

# LAW ENFORCEMENT OFFICERS AND FIREFIGHTERS HEALTH & WELFARE TRUST

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## RETIREMENT / RETIREE

### FAQs

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**Q: I'm Retiring Soon and need coverage for myself and/or my family. What do I do first?**

**A:** Contact Jennifer Wisniewski at the Leoff Trust office [jwisniewski@leofftrust.com](mailto:jwisniewski@leofftrust.com) to receive the Enrollment Form and DRS Authorization Form. Both Forms need to be sent to Jennifer Wisniewski to enroll as a retired member.

**Q: How much will my insurance coverage cost?**

**A:** To get current plan rates, please email Jennifer Wisniewski [jwisniewski@leofftrust.com](mailto:jwisniewski@leofftrust.com)

**Q: How do I pay for my Insurance Coverage after I retire?**

**A:** The LEOFF Trust can collect premium 2 ways. Either your department will pay your premium OR the LEOFF Trust can collect your premium thru a monthly DRS deduction.

**Q: When will my first DRS deduction start?**

**A:** DRS deductions run 30 days behind for all LEOFF Trust members. Due to several DRS issues – the LEOFF Trust requires the first month of coverage as a retiree be self-paid thru a check. Therefore, your premium will start being deducted from DRS your 2<sup>nd</sup> month of coverage. Please email Jennifer Wisniewski [jwisniewski@leofftrust.com](mailto:jwisniewski@leofftrust.com) with any questions.

**Q: Who handles the DRS premium changes if I terminate coverage, add a spouse, term a spouse etc..?**

**A:** DRS deduction changes are handled at the LEOFF Trust office. Please contact Jennifer Wisniewski [jwisniewski@leofftrust.com](mailto:jwisniewski@leofftrust.com) if you plan on making any eligibility changes.

**Q: Can my spouse be on a different plan than me?**

**A:** No, your spouse and dependents must be enrolled on the same plan as you unless you or your spouse is enrolled on Medicare A/B.

**Q: What happens if I don't enroll at retirement?**

**A:** Members that retire and enroll on a different/new **group plan** thru new employment or spouse's **group plan** are eligible to return and enroll in LEOFF Trust coverage under '**special enrollment**' provisions provided when they lose that group coverage that coverage was:

- (1) continuous from date of retirement
- (2) there were no breaks in the coverage
- (3) they request enrollment in a Trust within 60 days of the loss of that coverage.

Members that retire and go without coverage, purchase individual coverage, drop dependents, or miss the 60-day special enrollment window would no longer be eligible for enrollment.

**Q: I'm retired and already enrolled. Can I add my new spouse?**

**A:** Yes, you have 30 days from date of marriage to enroll your new spouse. You will need to contact the LEOFF Trust office to add your new spouse to the plan and receive your new premium.

**Q: Can I terminate my coverage any time?**

A: Yes, you can terminate any time. Please contact Jennifer Wisniewski [jwisniewski@leofftrust.com](mailto:jwisniewski@leofftrust.com) to term coverage and term DRS Deduction.

**Q: Can I term my dependents?**

A: Yes, you can terminate any time. Please contact Jennifer Wisniewski [jwisniewski@leofftrust.com](mailto:jwisniewski@leofftrust.com) to term coverage and adjust DRS deduction.

**Q: Can I re-enroll my dependent after I terminate them?**

No, once you terminate your dependents, they will no longer be eligible.

**Q: Can I re-enroll after I terminate?**

A: Re-enrollment is only allowed for retired members who are currently involuntarily losing medical insurance coverage on a “group” plan with no break in coverage. Otherwise, they are not eligible.

**Q: If the Active group terminates coverage, will retirees from that group lose their coverage?**

A: Yes - if your active group leaves the LEOFF Trust you will lose your coverage. Your DRS Deduction will terminate at the End of that month of coverage. Jennifer Wisniewski will handle your DRS Deduction termination.

**Q: Can I enroll onto a Dental Plan?**

A: Dental Plans are only available to retirees if the Active group they retired from is enrolled in the Dental Plan. Enrollment into a Dental Plan must be done at the time of initial enrollment as a retired member.

**Q: I live out of state. What Provider Network do I need to use?**

A: Premera Blue Cross offers a Nationwide Blue Card Network. Please refer to Premera’s website at [www.premera.com](http://www.premera.com) or confirm with your provider they are part of this Network.

**Q: I’m currently enrolled on a medical plan thru the LEOFF Trust and turning 65 soon. Does LEOFF Trust offer Medicare Supplement plans?**

A: Yes, please go to [www.leofftrust.net](http://www.leofftrust.net) to see the Medicare Supplement Plans (MSP) Plans.

**Q: I’m turning 65, do I need Medicare A and B?**

A: YES! Medicare A and B are both required to continue coverage on the Medicare Supplement Plan(s). A copy of your Medicare card is required upon enrolling into the MSP Plans. Prior to turning 65, please email Jennifer [jwisniewski@leofftrust.com](mailto:jwisniewski@leofftrust.com)

**Q: I’m enrolling onto Medicare. Do I need Part D coverage?**

A: YES! You will need to find Part D prescription drug coverage. If you need help finding Part D coverage, please contact Johnnie Bevan [jbevan@mo-invest.com](mailto:jbevan@mo-invest.com).

**Q: I’m on Medicare - Who’s my Primary coverage: Medicare or the MSP Plan?**

A: Medicare A/B is your Primary coverage. MSP Plan is your Secondary coverage.

