

# Jackson County Retirees Insurance Plan

Original Approval: January 18, 2001

Amendment Dates: July 2013, July 2016, November 1, 2024

Policy in effect when approved.

## **RETIRES INSURANCE PLAN BENEFITS**

Eligible retirees of Jackson County hired **BEFORE January 1, 2025** will receive these benefits:

- County-paid medical and prescription coverage (health insurance)
- Dental insurance coverage
- Telehealth benefits

Eligible retirees of Jackson County hired **AFTER January 1, 2025** will receive these benefits until the retiree reaches age 65:

- County-paid medical and prescription coverage (health insurance)

## **ELIGIBILITY REQUIREMENTS FOR RETIREES INSURANCE PLAN BENEFITS**

(effective and applicable as of November 1, 2024 except as noted below)

1. Regular employees enrolled in Local Government Retirement System:
  1. Attainment of 60 years of age and accumulation of 20 cumulative vesting credit years with Jackson County.
  2. Accumulation of 15 cumulative vesting credit years with Jackson County for any employee eligible for disability retirement with the Local Government Retirement System.
  3. Any age and accumulation of 30 cumulative vesting credit years with 20 of the 30 vesting credit years occurring with Jackson County.
2. Law Enforcement employees enrolled in the Local Law Enforcement Officers Retirement System:
  1. Attainment of 55 years of age and accumulation of 20 cumulative vesting credit years with Jackson County.
  2. Accumulation of 15 cumulative vesting credit years with Jackson County for any employee eligible for disability retirement with the Local Law Enforcement Government Retirement System.
  3. Any age and accumulation of 30 cumulative vesting credit years with 20 of the 30 vesting credit years occurring with Jackson County.
3. County Commissioners who have served three terms or 12 years for Jackson County:
  1. Eligible Commissioners must be currently fulfilling their term in office at the time of retirement.

2. Prior terms (years) of service as a Jackson County Commissioner will be credited toward the required 12 years of service.
4. Contracted individuals who are provided years of service with Jackson County under a contractual agreement.
5. Additional eligibility provisions:
  1. The employee, commissioner, or individual covered by a contractual agreement must be in an active pay status at the time of retirement to be eligible for the benefit.
  2. The retiree is provided the applicable insurance plan benefits until they become eligible for Medicare, at which time the medical and prescription coverage is changed to a Medicare supplement or Medicare Advantage Plan. This provision is only applicable to retirees hired before January 1, 2025.
  3. Coverage for eligible dependents of retirees provided with applicable insurance plan benefits may also be continued. However, ~~but~~ dependents may not be added after the retirement of the Jackson County ~~employee~~ retiree unless the dependent is a Jackson County employee at the time of the retiree's retirement.

The dependent employee may be added upon termination of coverage as an employee if the dependent ~~employee~~ accumulated five (5) vesting credit years with ~~years~~ Jackson County and the Local Government Retirement System or the Local Law Enforcement Officer Retirement System. The dependent employee must be covered under the county's insurance plan and in an active pay status at the time the dependent employee's coverage terminates. The retiree must pay the full current premium insurance plan cost for the dependent ~~care~~.

4. Upon the death of an eligible retiree, insurance plan benefits for eligible ~~a~~ surviving dependents will terminate on the date of the retiree's death.