled in at retirement. If Medicare eligible they can keep either the HMO or PPO but also have another option, Blue Medicare .	See "Type of Coverage" regarding offering of before or after 65 and Medicare eligible.	If they have 20 yrs. full time experience with our district we would pay full premium of their Individual HMO or PPO plan for one year OR 6 mos. of a Family plan, as long as they are NOT Medicare eligible. If Medicare eligible then we only pay the Part B premium rate for one year towards the health plan they choose – if all together terming health then we mail that prem. rate check directly to the retiree for one year.	If they do not have 20 yrs. their only option would be COBRA continuation at full premium	

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Duval	Duval County Public Schools currently offers Florida Blue, Blue Options Open Access to retirees. The district's group health insurance program is self-insured	The group self-insured health insurance program is offered to retirees who are under age 65. Retirees who are age 65 and older and ineligible for Medicare may also be eligible for the self-insured health insurance program. Retirees age 65 and older and enrolled and covered under the provisions of Medicare Parts A and B are offered Medicare Supplement or Medicare Advantage plan options	Duval County Public Schools does not contribute to the monthly cost of retiree health insurance	Retirees contribute the following monthly cost to participate in the district's self-insured health insurance program: * No Deductible (Retiree Only) \$691.47; Low Deductible (Retiree Only) \$631.81; High Deductible (Retiree Only) \$575.26	
Flagler	Provider is United Health Care and the District is self insured.	There is no difference in what is offered to our retiree's before age 65 vs. those who are 65 and older.	Flagler does not contribute to the retiree's health insurance	Retiree's pay 100% of the health insurance.	
Gadsden	C H P	NO	Nothing	700.00	
Lee	Aetna PPO and High Deductible Health Plan/Heath Savings Account – Self Insured.	No difference in coverage depending on Medicare eligibility.	\$0, retiree pays the full rate	The full rate	

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Leon	Fully insured... Capital Health Plan & Florida Blue	Age 65 and older are offered a Retiree Medicare Advantage Plan	No contribution	100%	
Liberty	Capital Health Plan/Fully insured	All Retirees premium is the same as regular employees.	\$2.00 per year of service	Retirees pay total amount of premium minus the number of years of services that is	
Madison	Florida Blue	Same	\$100 for the first 24 months after retirement	100% of premiums - No additional charges	
Manatee	Florida Blue (Self Insured - 3 plans are offered to active & retirees). Aetna - 2 Medicare advantage plans	We do not require employees to move to a med-advantage plan, but many do because of costs.	\$ -	100%	
Marion	Blue Cross full insured Medicare Advantage if not staying on traditional plans.	It is not required but retirees can buy the Medicare Advantage Plan once age eligible. Prior to 65 they can stay on our traditional plans.	None	Ranges by plan from \$389 - \$611	
Martin	We are in the process of changing Board policy to provide retirees age 65 and over a Health Insurance Subsidy that would be equal to their FRS HIS. We are also exploring offering Advantage plans and/or Supplement plans. This has been a long, tedious, politically charged process because prior to this, retirees that had 30+ years of service were receiving 100% paid district insurance (BCBS PPO Plan).	Yes. Due to the substantial uproar from attempting to change benefits for the 65 and over retirees, the Board has decided to maintain the status quo for retirees under the age of 65 for now. Thus, they receive the following: 15 years of service - 25% of the Board's flat amount contribution (\$6,500) towards retiree health insurance; 20 years of service - 50%; 25 years of service - 75%; 30 years - 100%	Approximately \$540.00. We currently offer a PPO, HMO55, HMO47 and high deductible plan.	See other answers	

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Miami-Dade	District is self-funded for active employees and non-Medicare retirees. The program is administered by Cigna. Medicare-eligible retirees are offered a variety of Medicare Supplemental Programs as offered through the Florida Schools Retiree Benefits Consortium (FSRBC).	Pursuant to the provisions of 112.0801, Florida Statutes, non-Medicare eligible retirees are offered the same programs as actives at the same rate structure. Medicare-eligible retirees are offered a variety of Medicare programs through the FSRBC which meets the requirements of 112.0801, Florida Statutes.	The District does not pay portion of the premium for non-Medicare or Medicare-eligible retirees; however, for non-Medicare eligible retirees the claims are commingled and the retirees pay the exact same premium as for the active employees to comply with 112.0801, Florida Statutes.	Non-Medicare eligible retirees pay between \$655/month to \$692/month for single coverage depending upon the plan selected. Medicare-eligible retirees can select a \$0 cost Medicare Advantage programs or other Medicare Advantage programs with premiums between \$144.49 to \$338.15/month. Retirees can also choose a variety of Medicare Supplemental plans which range in cost based age as well as Pharmacy Part D plans which cost between \$25/month to \$249.35/month.	

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Orange	<p>Early retirees are offered 3 Cigna Plans (Local Network, HRA PPO, and Network Premium) that are self-insured; Medicare Eligible retirees have fully insured Cigna Medicare medigap F or N and PDP; United Medigap A, F or N; 3 United PDP, 3 United Advantage Plans. The plans for the Medicare eligible retirees are through the Florida School Retiree Benefits Consortium, a group made up of some Florida School Districts.</p>	<p>The plans offered before age 65 retirees are the same plans as are offered to the active retirees. At least one plan offered with Medicare eligible retirees have been judged to be as good as the plans offered to the active retirees (in fact, they are richer) and the premiums do not exceed that of the active group. See FS 112.0801. The Department of Insurance has approved the program and agrees that it meets the statute.</p>	<p>Retirees pay the total premium and the district does not contribute any premium. However, retirees receive up to \$150 subsidy each month through the Florida Retirement System towards their insurance. This subsidy is a portion of the percentage the district pays for the retirement funds to the Florida Retirement System.</p>	<p>This is varied per the attached rate sheet. The Medicare eligible rates are age rated. I do not have the rates for the United products yet.</p>	

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Osceola	Self-insured plans which are administered by CIGNA as ASO: Core plan, LocalPlus, Wellness LocalPlus and Wellness Open Access Plus.	Retirees who are 65 years of age and older must enroll in both Medicare Part A and Part B to be eligible for District Benefits. Medicare is considered to be your primary insurance even if you remain enrolled in a District medical plan. This means any medical expenses you incur must first be processed and paid by Medicare; you will have to submit a claim to your District medical plan. In most cases, your District medical plan will cover your Medicare deductible and or coinsurance. Beginning January 2015, an additional option was offered to those retirees age 65 and over who are eligible for Medicare. CIGNA Surround with the HealthSpring Prescription Drug Plan which is a fully-insured program.		Core Plan \$434.59/month, LocalPlus \$502.80/month, Wellness LocalPlus \$545.65/month and Wellness Open Access Plus \$579.46 month.	
Palm Beach	Self-insured, United Healthcare, HMO or High Deductible plans	No, however all our plans pay secondary to Medicare, even if the member does not enroll in Part B.	\$ -	HMO single is \$565 or \$480 depending on plan	

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Polk	<p>Non-Medicare Eligible retirees have the option of the PCSB Group Health Plan administered by BCBS (Self-insured). Effective 1/1/15, Medicare eligible retirees are no longer eligible for the PCSB self-insured Group Health Plan. Through the Florida School Retiree Benefit Consortium Medicare Eligible retirees are offered fully insured insurance coverage through BCBS and United Healthcare. Two (2) BCBS Medicare Advantage Plans and three (3) Medicare Supplement Plans (A, F, N) and two (2) Part D pharmacy plans administered by United Healthcare.</p>	<p>Effective January 1, 2015, PCSB joined the Florida School Retiree Benefit Consortium (FSRBC), an organization that assists School Districts throughout the state with benefit and retirement related initiatives.</p>	<p>The District makes no contribution toward the cost of Medicare-eligible Retiree Health Insurance; non-Medicare eligible retirees have an implied contribution of \$39.00 per month. The current monthly contribution per employee is \$574.00. The current monthly premium for non-Medicare eligible retirees is \$535.00.</p>	<p>Non-Medicare Eligible rates – Retiree - \$535.00; Spouse \$423.00. Medicare Eligible rates vary based on the plan selected. 2016 Rates for the Medicare Advantage Plans are: \$127.10 and \$283.00. Supplement Plans premiums vary by age and state of residence. Pharmacy Plans – Premier - \$249.35; Comprehensive - \$101.01</p>	
Seminole	<p>Cigna OAP plans (3) and we are self-insured</p>	<p>No there is not.</p>	<p>Nothing - the retiree pays the full premium.</p>	<p>Non-Medicare \$638.93; \$566.04 or \$537.62 depending on the plan they select.</p>	
Sumter	<p>Blue Cross, fully insured</p>	<p>The plan is the same; however, we encourage them to seek Medicare and supplemental insurance. Valery Insurance Agency partners with us to provide informational meetings, etc....</p>	<p>No contribution</p>	<p>Retirees pay the full premium</p>	

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Wakulla	Capital Health Plan/Fully insured	(CHP Retiree Advantage and Blue Medicare) 65+ retirees must enroll in our Medicare Plans in order to remain on our group insurance	None	Total Cost of Premium	
Walton	Florida Blue - Fully insured	No difference in coverage depending on Medicare eligibility.	No contribution for retiree	100% of premium cost	