

## Frequently Asked Questions

**Q: I am a retired public employee, but am currently working in the private sector and covered under the employer group plan. Can I enroll in PERS if something should happen to my employment?**

A: Yes, as a PERS retiree you are eligible to enroll at any time if you have had at least 24 months of continuous employer sponsored group coverage. This can be a combination of ANY group coverage, public or private employers. You can even be covered under a spouse's employer plan, as long as there is no lapse in coverage within the 24 months prior to enrolling in PERS.

**Q: My spouse will be Medicare eligible before me and will no longer be able to stay on my retiree plan. Can my spouse enroll in PERS if I stay on the retiree plan?**

A: Yes, your spouse may enroll in PERS while you stay on the retiree plan. The reverse is also true. If you, as the retiree will be Medicare eligible before your spouse, the spouse will generally stay on the retiree plan and you would enroll under a PERS Health Insurance Program plan. Then, when the spouse becomes entitled to Medicare, he/she would enroll as a dependent under the retiree's plan.

**Q: Both my spouse and I are PERS retirees with more than 8 years of service each. Would we enroll under separate accounts to take advantage of the RHIA \$60.00 subsidy that PERS contributes toward the monthly health insurance premium?**

A: Yes, if both are PERS retirees you would have to enroll under your own social security number in order for each of you to receive the \$60.00 subsidy each month.

**Q: I am presently covered under a PERS Health Insurance Program plan but will be going back to work. Can I take advantage of my new employer insurance and drop my PERS health insurance coverage? Will I be eligible to re-enroll in a PERS health insurance plan when I quit work?**

A: Yes, you can join an employer group plan, regardless of whether it is a PERS or non-PERS employer if you return to work and later enroll with the PERS Health Insurance Program when your employment ceases, as long as there is no lapse in coverage.

**Q: Are there any pre-existing conditions or any underwriting or health examinations I must be aware of before I enroll in the PERS Health Insurance Program?**

A: No, there are no pre-existing condition limitations when you enroll in the PERS health plans. There are some restrictions when enrolling in the Medicare Advantage plans if you have End Stage Renal Disease (ESRD). While ESRD is not an excluded condition, it may affect your ability to enroll in a Medicare Advantage plan.

There are no underwriting requirements or medical examinations for any of the PERS sponsored plans. Premiums also are not age rated, so any increase in premiums over the years applies to all participants equally, and are not adjusted just for a newly attained age.

**Q: I am eligible for Veteran’s benefits, but my spouse is not. May my spouse enroll in PERS at any time, even if I choose not to enroll?**

A: The only time the spouse of a PERS retiree is eligible to enroll without the retiree is at the spouse becomes eligible for Medicare. The spouse may be enrolled in the PERS Health Insurance Program while the retiree retains other group coverage.

**Q: Is COBRA considered employer group coverage?**

A: Yes, COBRA is an extension of the employer group benefits that the employee may purchase for up to 18 months after separation from employment.

**Q: Why would I enroll in COBRA for 18 months and then later enroll in the PERS Health Insurance Program? Shouldn’t I enroll directly in my public employer’s retiree health insurance plan?**

A: The answer to your questions in most situations is yes. However, some retirees choose COBRA for some period of time following retirement because it allows them to exercise a benefit or option that might not be available through the employer’s retiree option. Generally, public employees choose enrollment in COBRA if they are separating from the employer due to termination of employment, layoff, etc., rather than retiring from your public employer. If you are retiring, you should check into your retiree plan available through your public employer before choosing COBRA, as the retiree coverage will cover you and/or your spouse until Medicare eligibility.

**Q: When I retire from public employment I will continue with the early retiree plan available for retirees under 65 years of age through my employer. Can I enroll in the PERS health insurance dental plan only and retain my medical coverage with my previous public employer?**

A: No, you must be enrolled in a PERS sponsored medical plan to be eligible for dental coverage.

**Q: Are PERS employees working for school districts, city, and county employers considered “state of Oregon retirees”? Are they eligible for the RHIPA subsidy if they are not Medicare eligible?**

A: No, only employees who are retiring from state agencies are eligible for the RHIPA subsidy. Also, the RHIPA subsidy is only available if you are enrolled in a PERS sponsored plan. Examples of a state agency are: Oregon Dept. of Transportation (ODOT), Dept. of Motor Vehicles (DMV), Dept. of Veteran’s Affairs, and Oregon Dept. of Fish & Wildlife.

**Q: I am eligible for the RHIA subsidy available to PERS retirees who have 8 or more years of service and are eligible for Medicare Part A and B. Can I use this subsidy in a non-PERS Health Insurance Program plan?**

A: No, you must be enrolled in a PERS sponsored plan to be eligible to receive the RHIA subsidy. For details on the subsidy programs see page 10 and 11 in the 2003 PERS Health Insurance Program Member Handbook and Benefit Guide.