



## RETIREMENT BENEFITS

### Questions and Answers

1. **Question:** If an enrolled retiree cancels their benefits (health, dental, vision or life) can they re-enroll at a later date?  
**Answer:** No, once a retiree cancels a benefit (health, dental, vision or life) they cannot re-enroll.
2. **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 they enroll in retiree benefits at a later date?  
**Answer:** No, if a retiree does not elect to continue benefits upon retirement, they will not be able to enroll in the future.
3. **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 thirty-one days from the date the other coverage begins to complete the necessary documents to cancel a benefit; if over thirty-one days, the retiree must wait for re-enrollment to make the change. For *Post-Tax* benefits a retiree can cancel benefits at any time.
4. **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.
5. **Question:** When can an enrolled retiree add dependents?  
**Answer:** Dependents can be added due to a qualifying event (31 days) or during annual enrollment.
6. **Question:** If an enrolled retiree is re-hired by the City to work full-time, will the retiree have to satisfy the fifty-five day to the first of the next month waiting period before their active employee benefits become effective?  
**Answer:** Yes, the retiree will be treated as a new employee; however, the retiree can continue retiree benefits until the fifty-five day waiting period is complete. The retiree must continue retiree premium payments during the fifty-five day waiting period.

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.
- 7A. **Question:** Will the City continue to issue these documents in the future?  
**Answer:** No
8. **Question:** Can a retiree enroll in City retiree benefits if they are 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.
9. **Question:** If an enrolled retiree declines health insurance, can they continue benefits for dental and/or vision?  
**Answer:** Yes, a retiree can elect to continue or cancel benefits upon retirement; retirees **cannot add** benefits.
10. **Question:** Once retired, can a retiree continue Flexible Spending Accounts if they were 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 your termination/retirement date.
11. **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 their 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.