



# *Post Retirement Benefits for Eligible Employees*

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*Cecil County Government  
Cecil College  
Cecil County Public Library*

**Post Retirement Benefits  
for  
Eligible Employees  
of  
Cecil County, Maryland**

## **Introduction**

The government of Cecil County wants to continue its reputation as a responsive employer by providing you with innovative and meaningful benefits.

The administration of all Post Retirement benefits are handled by a professional third-party administrator that Cecil County has engaged for the administration of your plan.

Eligible employees have the following Post Retirement Benefits coverage available when active employment ceases.

## **Eligibility**

You will be eligible to receive Post Retirement benefits under Cecil County's Plan if:

- You have been enrolled in the County's Employee Benefit Plan for at least one (1) full year immediately prior to retirement; **and**
- You have at least 15 continuous years of full-time service with the County; **and**
- You are approved for service or early retirement<sup>1</sup> under the applicable retirement plan in which you are a member; **or**
- You are approved for a disability retirement from the applicable retirement plan. You must make application for Medicare Social Security Disability Benefits within the time frame required by the Social Security Administration.

## **Eligible Dependents**

Your eligible dependents losing active employee coverage, as a result of your retirement, may elect continuation rights for their health care under the Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 36 months. Your Department of Human Resources will provide you with information on this alternative at retirement.

<sup>1</sup> Cecil College employees enrolled in the Optional Retirement Plan will follow the retirement guidelines for the Maryland State Retirement Agency to determine eligibility requirements for service, early or disability retirement.

***Pre-Medicare  
Eligible Retiree  
Benefit Plan***

A Health Reimbursement Account (HRA) is available for reimbursement of premiums associated with insurance (medical/prescription) purchased through the market exchange or individual market. Reimbursements for premiums associated with other employer provided coverage (retiree or spouse), are not eligible for HRA reimbursement.

Subsidies are deposited into the retiree's HRA on a monthly basis. This is an annual "Use it or Lose it" plan, meaning any funds remaining in the account will be forfeited back to the County's OPEB account. Retiree's may submit reimbursement requests for premiums through December 31<sup>st</sup> for 90 days after the end of the calendar year.

***Medicare  
Eligible Retiree  
Benefit Plan***

A Health Reimbursement Account (HRA) is available for reimbursement of premiums associated with Medicare supplemental plans. Reimbursements for premiums associated with other employer provided coverage (retiree or spouse) or Medicare premiums, are not eligible for HRA reimbursement.

Subsidies are deposited into the retiree's HRA on a monthly basis. This is an annual "Use it or Lose it" plan, meaning any funds remaining in the account will be forfeited back to the County's OPEB account. Retiree's may submit reimbursement requests for premiums through December 31<sup>st</sup> for 90 days after the end of the calendar year.

***Contributions***

Cecil County will contribute a fixed amount based on the retiree's years of continuous service to be used to offset the pre-Medicare eligible retiree benefit plan premium or Medicare eligible retiree's benefit plan in which the retiree is enrolled. Please refer to your rate sheet for additional information. The County's contribution ceases upon death of the retiree.

***Open Enrollment/  
Life Event***

Eligible retirees who waive benefits at retirement or when they become Medicare eligible, can enroll into the plan based on a life event (must be received by the County within 31 days of the life event) or during open enrollment. Open Enrollment will be offered in November of each year, with benefit changes effective January 1<sup>st</sup>. Benefits will be considered active and HRA will be funded on the first day of the month following enrollment.

**Important Note:** It is the retiree's responsibility to keep the County informed of any address change, as well as, to notify the County of any requested change prior to open enrollment **OR** within the guidelines noted above for a life event change.

# CECIL COUNTY GOVERNMENT CONTRIBUTION RATE SHEET

EFFECTIVE: January 1, 2020

YEARS OF SERVICE	ANNUAL CONTRIBUTION*
Less than 15 Years of Service	Not Eligible
15 – 19 Years of Service	\$1,500
20 – 24 Years of Service	\$2,000
25 or more Years of Service	\$2,500

\*Annual Contribution is pro-rated based on retirement date for first year of contribution (ie, retire November = 2/12 of the annual contribution).