

RETIREE HEALTH CARE ELIGIBILITY

Once you have attained the required years of service and age, you are eligible for health coverage as a retiree from Oakland County. The eligibility is dependent upon your date of hire as an eligible for benefits employee. The schedule on the following pages applies to non-represented employees. If you are represented by a bargaining unit, the dates may vary and you are encouraged to contact the Retirement Unit to determine which schedule applies to you. **In all cases, except as specified differently by some Sheriff bargaining agreements, you must have met the requirements specified on the following pages and be at least age 60 with 8 years of service or age 55 with 25 years of service for coverage to commence.**

At age 65 or sooner if you or your dependents become eligible for Medicare due to a disability, Medicare becomes the primary coverage and the coverage available through the County becomes secondary. Standard dental coverage and standard vision coverage is also available to retirees.

A - 8 YEAR SCHEDULE OF ELIGIBILITY

Employees hired prior to September 21, 1985 are eligible for full family health coverage at retirement. Age 60 with 8 years of service or Age 55 with 25 years of service.

B - REVISED SCHEDULE OF ELIGIBILITY

Employees hired on or after September 21, 1985 and before January 1, 1995. Dates may vary by bargaining unit.

Total Actual Service With Oakland County	Paid Health Coverage	
	Direct Retirement	Deferred Retirement
Less than 8 years	None	None
8 – 14 years	One Person*	None
15 – 19 years	Family	One Person*
20 years or more	Family	Family

*Retiree has the option to pay the difference for a family policy.

C – 15 YEAR SCHEDULE OF ELIGIBILITY

Employees hired on or after January 1, 1995 and before January 1, 2006. Dates may vary by bargaining unit.

At Completion of:	Percentage of Retiree Paid
Up to 15 Years	0% (No Coverage)
15 Years	60%
16 Years	64%
17 Years	68%
18 Years	72%
19 Years	76%
20 years	80%
21 Years	84%
22 Years	88%
23 Years	92%
24 Years	96%
25 Years or more	100%

**This is the percentage the County would pay toward a Single person or Family plan, depending on the plan the employee was enrolled in at the time of retirement. The employee would be responsible for the difference between this amount and the current full cost of their health plan, plus any deductibles or co-pays.

D – RETIREE HEALTH SAVINGS ACCOUNT (RHS)

Employees hired on or after January 1, 2006. Dates may vary by Bargaining Unit.

Employees hired on or after January 1, 2006 will not be eligible for retiree health, dental or vision coverage through the Oakland County. A Retirement Health Savings (RHS) account will be set up for full-time benefits eligible employees * at a contribution amount of \$75 per pay **.

The RHS account may only be used to pay for medical, dental and vision expenses based on Internal Revenue Regulations. These expenses may include paying for health care premiums, co-pays, and deductibles.

A participant may access his or her RHS account after retirement or separation from county service based upon the following vesting schedule:

At Completion of:	Vesting Schedule
Up to 6 Years	0% (Not Vested)
6 Years	60%
7 Years	70%
8 Years	80%
9 Years	90%
10 Years or more	100%

* A part-time eligible employee hired on or after January 1, 2006 will **NOT** be eligible for Oakland County contributions towards his or her RHS account.

** Some bargaining units may differ