

Employee Benefits Office

Retiree Benefits Frequently Asked Questions (FAQ)

1. What happens to my benefits when I retire?

Your active employee benefits will remain in effect until the end of your retirement month.

2. How do I sign up for my retiree benefits upon retirement?

If you are electing medical/dental and/or vision coverage through the County's retiree benefit programs, you'll complete an enrollment form and provide to Employee Benefits to complete your enrollment and pension check deductions.

3. What is the deadline to submit enrollment form/documentations? What are required documentations?

You have 30 days from your retirement date to sign-up for the County's retiree benefit programs. If you are including dependents in your enrollment, we will need copies of birth and/or marriage certificate/registration of domestic partnership.

4. When will my benefits start?

Retiree benefit program enrollment begins the first of the month immediately following your retirement month. If the enrollment form is not received within 30 days from the date of your retirement, you will NOT be enrolled in a County program and the opportunity to return to a County program may be significantly limited.

5. Can I keep the same plan and doctors?

In most cases, retirees are able to retain their same physicians and dentists.

6. Do I have to take the County benefits? Do I need to do anything if I don't want County benefits?

You do not have to enroll in the County's retiree benefit programs. However, depending on the medical benefits elected, the opportunity to return to a County program may be significantly limited.

7. If I waive coverage can I enroll at a later date?

Potentially. Depending on the medical benefits elected, the opportunity to return to a County program may be significantly limited.

8. What are my medical options if I move/live outside of the service area?

For retirees under age 65 (non-Medicare), coverage is available through WHA/Anthem. For Medicare retirees, coverage is available through United Healthcare (UHC).

Dental and Vision coverage is available in all areas.

9. Is the retiree dental coverage the same as actives?

There are differences in the plan design between the active and retiree dental plans. We suggest you review the Retiree Summary to determine the differences that might affect your dental care.

10. Can I make changes to my benefits?

Yes, changes can be made to retiree medical/dental and vision at the time of a life event or at Open Enrollment.

11. How much are my benefits going to cost?

Costs vary according to the plans selected, dependents covered and coverage area. Rates are determined on an annual basis with a January 1 effective date and can be found in the Retiree Summary.

12. Will I get new insurance cards?

Depending on the carrier and plans elected. If you are retaining the same benefits, carriers generally do not issue new cards. However, if you are moving to a new carrier or electing Medicare benefits, new cards will be issued by the carrier.

The dental and vision plans DO NOT issue cards.

13. I have a change of address, who do I call?

You will change your address with SCERS and then Employee Benefits will provide the new address to your carriers.

14. When do I sign up for my Medicare A & B? When do I enroll on my Medicare benefit plan?

We always suggest that you begin the Medicare process 90 days from the date of eligibility/retirement so that you can transition immediately into a retiree Medicare plan.

If you are planning on retiring after age 65, and have not enrolled in Medicare Parts A & B, please contact the Employee Benefits Office to obtain the Medicare form needed to avoid a Late Enrollment Penalty.

For additional questions or information, please contact Employee Benefits at:
MyRetireeBenefits@saccounty.gov or 916-874-2020