



PARS HEALTH BENEFITS FAQ

- 1. Can I keep my health benefits after I retire?** Yes. If you are enrolled in the health benefits upon retirement, you are eligible to keep coverage in retirement. As long as you maintain continuous coverage in retirement.
- 2. When can I change my health insurance coverage?** You may make changes to your benefit elections annually during open enrollment or mid-year if you experience a Qualifying Life Event such as marriage, divorce, birth or adoption of a child etc. You must notify Risk Management within 30 days of the event.
- 3. Who is covered under my health benefit coverage?** Eligible dependents include the following; legally married spouse, registered domestic partners, and children under age 26, regardless of student, marital, or employment status.
- 4. How do I find out if I am eligible for Medicare coverage?** To make inquiries regarding your eligibility for Medicare coverage, please call 1-800-MEDICARE (1-800-633-4227).
- 5. When do I need to enroll in Medicare coverage?** The health plans require retirees and dependents over age 65 to be enrolled in Medicare Parts A & B. If you or your covered dependents are over age 65 upon retirement, you must secure Medicare coverage as of the date of retirement. Because you must show proof of Medicare enrollment upon retirement, you must enroll prior to retirement and request an enrollment date as of your retirement date if it falls on the first of the month. If your retirement date falls on any other day of the month, you must secure an enrollment date as of the 1st of the month in which you retire. For example, if you are over age 65 upon retirement and your retirement date is June 31st, you must secure enrollment in Medicare as of July 1st. Or, if your retirement date is June 15th, you must secure enrollment in Medicare as of June 1st.







If you and/or your enrolled dependents are under age 65 upon retirement, you must enroll in Medicare once you or your enrolled dependents have attained age 65. It will be the member's responsibility to enroll timely as required by the plan, otherwise coverage will be dropped and you will not be able to re-enroll.
- 6. Do I need to notify the Oxnard School District when I enroll in Medicare?** Yes. Upon enrollment in Medicare, please notify the Risk Management Department by providing a copy of your Medicare ID card. Failure to enroll in Medicare A/B when eligible will result in a monthly surcharge or loss of coverage.

Please see reverse side for retiree health benefit eligibility requirements.



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Please scan appropriate QR code below to view eligibility criteria to for retiree health benefits

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