

2024 Retiree Information

For eligible retirees with lifetime benefits only



Note: The following information is intended for eligible 2024 retirees with lifetime benefits. Please see your respective CBA for eligibility details. Please refer to the office Social Security Administration for all Medicare related questions.

Medical Care

Some retirees will remain with ICSVEBA (Blue Shield) and some may transition to United Healthcare Medicare Advantage Plan. Refer to the table below for your requirements and eligibility.

<u>Post-65 Retirees</u>	<u>Pre-65 Retirees</u>
For Age 65+ employees preparing to retire, you must present your Medicare A & B card to Human Resources. If applicable, you will also need to present your spouse's card.	For Under Age 65 employees preparing to retire, please remember that you (and spouse if applicable) must apply for Medicare at age 65. Once you receive the card, you must present them to Human Resources.
If you are 65+, or you and your spouse are both 65+, you will transition to United Healthcare effective beginning the first month following the date of retirement.	If your eligible spouse and/or dependents are under 65, you will remain with ICSVEBA (Blue Shield) until you (and your spouse if applicable) reach 65. Once you both have reached 65 years of age, you will both transition to United Healthcare.
United Healthcare Medicare Advantage is our Senior Supplemental coverage and is no cost to you. You will begin to receive enrollment information from United Healthcare once the District initiates the enrollment process. In order for the District to initiate the process you need to be present your Medicare A & B cards.	You will continue to pay your premiums from August through May. Once you (and your spouse both, if applicable) have reached 65 years of age, you will then be eligible to enroll into the United Healthcare plan. The District offers annual and monthly payment options.
In Essence- <u>You (and your covered spouse if applicable)</u> must be enrolled for Medicare A & B in order to receive the Senior Supplement + RX. If no one in your membership is age 65 or over, you will remain with ICSVEBA.	
Dental & Vision	
All Retiree's Under and Over will continue their coverage with Delta Dental and VSP	



General Retiree Information

Pre & Post 65 Continuation of Benefits/Survivors

Faculty Member and Administrators Dental, vision, medical and prescription drug coverage is provided until the death of the eligible retiree. Eligible spouses and/or dependents are covered for one year following the death of the eligible retired employee per CTA CBA article Retired Unit Members.

Classified, Confidential, and Managers the District agrees to pay for the extension of health insurance coverage for eligible spouses and dependents for an additional 6 months upon the death of a unit member per CSEA CBA article Insurance.

Voluntary Deductions

If you have participated in any additional coverage or annuities

Annuities 403(b) & 457's contact Envoy Plan Services to make arrangements. Call Envoy Plan Services at Toll- Free 800.248.8858 or email info@envoyplanservices.com

Insurance policies contact American Fidelity Assurance. AFA has a dedicated team ready to assist you with your retirement transition. Please call AFA Retirement Team at (800) 662-1106 option 8.

Voluntary Life Insurance is portable however, not at the group rate. You have 30 days from separation to apply for continued coverage, ask Human resources for more information.

Address Changes

It is important to notify IVC of an address change. IVC often sends out invitations and information to our retirees. Notify Liz Cantu of any changes at E-mail Address: liz.cantu@imperial,

Tax Information

2024 W-2's will be sent out no later than January 30, 2025.

1095-B Employer-Provided Health Insurance Offer and Coverage of Insurance is issued to employees by Delta no later than March 31. The form details the type of coverage, the months of the year the coverage was provided and the names of those covered by the plan

1095-C Employer-Provides Health Insurance Offer and Coverage of Insurance information issued to employees by the District no later than January 31. The 1095-C form states the health insurance coverage the employer offered and whether or not the employee took advantage of it.

Union Members

Please contact your union for information regarding membership upon retirement.

CTA	CSEA
<p>Active Membership ends upon retirement including additional CTA insurance.</p> <p>For information regarding the Retired CTA Union email CTA-Retired@cta.org or visit www.cta.org for more information</p>	<p>Active Membership ends upon retirement. The union will pay for your first year of membership to the CSEA Retiree Unit. For information visit the CSEA Retirement Web page or call Gail Parish at 760.352.2529.</p>

Pre-65 Retirees Information



Premiums

Continuing ICSVEBA Members will continue to make premium payments from August-May. You may pay by check or on-line at <https://forms.imperial.edu/view.php?id=12979>

Open Enrollment for ICSVEBA members

Open Enrollment occurs annually during the month of August. During Open Enrollment, you are able to change health plans for the upcoming calendar year effective 10/01.

ICSVEBA Service Center

(800) 633.2683 or email icsvebaservice@hubinternational.com

Monday-Friday 7:00am---5:30pm PST

The ICSVEBA Service Center is a one-stop number you need to call with employee benefit and wellness questions. Get help with:

- Benefit questions
- Insurance claims
- Finding a provider
- Insurance ID cards
- And much more!



United Healthcare-Senior Supplement & RX

You will begin to receive information from United Healthcare once the District initiates enrollment into the program for you (and spouse if applicable). The District is not able to initiate enrollment until you present your (and spouse if applicable) Medicare A & B card to the Human Resources Office.

Effective 1/1/2023 the UHC Senior Supplement and RX plan will transition to the UHC Medicare Advantage Plan. Please see the 2023 UHC Plan Guide for more details.



Helpful Medicare Information

Medicare is our country's health insurance program for people age 65 or older. Under some circumstances, certain people younger than age 65 can qualify for Medicare.

In general, you will hear us refer to three different categories of Medicare: Part A, Part B and Part D.


Part A=Hospital Insurance Part B=Medical Insurance Part D=Prescription.

You will mainly focus on Part A and Part B because our Senior Supplement United Healthcare (UHC) provides your RX plan. Be sure to discuss this coverage with the Social Security Administration and follow their advice.

Enrolling in Medicare

You can enroll in Medicare Parts A & B online, by phone or by visiting your local Social security Office-Medicare Division.

<p>Online: https://ssa.gov/benefits/medicare</p>	<p>By Phone: 1-800-772-1213</p>	<p>In Person: Social Security Office 3007 N Imperial Ave El Centro, CA 92243</p>
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Approaching Age 65 Retirees	65+ Retirees
<p>Medicare will begin to send you enrollment information at least three months prior to your 65th birthday. You will need to apply for Medicare A and B (this also applies to your spouse/domestic partner, if approaching 65).</p> <p>Be sure to keep your mailing information current with the Social Security office to avoid delays in your enrollment process. Note: you will not receive notification from IVC regarding Medicare enrollment.</p> 	<p>All 65+ and actively working should already be enrolled in Medicare.</p> <p>Once you retire, Medicare will serve as your primary coverage and United Healthcare will serve as your secondary. UHC administers your prescription coverage so you may not need to apply for Part D. Please consult with the Social Security administration.</p> <p>Note: Please ensure you enroll in Medicare; there can be costly penalties for those who do not enroll or enroll late. United Healthcare <u>will not</u> serve as your primary coverage.</p>



Contact Information



**Imperial Valley Community College District
Human Resources Office
380 E. Aten Ave. 760.355.6211**

**Chief Human Resources
Officer** Johanna Fisher
Johanna.Fisher@imperial.edu

Benefits Specialist
Liz Cantu
Liz.cantu@imperial.edu
760.355.6194

Payroll Coordinator
Elena Wayne
elena.wayne@imperial.edu
760.355.6237

Classified HR Analyst
Gloria Arrington
Gloria.Arrington@imperial.edu
760.355.6208

Full-Time Instruction HR Analyst
Sheila Dorsey Freeman
Sheila.Dorsey-freeman@imperial.edu
760.355.6413

Part-Time Instruction HR Analyst
Martha Bandivas
760.355.6210
Martha.Bandivas@imperial.edu

American Fidelity 800.662.1106

CalPERS/Counseling Information-888-225-7377

CalSTRS/Counseling Information-800-228-5453

Delta Dental-866-499-3001

Delta Health Care Systems-866.691.2443

Envoy-800-248-8858

www.envoyplanservices.com

ICSVEBA Member Services-800-633-2683

RX Benefits-800.334.8134

Simnsa-619-407-4082

VSP-800.877.7195

United Healthcare 800 851.3802