

# Ready to Retire?

## FAQs for the State's Group Retiree Medical Plan & Sick Leave Options

### How do I know if I eligible for the OGI group retiree medical plan?

- be a retired officer or employee of a state agency, department, or participating school district who was hired on or before June 30, 2009, or
- if you had a break in service, have at least 20,800 hours of credited state service (10 years for school districts) before June 30, 2009 AND an additional 6,240 continuous hours of credited state service (3 years for school districts) upon reemployment before your retirement, and
- be under age 65, and
- be receiving monthly retirement benefits from PERSI, Judges' Retirement Fund, or an ORP retirement account, and
- retire directly from state service.
- <https://ogi.idaho.gov/retiree/eligibility-enrollment/>

### Does the group retiree plan have dental?

- No, there is no group retiree dental plan.
- There are several individual plan options available to purchase with Sick Leave or your retirement benefit. <https://ogi.idaho.gov/retiree/using-sick-leave/>

### Where do I find the premium rates for the group retiree medical plan?

- All premium rates for the group retiree medical plan are posted on the website: <https://ogi.idaho.gov/retiree/plans-rates/>
- You must contact the individual carriers to obtain rates for the individual products available for purchase with Sick Leave

### Where do I find information about covered services on the group retiree medical plan(s)?

- All plan contracts and summaries of benefits and coverage (SBC's) are posted on the website: <https://ogi.idaho.gov/retiree/medical/>

### When should I actually apply for the group retiree medical plan?

- Enrollment for the group retiree medical plan cannot be accepted until the month in which your active employee coverage is ending. For example, if you retire in October, you may not apply prior to September.

### Where do I find the form to enroll in the group retiree medical plan?

- Enrollment forms and instructions are posted on the website: <https://ogi.idaho.gov/retiree/eligibility-enrollment/>
- All completed forms must be submitted to Office of Group Insurance, not your HR office.

### Where do I find my Credited State Services (CSS) or years of services (for schools)?

- For employees whose agencies use the State Controller's Office for payroll, the CSS hours can be an emailed statement from your HR office showing your CSS hours total. Non-SCO agencies need to get a statement from their HR office of their total hours worked and School District years of services are based on hire date. <sup>2</sup>

### Where do I find my monthly PERSI or ORP retirement amount?

- You are notified of your monthly PERSI benefit directly by PERSI. For ORP retirees, you will work out the amount you receive through your ORP administrator.

### **How do I convert my Sick Leave over to PERSI to pay for premiums?**

- Your HR office is responsible for communicating your Sick Leave balance to PERSI. Once you have applied for retirement, PERSI will send your HR office a request for this information.

### **How will I know when my Sick Leave balance is running low?**

- PERSI sends a communication directly to you when your Sick Leave balance is running low so you can decide how you wish to handle future premiums. If you take no action, your premiums will come out of your retirement benefit when your Sick Leave expires if paid by PERSI and your monthly rate is less than your PERSI pension check. If your premium is greater than your monthly retirement benefit, you will be set up to be billed directly by Blue Cross. For ORP retirees, you will be set up to be billed directly by Blue Cross.

### **What are my options to pay premiums when my Sick Leave runs out?**

- The system is set up to automatically update the premium payment to come out of your PERSI pension check, if applicable. Or you can be billed directly by Blue Cross if requested.

### **Can I still enroll in the group retiree medical plan even if I don't have Sick Leave to use?**

- Yes, having Sick Leave is not a requirement for enrollment. If you meet the eligibility criteria, you can choose another payment option when you enroll.

### **What other options are available to use my Sick Leave funds?**

- The Office of Group Insurance has many options for you to use your Sick Leave funds:  
<https://ogi.idaho.gov/retiree/using-sick-leave/>

### **How can I decline the group retiree medical plan after I enroll?**

- When you are ready to decline the group retiree medical plan, you will complete the declination form posted on the OGI website in the "Disenrollment" section and return the form to OGI:  
<https://ogi.idaho.gov/retiree/eligibility-enrollment/>

### **What do I need to do when I turn 65 and am enrolled in the group retiree medical plan?**

- If you communicate with BCI prior to the month you turn 65, we can adjust your premium amount for that month that you have Medicare and the group retiree medical plan. Otherwise, BCI will cancel your coverage at the end of the month you turn 65.

### **Who do I contact about Medicare?**

- We recommend working with SHIBA, <https://doi.idaho.gov/shiba/about-shiba/>, or a private insurance agent for questions about Medicare. Idaho SHIBA provides free, unbiased Medicare benefits information and assistance for all Idahoans with Medicare.



Office of Group Insurance  
[www.ogi.idaho.gov](http://www.ogi.idaho.gov)  
208-332-1860



[www.persi.idaho.gov](http://www.persi.idaho.gov)  
1-800-451-8228  
(208) 334-3365



Senior Health Insurance Benefits  
Advisors Program  
[www.doi.idaho.gov/shiba/](http://www.doi.idaho.gov/shiba/)  
1-800-247-4422