

## Health Plan Booklet Updates

---

*This notice summarizes the changes to the Health Plan since the January 1, 2010 booklet was released and supersedes the provisions described in that booklet.*

### **JULY 1, 2010**

#### **CERTIFIED RETIREE COVERAGE (PAGE 28)**

Participants who retired from either the Basic or Supplemental Pension Plans on or after July 1, 2006 will be able to continue accruing earned coverage years toward Certified Retiree coverage. You will still be required to take a benefit from the Basic or Supplemental Pension Plan to qualify. Previously, if you retired with less than the minimum 20 years of earned coverage, you would never be able to qualify for Certified Retiree coverage.

#### **CARRY-OVER COVERAGE (PAGE 14)**

Dependent children of retirees on carry-over coverage will be considered eligible dependents. This change will allow all participants to cover their eligible dependent children under their carry-over coverage, regardless of whether or not they had taken a pension benefit and provided the applicable dependent premium is paid. Previously, if a participant had taken a benefit from the Basic or Supplemental Pension Plan, their dependent children were not considered eligible dependents under their carry-over coverage.

#### **RETIREE CARRY-OVER COVERAGE (PAGE 25)**

Participants who have at least 10 years of earned coverage and have retired from the Basic or Supplemental Pension Plan will be eligible to begin Retiree Carry-Over coverage at age 65. Previously, the age requirement for participants to be eligible to begin Retiree Carry-Over coverage was age 60. Participants that have previously begun Retiree Carry-Over coverage who do not meet the new criteria will be allowed to continue such coverage under the prior eligibility rules.

#### **SELF-PAY COVERAGE (PAGE 24)**

Self-pay coverage will no longer terminate when a participant retires from either of the pension plans.

#### **RETIREE SELF-PAY EXTENSION COVERAGE (PAGE 25)**

Retiree Self-Pay Extension Coverage will be eliminated. However, participants with at least 10 years of earned coverage will be eligible to self-pay for up to five years and will no longer have their self-pay coverage terminated due to retirement. Any participants that are on Retiree Self-Pay Extension Coverage on July 1 will be allowed to continue coverage under the prior eligibility rules.

#### **SURVIVING SPOUSES AND SAME-SEX DOMESTIC PARTNERS OF PARTICIPANTS ON EARNED OR SELF-PAY COVERAGE (PAGE 42)**

Surviving spouses and same-sex domestic partners of participants on earned or self-pay coverage will inherit such coverage provided that they had been married to the participant or in a same-sex domestic partnership with the participant for a minimum of two years prior to the participant's death.

The inherited coverage will terminate upon the earlier of:

- The date the remaining earned coverage/self-pay expires;
- The date the surviving spouse/same-sex domestic partner marries or enters into same-sex domestic partner relationship. It is the spouse/same-sex domestic partner's responsibility to notify the Health Plan of a new marriage or same-sex domestic partner relationship. They will be held liable for any claims overpayments made as a result of their failure to notify the Health Plan.

### **SURVIVING SPOUSES AND SAME-SEX DOMESTIC PARTNERS OF PARTICIPANTS QUALIFIED FOR CERTIFIED RETIREE COVERAGE (PAGE 44)**

Surviving spouses and same-sex domestic partners of participants that are eligible for Certified Retiree coverage will inherit the Certified Retiree coverage even if the participant never began such coverage, provided that the marriage or same-sex domestic partner relationship was in existence for a minimum of two years immediately prior to the participant's death. They will be eligible to begin this coverage when the participant would have turned age 60. If the participant was at least 60 at the time of death, coverage will begin immediately.

In conjunction with this change, the rules for the inheritance of Certified Retiree coverage have been changed. A surviving spouse/same-sex domestic partner that inherits Certified Retiree coverage will inherit such coverage, but the coverage will terminate upon the earlier of:

- The date on which the spouse/same-sex domestic partner marries or enters into a same-sex domestic partner relationship. It is the spouse/same-sex domestic partner's responsibility to notify the Health Plan of a new marriage or same-sex domestic partner relationship. They will be held liable for any claims overpayments made as a result of their failure to notify the Health Plan;
- The date on which the spouse/same-sex domestic partner fails to pay the required premium for Certified Retiree coverage; or
- The date on which the spouse/same-sex domestic partner dies.

### **SURVIVING SPOUSES AND SAME-SEX DOMESTIC PARTNERS OF PARTICIPANTS ON CERTIFIED RETIREE OR RETIREE CARRY-OVER COVERAGE (PAGE 44)**

Surviving spouses and same-sex domestic partners of participants on Certified Retiree or Retiree Carry-Over coverage will inherit such coverage; however, the inherited coverage will terminate upon the earlier of:

- The date coverage for any remaining RCO credits expire, if not otherwise eligible for Certified Retiree coverage;
- The date the surviving spouse/same-sex domestic partner marries or enters into same-sex domestic partner relationship. It is the spouse/ same-sex domestic partner's responsibility to notify the Health Plan of a new marriage or same-sex domestic partner relationship. They will be held liable for any claims overpayments made as a result of their failure to notify the Plan;
- The date the surviving spouse/same-sex domestic partner fails to pay the required premium; or
- The date the surviving spouse/same-sex domestic partner dies.

## **JANUARY 1, 2010**

### **AMBULANCE SERVICE (PAGE 63)**

The Ambulance Service section of the Health Plan Booklet was amended to read as follows:

Licensed ambulance company service is covered for:

- Emergency transportation to a local hospital; or
- Local ambulance transport from a hospital to home at discharge when transport by non-ambulance is impossible or the patient's health would be seriously jeopardized if an ambulance was not used; or
- Local ambulance transport to and from a separate facility for Medically Necessary diagnostic/treatment services during inpatient hospital confinement.

In the event that specialized treatment is needed at a specially-equipped hospital, and a ground ambulance is not available or practical, or if you should have an Accident or medical emergency in an area not easily accessible by conventional transportation, coverage is provided for air transportation to the nearest facility equipped to provide the necessary services.

For any air ambulance service provided after January 1, 2010, coverage is limited to three times in the lifetime of each participant or eligible dependent. In determining the number of times air ambulance service is utilized, service utilized both before and after January 1, 2010 is counted.

Transportation for patient/doctor convenience is not covered.