



YOUR MAJOR MILESTONES

90 days from intended retirement date: Enroll in Medicare if you are 65 or older.

60 days from intended retirement date: Notify the Orange County Employees Retirement System (OCERS).

30 days from intended retirement date: Review your Benefits Enrollment Summary and either accept the Automatic Benefits Coverage or elect another retiree health plan.

RETIREE HEALTH PLANNING CHECKLIST

LEARN

- Attend an OCERS pre-retirement meeting.
- Attend a New Retiree Benefits Orientation. Visit www.ocgov.com/hr/employeebenefits for location and information.
- Contact the health plans you are considering for specific benefits information.
- Carefully review the Benefits Enrollment Guide and personalized Benefits Enrollment Summary included in the Intent to Retire package.

ENROLL

- Cigna is not offered as a retiree health plan. If you are currently enrolled in the Cigna HMO health plan, you must make a new health plan election.
- If you elect a Medicare Advantage Plan you must have enrolled in Medicare prior to your retirement date to avoid delays in approval.
- If you are eligible for Medicare Part B only, you can only enroll in certain plans. Call and advise the Benefits Center of your Medicare status.

CONFIRM

- Review your Benefits Confirmation Statement and report any errors to the Benefits Center within 10 business days.
- Submit Medicare Advantage enrollment forms (if applicable); enrollment must be approved by Medicare.
- Submit documents that verify Medicare enrollment; and/or
- Submit documents that verify eligibility for newly added dependents.

PAY

- You will receive a monthly invoice for health coverage until pension deductions begin (60-90 days).
- Failure to pay the invoice will result in coverage termination.
- After the transition period, you will be notified and your health plan rate will be deducted from your OCERS monthly pension.

CONVERT

- You may be eligible to continue certain life insurance benefits under an individual policy.
- For life insurance through your labor organization, contact that organization.
- For life insurance through the County, contact the plan administrator within 31 days after your retirement date.

DELAYS IMPACT COST AND BENEFITS!

Your County of Orange retiree health benefits and cost are significantly impacted by:

- Delays in enrolling in Medicare (if you or your spouse are already age 65)
- Failure to follow the enrollment process
- Failure to provide the required verification forms and documents

DON'T MISS A THING. READ ALL MATERIALS CAREFULLY!



To enroll call **1-800-858-7266** or log on to <https://countyoforange.ielect.com>