

# Post-Employment Benefits





# Retiree Health Benefits

## Eligibility

- Receiving a pension from VCERA
- Had coverage as an active employee
- No lapse in coverage



# Plan Options: Non-Medicare Eligible Retirees

- Ventura County Health Care Plan (HMO)
- Blue Shield Trio ACO HMO
- Blue Shield Access+ HMO
- Blue Shield High-Deductible PPO



# Rates:

## Non-Medicare Eligible Retirees

### Plan Year 2025

#### Ventura County Health Care Plan HMO

One Individual Covered	\$	918.36
Two Individuals Covered	\$	1,830.39
Three or More Individuals Covered	\$	2,184.16

#### Blue Shield Trio ACO HMO

One Individual Covered	\$	805.85
Two Individuals Covered	\$	1,590.20
Three or More Individuals Covered	\$	2,060.80

#### Blue Shield Access+ HMO

One Individual Covered	\$	1,030.59
Two Individuals Covered	\$	2,039.64
Three or More Individuals Covered	\$	2,645.09

#### Blue Shield High-Deductible PPO

One Individual Covered	\$	1,226.07
Two Individuals Covered	\$	2,430.67
Three or More Individuals Covered	\$	3,153.40



# Medicare Eligible Retirees

- The County does not provide medical coverage to Medicare eligible retirees and/or their Medicare eligible dependents.
- The County has partnered with Alight Retiree Health Solutions providing personal support to help transition to Medicare.
- Alight's licensed Benefit advisors have the expertise to help you understand coverage, as well as prescription drug plan options.
- Retiree and dependent(s) must be enrolled in Medicare Parts A & B



# Alight Retiree Health Solutions

Call **1-877-216-3706** (TTY 711)

Monday – Friday, 8 a.m. – 8 p.m. CT

**[retiree.alight.com/cov](http://retiree.alight.com/cov)**



# Dental and Vision Plans

- MetLife Dental PPO
- EyeMed Vision

## Plan Year 2025

### MetLife Dental PPO

One Individual Covered	\$	57.25
Two Individuals Covered	\$	95.59
Three or More Individuals Covered	\$	144.87

### EyeMed Vision

One Individual Covered	\$	4.40
Two Individuals Covered	\$	7.92
Three or More Individuals Covered	\$	11.35

# Changing Plans

Become ineligible for your current plan

- Move out of the plans' service area
- Become Medicare eligible

Retirees do not have an open enrollment period  
and may elect to cancel at any time





# Premiums

- Automatically deducted from pension check through VCERA.
- First month retiree health premium paid out of pocket.
- Arrangements may be made if pension is less than the premium



# COBRA Coverage

Federally mandated program for the continuation of current health plans (medical, dental and/or vision)

- Coverage continues for up to 18 months
- Domestic partners and their dependents are not eligible for COBRA.
- COBRA administered by OPTUM Financial



# COBRA Rates



## Plan Year 2025

<b>MEDICAL PLANS</b>	
<b><i>Ventura County Health Care Plan (HMO)</i></b>	
1 Participant	\$967.22
2 Participants	\$1934.44
3 or More Participants	\$2514.77
<b><i>Blue Shield HMO Trio</i></b>	
1 Participant	\$800.04
2 Participants	\$1600.07
3 or More Participants	\$2080.09
<b><i>Blue Shield HMO Access+</i></b>	
1 Participant	\$1029.27
2 Participants	\$2058.50
3 or More Participants	\$2676.06
<b><i>Blue Shield PPO/HDHP</i></b>	
1 Participant	\$1228.66
2 Participants	\$2457.35
3 or More Participants	\$3194.54
<b>DENTAL PLANS</b>	
<b><i>MetLife Dental PPO (PDP Plus Plan)</i></b>	
1 Participant	\$49.10
2 Participants	\$93.60
3 or More Participants	\$141.53
<b>VISION PLAN</b>	
<b><i>Eye Med Vision</i></b>	
1 Participant	\$4.49
2 Participants	\$8.08
3 or More Participants	\$11.58



# Cal-COBRA

## Cal-COBRA Extension

- Additional 18 months
- For medical only
- Only for California residents





# Contact Information

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Website:

<https://hr.ventura.org/benefits/retiree-health-benefits>



Questions?