

Hazardous Duty Retirement Supplement

Employees who retire with at least 20 years of hazardous duty service are entitled to an additional annual retirement supplement in conjunction with their normal monthly retirement benefits. Supplementation begins at retirement and continues until retirement age under Social Security or until the age of 65 for eligible VaLORS members.

Retiree Health Insurance Credit

Accomack County provides post-retirement health benefits to employees who retire from service with the County. Benefit plans available to retirees include:

- Early Retiree Health Insurance Continuation Plan
- Post 65 Health Insurance Plan
- Virginia Retirement System (VRS) Health Insurance Credit
- County Supplemental Health Insurance Credit

Early Retiree Health Insurance Continuation Plan

Employees who retire before the age of 65 with 15 years of service with the County or employees who retire prior to 65 due to line of duty injuries regardless of time, are entitled to remain on the County's health insurance plan. However, coverage is at the early retiree's own expense until the age of 65. Participation is optional and the decision to remain must be made at the time of retirement. Early retirees who elect not to continue health coverage at retirement will not be eligible for re-enrollment in the future.

Post 65 Retiree Health Insurance Plan

Employees are eligible to a Medicare Carve-Out plan if they retire:

- At the age of 65 or older prior to the date of January 1, 2017
- Are enrolled in Medicare parts A and B,
- With at least 15 years of service

This plan allows the retiree to receive the same health coverage of the County. The retiree is responsible for 50% of the cost of Medicare Carve-Out price and the County is responsible for the remainder. Dependent coverage is not available under this plan and participation ends at death or with retiree's failure to pay.

Virginia Retirement System (VRS) Health Insurance Credit

Current and future VRS retirees are eligible for a VRS credit if they retire:

- With 15 or more years of VRS service or are receiving a disability retirement allowance
- Participate in an employer-sponsored or a personal health insurance plan.

This credit is added to the retiree's monthly retirement benefits to assist in paying the cost of retiree-only health insurance premiums. The monthly credit is administered by VRS and is based on the years of service with a monthly credit of \$1.50 per year of service and up to a

maximum credit of \$45.00. In order to receive credit, individuals must complete the Request for Health Insurance Credit Form (VRS-45) on the VRS website and returned to VRS. Proof of insurance is required periodically to continue to receive this credit and credit ceases at retiree's death.

County Supplemental Health Insurance Credit

Retirees are eligible to this credit if they:

- Were employed with the County as of June 30, 2014,
- Retired with at least 15 years of VRS service or are disabled retirees who became permanently and completely disabled as a direct result of injury sustained due to their job
- Participate in an employer-sponsored health plan
- Are not enrolled in the County's Post 65 Insurance Plan

This credit provides assistance with the cost of retiree-only health insurance cost. Credit is equal to \$2.50 for each year of service and will be paid by the County on a quarterly basis to the retiree instead of being included in their VRS monthly retirement benefits.

The total of the County's Supplemental Health Insurance Credit and VRS Retiree Health Insurance Credit cannot exceed the monthly retiree-only insurance premium. Proof of insurance is required on an annual basis and credit ceases at retiree's death.