

Arlington County Retiree Health Plan Policy and Procedures for Making Changes to Medical & Dental Coverage



This policy is effective as of July 1, 2008.

I. Eligibility

A. The following people are eligible to participate the ACG Retiree Health Plan:

1. Individuals who retired from Arlington County Government prior to July 1, 2008, and continued their County medical or dental plan benefits into retirement;
2. Individuals who retired from Arlington County Government on/after July 1, 2008, and were eligible for benefits at the time of retirement;
3. Surviving annuitants of the retirees listed above in 1 and 2.
4. The dependents of the retirees listed above in 1 and 2 who meet the definition of "dependent" in the insurance plan summary.

B. The following people are not eligible to participate/enroll in the ACG Retiree Health Plan:

1. Individuals who retired from Arlington County Government before July 1, 2008, who did not continue their County medical or dental insurance coverage at the time of retirement.
2. Individuals who are deferred vested retirees in the Arlington County Government Retirement System.
3. The dependents of individuals in B1 and B2.

II. Opportunities to Make Insurance Coverage Changes

Retirees and their eligible dependents may make changes to medical and/or dental insurance coverages at the following times:

A. Annual Open Enrollment period

B. Qualifying life event

- Marriage
- Divorce
- Birth /Adoption / Obtain legal custody of child
- Gain or lose insurance from other organization/insurance carrier
- Moving out of the Kaiser Permanente service area
- Medicare Part B eligibility
- Death of retiree or dependent

III. Procedures

A. Open Enrollment

Retirees may make changes to insurance coverage by completing the appropriate form(s) (available during Open Enrollment) and submitting them to HR Benefits before the Open Enrollment period ends.

- All changes made during Open Enrollment (in May) will be effective July 1.

- Retirees may add or drop dependents; change insurance plans, add or drop insurance coverage.
- Benefits staff will verify eligibility of individuals to participate. Documents to verify eligibility of dependents to be enrolled (e.g. marriage license, birth certificate) may be required before enrollment is approved.

B. Qualifying Life Events

1. Eligible retirees, surviving annuitants, and eligible dependents may enroll in or drop County insurance as appropriate to the life event being experienced.
2. The plan subscriber (usually the retiree or surviving annuitant) must submit a written request detailing the changes requested and provide the required documentation to HR Benefits within 60 days following the qualifying life event.
3. Documentation Required:
 - a. Marriage: Marriage license
 - b. Divorce: final court-issued divorce decree. Please note if you get divorced, your ex-spouse and step-children are no longer eligible to be covered on County health plans and will be offered COBRA. If you do not notify Arlington County of your divorce within 60 days, you may be required to reimburse the County for all medical and dental expenses incurred by your ineligible dependents.
 - c. Birth/Adoption/Legal Custody of Child: birth certificate, finalized placement/adoption document; court ordered custody agreement.
 - d. Gain or Loss of other insurance: written documentation from the organization/insurance carrier that states the type of coverage, the insurance carrier, dates when alternate coverage began or ended, and the names of individuals newly insured or losing coverage.
 - e. Death: Death certificate
4. Effective Dates of County Insurance:
 - a. For birth/adoption/legal custody of child: insurance coverage begins the day of birth, placement for adoption or legal custody.
 - b. For marriage, divorce, gain or loss of other coverage, coverage:
 - begins the first day of the month after the event or after enrollment;
 - ends on the last day of the month in which the event occurs.

All questions, requests, and documents pertaining to retiree health insurance must be directed to:

Email: Benefits@arlingtonva.us

Phone: 703.228.3500 Option 1. (9 AM to 4 PM ET)

Fax: 703.228.3775

Mail: Arlington County Human Resources Dept.
Employee Benefits Division
2100 Clarendon Blvd. Ste. 511
Arlington, VA 22201

Medical and dental insurance plan summaries, premiums rates, and other helpful information is available online at www.arlingtonva.us/retirement.