Deputy Sheriff Retiree Benefit Option - Summary*

- **LEOFF 1** (and LEOFF 1 Disability Retirement) receive county-paid medical/vision coverage for themselves for life, have the option to self-pay to continue dental coverage under COBRA (up to 18 months), and their covered family members have the option to self-pay to continue medical/vision and dental coverage under COBRA (up to 18 months) or to self-pay to continue medical/vision (but not dental) coverage for covered family members as long as eligibility requirements are met.
- **LEOFF 2 (**and LEOFF 2 Disability Retirement**)** have the option to self-pay to continue medical/vision and dental coverage for themselves and covered family members under COBRA (up to 18 months) or to self-pay to continue medical/vision (but not dental) coverage for themselves and covered family members as long as eligibility requirements are met.

Eligibility

Deputy sheriffs qualify for retiree benefits if they:

- Have worked for King County for at least five consecutive years before they retire;
- Formally retire (service or disability);
- Are enrolled for County medical/vision coverage on their last day of employment with the County;
- Are not eligible for Medicare, and
- Are not covered under another group health plan.

Family members covered when deputy sheriffs retire qualify for coverage under retiree benefits as long as they meet the same eligibility requirements in effect when the retiree was an active employee.

When County-Paid Coverage Ends

If deputy sheriffs and their family members have medical/vision and dental coverage when the deputy sheriff retires, coverage continues through the end of the month they leave.

Retiree Benefits Versus COBRA

Retiree benefits are an alternative to COBRA. If retirees elect retiree benefits they waive their COBRA rights. They need to consider these differences in choosing between retiree and COBRA benefits:

- Retirees may continue retiree benefits until they become eligible for Medicare. They may continue COBRA benefits, in most cases, for a maximum of 18 months (29 months if you leave employment due to a disability as defined by Social Security Act guidelines).
- Retiree benefits do not include the option to continue dental coverage. COBRA does.
- If retirees move from their coverage area, retiree benefits do not let them change medical/vision plans until the next regular open enrollment. Under COBRA they may change medical/vision plans when they move if there is another King County plan providing coverage in their new location.

Notification

Retirees will be contacted regarding their retiree and COBRA benefit options. They have 60 days from when their county-paid coverage ends or the county, or their plan administrator, notifies them (whichever is later) to make their elections. If they choose to continue medical/vision benefits, there is no lapse in coverage – self paid benefits begin when county-paid benefits end, even if retroactive processing is required to make it so.

Options

When retirees elect retiree benefits, they may continue the medical/vision benefits they have when they leave, but may not continue dental – dental coverage is not available under retiree benefits.

They may continue covering the same family members they cover when they leave or they may drop any from coverage at any time.

Monthly Rates

Monthly rates for retiree benefits are based on what King County pays to provide the same coverage to active employees. They are subject to periodic adjustment.

***This summary is not a complete list of facts relating to this benefit. For further information on this benefit, please see King County's website , http://www.metrokc.gov/finance/benefits/ or contact King County Benefits & Well-Being Phone 206-684-1556 or 1-800-325-6165 ext. 41556 or 711 (TTY)**