

Opt Out Policy for Non-Represented Managers and Council, BUs 17 and 37

This policy outlines a new option for Non-Represented Employees regarding pre-65 Retiree Health Insurance.

As a result of the Affordable Care Act, new health insurance options are available to retirees in addition to the health insurance plan offered by the City.

The following three (3) health insurance options are now available to eligible retirees:

1. The City offered retiree health plan.
2. Individual insurance plans (not sponsored by The City)
 - i. A \$350/\$300 (depending on hire date) per month contribution deposited to a Postemployment Health Plan Account: Eligible retirees will request reimbursement from this account after providing proof of having paid for their own individual health insurance coverage from the carrier of their choice.
 - ii. Eligible retirees who select option "2", and in a subsequent year choose to return to option "1", may do so at Open Enrollment provided they have maintained continuous participation in a health insurance plan.
3. Federal/State Market place (pre-65 Eligible retirees)
 - i. Waiver of coverage: An eligible retiree may waive the City's contribution to allow that non-Medicare eligible retiree the opportunity to qualify for a Federal premium subsidy based on the ACA regulations.
 - ii. Eligible retirees who select option "3", will be considered non-participating and never be eligible for any future participation or for any City contribution.