



## 2020 Health Plan Rates for Medicare Eligible Retirees

### What health plan can I enroll in as a Medicare eligible retiree?

If you or one of your covered dependents are Medicare eligible, you have the option to enroll in the *Medicare Advantage PPO Plan*.

- This Medicare replacement plan provides medical, prescription, behavioral (mental) health, and vision benefits.
- Enrollment in the plan requires that the Medicare eligible plan **participant must enroll in Medicare Part A (hospitalization) and Part B (medical)** and pay any applicable Medicare premiums.
- Your Non-Medicare eligible family members will be enrolled in the County's Choice Plus Point of Service (POS) plan administered by UnitedHealthcare.

### What do I pay for coverage?

Monthly premiums are based on your date of hire as shown in the tables below.

1. Retirees hired *prior* to January 1, 2011 who have more than 10 years of continuous Pinellas County service pay the following subsidized monthly rates:

Monthly Premium for Retirees Hired Prior to January 1, 2011	
Coverage	Monthly Rate
Retiree (Medicare)	\$147.67
Retiree + Spouse or Domestic Partner (both Medicare)	\$317.42
Retiree + Spouse or Domestic Partner (one Medicare, one Non-Medicare)	\$648.27
Retiree + Child(ren) (one Medicare, one Non-Medicare)	\$425.34
Retiree + Children (retiree and at least one child Medicare)	\$317.42
Retiree + Child(ren) + Spouse or Domestic Partner (at least one Medicare)	\$801.05
Retiree + Child(ren) + Spouse or Domestic Partner (two or more Medicare)	\$722.96

2. Retirees hired *on or after* January 1, 2011 or who have less than 10 years of Pinellas County service pay the following non-subsidized monthly rates:

Monthly Premium for Retirees Hired on or After January 1, 2011	
Coverage	Monthly Rate
Retiree (Medicare)	\$ 421.81
Retiree + Spouse or Domestic Partner (both Medicare)	\$ 843.62
Retiree + Spouse or Domestic Partner (one Medicare, one Non-Medicare)	\$1,406.48*
Retiree + Child(ren) (one Medicare, one Non-Medicare)	\$1,226.69
Retiree + Children (retiree and at least one child Medicare)	\$ 843.62
Retiree + Child(ren) + Spouse or Domestic Partner (at least one Medicare)	\$2,215.54*
Retiree + Child(ren) + Spouse or Domestic Partner (two or more Medicare)	\$1,652.68

*\*This rate is for the retiree enrolled in Medicare. If the spouse (or child) is the individual enrolled in Medicare, the rate is approximately \$100 lower.*

### **How do I pay for the Medicare Advantage PPO Plan?**

If you receive FRS Pension Plan benefits, your premium contribution will be deducted from your monthly pension check. It takes from 30 to 90 days for the deduction to be set up. Until that time, you will be billed by the Pinellas County Clerk of the Court. If you are an FRS Investment Plan participant, you will be billed monthly by the Pinellas County Clerk of the Court for your coverage.

### **What is the FRS Health Insurance Subsidy?**

- The Florida Retirement System (FRS) provides a Health Insurance Subsidy (HIS) to help you pay for retiree health insurance, whether through Pinellas County or another plan.
- The FRS provides \$5 for each year of FRS service up to a maximum of \$150 per month.
- The FRS will provide you with an application for this benefit approximately one month after your FRS retirement date. For questions regarding this benefit, please visit the FRS website at [www.myfrs.com](http://www.myfrs.com) or call (866) 446-9377.