



County of Henrico and Henrico County Schools
Retiree Health Care and Dental Coverage Policy

Effective January 1, 2003

Updated November 2007

Frequently Asked Questions

Note: "Retiree health and dental plans" are defined as Henrico County group plans.

Q: When I retire, how long do I have to decide if I want to enroll in Henrico County's retiree health care and/or dental plans?

A: You have thirty-one (31) days from the date your insurance coverage ends to enroll in the retiree health care and/or dental plans. If you do not complete and return enrollment forms within this 31-day period, you will not be able to enroll in the Henrico County retiree health care and/or dental plans in the future.

Q: I am covered by my spouse's employer's plan. If I don't elect to enroll in Henrico County's retiree health care and/or dental plans at retirement can I enroll if my spouse leaves or retires from his/her position?

A: No. You must enroll in Henrico County's retiree health and/or dental plans within thirty-one (31) days of the date your insurance coverage ends to have coverage in the future. If you do not enroll within 31 days, you forfeit your opportunity to elect coverage through the County.

Q: As a retiree, I am enrolled in Henrico County's health and dental plans. My spouse is covered by his/her employer's plan. Can I enroll my spouse in the County's retiree health care and dental plan if he/she leaves his/her position?

A: Yes. If you are enrolled in the retiree health care and/or dental plan, you may enroll or cancel coverage for your dependents within 31 days of a qualifying event:

- Marriage/Divorce
- Death of spouse or child
- Birth or adoption of a child
- Last eligible child no longer qualifies as a dependent
- Change in spouse's employment status

Q: If I carry my spouse as my dependent on my retiree health care and dental plans, can he/she continue coverage on the retiree plan if I die?

A: Yes. Your surviving spouse can continue in the retiree health care and dental plans indefinitely. However, if your surviving spouse terminates coverage, he/she cannot reenter the plans.

Q: As a retiree, I am enrolled in Henrico County health and dental plans. Can I make changes during future annual Open Enrollment periods?

A: Yes, if you are already enrolled, you can change plans or add/drop dependent coverage. For example, if you are only enrolled in the retiree dental plan, you may only make changes to your dental plan. If you are only enrolled in retiree health care plan, you may only make changes to your health care plan. The County will send Open Enrollment information to your home at the address on file with the health and/or dental carriers. Please keep your address current with these companies so you can receive this important information.

Q: I understand that once I terminate (drop) retiree health and/or dental coverage, I cannot re-enter the plans. What would cause my coverage to terminate?

A: Retiree health and/or dental coverage terminates at the earliest of the following events:

- The retiree fails to pay the required premium contributions.
- The retiree sends written notification that coverage is no longer desired.
- The retiree dies.
- The County terminates the plan. In this case, a participating retiree may re-enroll in another County sponsored retiree plan.
- The retiree's coverage is terminated for cause as defined by the plan.
- The retiree fails to provide appropriate paperwork in a timely manner during Open Enrollment.

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