

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



Ventura County Health Care Plan HMO		
One Individual Covered	\$	846.43
Two Individuals Covered	\$	1,688.85
Three or More Individuals Covered	\$	1,977.32

Blue Shield Trio ACO HMO		
One Individual Covered	\$	778.75
Two Individuals Covered	\$	1,536.51
Three or More Individuals Covered	\$	1,991.15

Blue Shield Access+ HMO		
One Individual Covered	\$	995.87
Two Individuals Covered	\$	1,970.71
Three or More Individuals Covered	\$	2,555.62

Blue Shield High-Deductible PPO		
One Individual Covered	\$	1,134.97
Two Individuals Covered	\$	2,248.96
Three or More Individuals Covered	\$	2,917.33

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 Aight Retiree Health Solutions providing personal support to help transition to Medicare.
- Aight'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

Dental and Vision Plans

- MetLife Dental PPO
- EyeMed Vision

MetLife Dental PPO

One Individual Covered	\$	54.39
Two Individuals Covered	\$	90.91
Three or More Individuals Covered	\$	137.84

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

MEDICAL PLANS	
<i>Ventura County Health Care Plan (HMO)</i>	
1 Participant	\$888.01
2 Participants	\$1,776.02
3 or More Participants	\$2308.82
<i>Blue Shield HMO Trio</i>	
1 Participant	\$772.91
2 Participants	\$1545.82
3 or More Participants	\$2009.55
<i>Blue Shield HMO Access+</i>	
1 Participant	\$994.37
2 Participants	\$1988.70
3 or More Participants	\$2585.31
<i>Blue Shield PPO/HDHP</i>	
1 Participant	\$1136.25
2 Participants	\$2272.52
3 or More Participants	\$2954.26
DENTAL PLANS	
<i>MetLife Dental PPO (PDP Plus Plan)</i>	
1 Participant	\$47.21
2 Participants	\$90.02
3 or More Participants	\$136.09
VISION PLAN	
<i>Eye Med Vision</i>	
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?