

# Archdiocese of New Orleans - Retiree Policy

## Effective 7/1/2004

**(This amendment is for clarification of the retiree policy that became effective 7/1/2003. This impacts retirees who retire on or after the effective date of 7/1/2003.)**

**Eligibility Requirements** - In order to qualify for the retiree benefits an employee must have fifteen (15) years of continuous service with the Archdiocese, and be between the ages of 55 and 65. The benefits are for the retiree and their qualified dependents. The retiree and his/her dependents must be enrolled on the Archdiocese's health plan at the date of retirement. Eligibility in this plan will cease upon Medicare eligibility of the retiree. Upon Medicare eligibility of the retiree, the dependents only (if not eligible for Medicare) will be offered continuation of coverage. If a dependent becomes eligible for Medicare before the retiree, the benefits will cease upon eligibility for the dependent, but will still be available for the retiree if not yet eligible. Only dependents at the time of the retirement are allowed to participate. No future dependents can be added no matter the circumstances.

If an employee meets those requirements, he or she may participate in the retiree plan. Any pre-existing condition restrictions (if applicable) by the health carrier would apply.

**Effective Date of Benefits** - if the retiree meets the basic requirements, the effective date of retiree benefits will be the first date of the month following date of retirement.

**Eligibility Notification** - It is the retiree's responsibility to communicate to the employer site, their intent to apply for retiree benefits. The retiree will be required to submit to the employer site (last employed) in writing the retiree's intent to elect retiree benefits. The retiree will also be required to fill out the proper paperwork required to submit to the health carrier in order for the health carrier to receive the required forms within 30 days of the retiree date. Any forms submitted after this time will forfeit the retiree's rights to benefits.

**Duration of Eligibility** - Eligibility for retiree health benefits lasts until Medicare eligibility for the retiree. If the retiree has dependents then continuation will be available under the requirements of continuation. (See Continuation of Coverage Policy) The Archdiocese reserves the right to alter or amend the retiree benefits. The benefits could also be terminated at the discretion of the Archdiocese if retiree benefits significantly impact benefits for the active employees.

**Work after Retirement** - Should a retiree re-qualify for eligibility in the Archdiocese's active health plan on the basis of hours worked after the date of retirement, the retiree will be transferred to the active health plan for full benefits on the first date of the subsequent eligibility period. When the retiree is considered no longer an active employee, the retiree will be immediately returned to the retiree health plan until Medicare eligible.

**Surviving Dependents of Retirees** - any surviving dependents of retirees will be offered continuation of coverage for a maximum duration of 12 months as specified under the provisions of continuation of coverage.