City of Jacksonville, Florida

Lenny Curry, Mayor

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ONE CITY. ONE JACKSONVILLE.

RETIREMENT BENEFITS
FAQ's

1. **Question:** If an enrolled retiree canceled his/her benefits (health, dental, vision or life) can she/she re-enroll at a later date?

2. **Answer**: No, once a retiree cancels a benefit (health, dental, vision or life) he/she can no longer re-enroll with the City benefits.

3. **Question:** If an employee who is enrolled in benefits retires from the City and does not elect to continue benefits at the time of retirement, can he/she enroll in retiree benefits at a later date?

   Answer: No, if a retiree does not elect to continue benefits upon retirement, he/she is not eligible to enroll in the future.

4. **Question:** If an enrolled retiree needs to cancel a benefit due to other coverage, how long do they have to make this change?

   Answer: For Pre-Tax benefits, a retiree has **30 days** from the date the other coverage begins to complete the necessary documents to cancel a benefit. If over 30 days, the retiree must wait for re-enrollment to make the change.
   For Post-Tax benefits, a retiree can cancel benefits at any time.

5. **Question:** If a retiree, who has dependents enrolled on benefits, elects to cancel retiree only benefits (health, dental, vision or life), can the dependents stay on benefits without the retiree?

   Answer: In general, the answer is no. However, if the retiree dies, the dependents can remain on the benefits in which they were enrolled prior to the death.

6. **Question:**   When can an enrolled retiree add dependents?

   Answer: Dependents can be added due to a qualifying event within 31 days or during annual enrollment.

7. **Question:** In the past, retirees who opted out of the City's retirement plan (due to coverage with Medicare A & B and obtaining a Medicare Supplemental policy) were provided with a document which guarantees the right to return to the City's health plan at a later date, if desired. Is this document still honored?

   Answer: Yes, the City will continue to honor these documents.

8. **Question:** Will the City continue to issue these documents in the future?
   Answer: No

9. **Question:** Can a retiree enroll in City retiree benefits if he/she is not receiving a pension check from the city?
   Answer: No; however there is one exception - if a retiree was employed at the time of the Consolidation (County and City) and was offered a choice between State of Florida retirement and City of Jacksonville retirement and chose the State plan; Retirees electing the State Retirement will be grandfathered in and may remain on City retirement benefits. State retirees will pay their premiums manually.

10. **Question:** If an enrolled retiree declines health insurance, can he/she continue the benefits for dental and/or vision?
    Answer: Yes, a retiree can elect to continue or cancel benefits <u>upon</u> retirement. However, a retiree cannot add benefits <u>after</u> retirement

11. **Question:** Once retired, can a retiree continue Flexible Spending Accounts if he/she was enrolled as an active employee?
    Answer: No, all funds that have been contributed prior to termination/retirement must be used prior to the termination/retirement date. Retiree must submit claims no later than 60 days after the termination/retirement date.

12. **Question:** A married couple and both spouses work for the City and both are enrolled in benefits individually, should one spouse retire, can the retiring spouse enroll as a dependent on the active spouse's benefits?
    Answer: Yes, however, the retiree can only enroll in the benefits they were enrolled as an active employee and only if the spouse has the same benefits. Example: Fred and Wilma are City employees. Fred is enrolled in health benefits only, Wilma is enrolled in health, dental, and vision benefits. Fred retires and is now covered as a dependent on Wilma's benefits; Fred can only be enrolled in health on Wilma's benefits since he was not enrolled in dental and vision benefits as an active employee.