

APPENDIX B - Retiree Eligibility for County Health Plan Summary (Revised March 2021)

Eligibility Criteria

- 1) **Retiree** – defined as individuals who retired from County of Loudoun employment & immediately begin receiving a retirement annuity from VRS. Individuals who resign from employment and delay receipt of retirement benefits from VRS are not considered retirees. Employee must be enrolled in the County of Loudoun or LCPS Group Health Plan at the time of retirement.
- 2) **Minimum of 15 years of service**¹ – Years of service are computed based on the number of full-time years of employment in a benefit eligible position with the County of Loudoun.²
 - a) Part-time service in a benefit eligible position is pro-rated and converted to a full-time equivalent³.
 - b) Non-covered service with the County of Loudoun that is purchased through VRS as covered service will be applied toward total years of service.
 - c) Service with LCPS will be applied in accordance with (2) (a) (b).

Benefit Eligible Position – must include eligibility to participate in the County of Loudoun and/or LCPS Group Health Plan.

- 3) **Retiree & Dependents** – must be enrolled in the County of Loudoun and/or LCPS Group Health Plan at the time of the employee’s retirement including the preceding 12 months and 3 out of the last 5 years.

Retirees are not eligible to add dependents after retirement unless they satisfy the dependent eligibility in (3) unless required by state / federal law. In the event of a divorce, the retiree’s ex-spouse is no longer eligible for the Plan and will be extended COBRA coverage.

The spouse of a deceased retiree is eligible to retain coverage if covered at the time of the retiree’s death.⁴

- 4) **Disability Retirees** – Non-work related disability retirees are subject to the same years of service requirements as other retirees with regard to their eligibility and premium level. Disability retirees are required to enroll in Medicare Parts “A” and “B” at the time they become eligible and provide proof of enrollment 45 days prior to the Medicare coverage effective date in order to retain coverage under the County’s plan.
- 5) **Medicare Enrollment Required** – Retirees / spouses / dependents who are eligible for Medicare Parts “A” & “B” must enroll for Medicare coverage and provide proof of enrollment 45 days prior to the Medicare coverage effective date in order to retain supplemental coverage under the County’s plan.

Plan options available for pre-65 retirees and Medicare eligible retirees can be found on the County Internet at www.loudoun.gov/retiree.

Re-enrollment rights: Retirees may waive coverage under the retiree health plan if coverage is available under another plan, and later opt back in at the same level of coverage in effect at the time of their retirement with proof of creditable coverage (requires continued coverage with no lapse in coverage).

¹ Minimum of 10 years of service for Group A eligible employees.

² Percentage of monthly premium is based on the number of years of service.

³ VRS conversion formula.

⁴ Premiums are determined by the level of coverage and the retiree’s years of service.

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Retiree Cost & Payment

The Loudoun County Board of Supervisors adopts premium levels annually. Premiums paid by the retiree are determined by the plan elected, level of coverage and the retiree’s years of service. The “greater of” (not combined) years of service is used to determine premium level for dual service retirees. Generally, ACH is the required method of payment. Premiums are deducted on a monthly basis by a third-party vendor contracted by the County. Premiums are due in full monthly on the date designated. Unpaid premiums will result in cancellation of coverage. Retirees will receive one (1) reminder of delinquent premiums before cancellation. Coverage will be cancelled as of the last day of the month in which premiums were paid.

Group	Eligibility Criteria	County Contribution
A	Current retirees and employees who were within 15 years of their VRS normal retirement date (“NRD”) as of January 1, 2013 and employees who had 20 or more years of service as of January 1, 2013 but were not yet within 15 years of their NRD.	A County contribution of monthly premium for the County Health Plan subject to a maximum County contribution rate. Monthly premium amounts are set on an annual basis.
B	Current employees who were 35 years of age and older as of January 1, 2013, excluding any employee included in Group A.	A County contribution of monthly premium for the County Health Plan based on years of service and Medicare eligibility. Monthly premium amounts are set on an annual basis.
C	Current employees who were less than 35 years of age as of January 1, 2013.	The County will contribute toward a Retiree Health Savings Plan. Such contribution is paid semi-monthly contingent on the employee’s participation in the County’s Health Plan as a retiree. Employees in Group C who meet the eligibility criteria may enroll in the County’s retiree health plan but will not be eligible for premium cost sharing (i.e. the employee will be responsible for 100% of the premium cost).
D	New employees hired on or after January 1, 2013.	The County will contribute toward a Retiree Health Savings Plan. Such contribution is paid semi-monthly contingent on the employee’s participation in the County’s Health Plan as a retiree. Employees in Group D who meet the eligibility criteria may enroll in the County’s retiree health plan but will not be eligible for premium cost sharing (i.e. the employee will be responsible for 100% of the premium cost).