



◆ 2022 ◆  
Benefits



## City of Dallas Post-65 Retiree Health Insurance Comeback Option FAQs

### General Information

#### 1. What is the Comeback Option?

The City of Dallas is pleased to offer a new “Comeback” option, which provides additional flexibility when it comes to Retirees’ benefits.

With the Comeback option, you may no longer be required to enroll in the City’s Pre-65 plans to be eligible for the City-sponsored Post-65 Medicare Advantage plans.

If you decide to opt out of the City’s Pre-65 Retiree health insurance coverage at any time before age 65 and elect coverage elsewhere, you will be eligible to “come back” and enroll in the City’s Post-65 Medicare Advantage plans when you turn age 65, provided you take the necessary steps to remain eligible for the provision.

#### 2. What steps do I need to take to ensure I remain eligible for the Comeback option?

There are several steps you must take to ensure you remain eligible for the Comeback option.

- **If you retire before age 65, you are eligible to either enroll in the City’s Pre-65 health benefits or you can opt out of the coverage.**
  - If you choose to enroll in the City’s Pre-65 health benefits upon retirement/initial eligibility, you may opt out of this coverage at any time by contacting the Benefits Service Center and completing a Pre-65 Retiree Health Insurance Opt-Out Election Form to be eligible for the Comeback option at age 65.
  - If you choose to opt out of the City’s Pre-65 health benefits upon retirement/initial eligibility, you must contact the Benefits Service Center and complete a Pre-65 Retiree Health Insurance Opt-Out Election Form to be eligible for the Comeback option at age 65.

**Please note:** Once you opt out of your Pre-65 benefits, you (and your covered spouse, if applicable) may not re-enroll in a City of Dallas Pre-65 plan at any point in the future. You must wait until you turn 65 and are eligible for the City-sponsored Post-65 Medicare Advantage plans.

**When you are ready to come back and enroll in the City’s Post-65 plans at age 65, you must:**

- Have a fully executed Pre-65 Retiree Health Insurance Opt-Out Election Form on file with the City.
- Complete the Post-65 Retiree Health Insurance Comeback Election Form within 90 days of initial Medicare eligibility (at age 65).
- Enroll in Medicare Parts A and B within 90 days of reaching age 65 (Initial Medical eligibility period).
- Request enrollment in the City-sponsored Post-65 plans within 30 days of your enrollment in Medicare Parts A and B.
- Provide proof of three years of continuous health coverage immediately preceding turning 65. This continuous coverage could be through your spouse’s health insurance plan, the Health Insurance Marketplace (Exchange), or another qualified group health plan.

### 3. Who is eligible for the Comeback option?

The Comeback option is available to City of Dallas Retirees who are currently enrolled in the City’s Pre-65 benefit plans, as well as active employees who plan to retire on or after October 1, 2021. Active employees must be enrolled in the City’s Active medical plan at the time of retirement to be eligible for the City’s Retiree benefits.

For the purposes of the Comeback option, the City defines a “Retiree” as an employee who is eligible for pension benefits – and therefore eligible for retiree medical benefits – at the time of separation of employment (retirement) from the City.

### 4. If my spouse is currently covered on my City of Dallas health insurance plan, will he/she be eligible for the Comeback option?

Yes, spouses covered on City of Dallas health insurance plans are generally eligible for the Comeback option, provided both the Retiree and spouse meet all required criteria. **Please note:** If the Retiree does not meet all the criteria, then neither the Retiree nor the spouse may participate.

**Eligibility Criteria:**

- Upon retirement/initial eligibility for the City’s Pre-65 health benefits, the Retiree must either enroll or opt out of coverage and complete the Pre-65 Retiree Health Insurance Opt-Out Election Form.
  - If Retiree chooses to enroll upon retirement/initial eligibility, he/she may opt out of this coverage at any time by contacting the Benefits Service Center and completing the Pre-65 Retiree Health Insurance Opt-Out Election Form.
- Upon exercising the Comeback option at age 65, both the Retiree and spouse must:
  - Show proof of three years of continuous health coverage immediately preceding turning 65. This continuous coverage could come from your spouse’s health insurance plan, the Health Insurance Marketplace (Exchange), or another qualified group health plan.
  - Request enrollment in the City-sponsored Post-65 Medicare Advantage plans within 31 days of discontinuing your other continuous health coverage.
  - Be enrolled in Medicare Parts A and B.
  - Use the Comeback option within 90 days of initial Medicare eligibility (at age 65).

**5. My spouse will reach age 65 before me. How does this affect our use of the Comeback option?**

If you opt out of the City's Pre-65 Retiree plans, your spouse cannot enroll in the City-sponsored Post-65 Retiree plans until YOU (the Retiree) reach age 65 and enroll yourself. This means your spouse will need to find Post-65 coverage elsewhere until YOU reach age 65 and are ready to exercise the Comeback option.

**6. I will reach age 65 before my spouse. How does this affect our use of the Comeback option?**

If you reach age 65 before your spouse and use the Comeback option to join the City-sponsored Post-65 plans, your spouse must remain on their coverage elsewhere until they reach age 65, at which point he/she may join your Post-65 plan (provided he/she meets all eligibility criteria).

**7. If I want to opt out of my City of Dallas Pre-65 coverage, can my spouse continue to participate in the coverage?**

No, your spouse can only participate in the City's Pre-65 plans for as long as you are covered. If you opt out of your City of Dallas Pre-65 coverage, your spouse will also lose this coverage.

Please note that once you opt out of your Pre-65 benefits, you and your covered spouse may not re-enroll in a City of Dallas Pre-65 plan at any point in the future. You must wait until you turn 65 and are eligible for the City-sponsored Post-65 Medicare Advantage plans.

**8. Can my spouse use the Comeback option if I pass away before I reach age 65?**

No, if you (the retiree) pass away before you reach age 65, your spouse is **not** eligible to use the Comeback option to join the City-sponsored Post-65 plans when he/she reaches age 65.

**9. Can I enroll in the Comeback option more than once?**

No, you may only use the Comeback option once. If you cancel the Post-65 Medicare Advantage plan, you will not be allowed to apply or "comeback" again.

**10. What is the Pre-65 Retiree Health Insurance Opt-Out Election Form, and why do I need to complete it?**

The Pre-65 Retiree Health Insurance Opt-Out Election Form provides an option to participate in the City-sponsored Post-65 Medicare Advantage plans once you reach age 65. You are not required to enroll in the City-sponsored Medicare Advantage Plans at age 65, but if you want the option, you **MUST** complete and return the Pre-65 Retiree Health Insurance Opt-Out Election Form.

The Benefits Service Center will provide this form to you upon request. You must complete the form in its entirety, sign it, and return it to the Benefits Service Center by the specified deadline. Once your completed form is received, a Benefits Service Center representative will sign it, file it, and mail a paper copy to the home address provided on the form. Please keep your paper copy in a safe place in case you need to reference it in the future.

Remember, you **MUST** have a fully executed Pre-65 Retiree Health Insurance Opt-Out Election Form on file with the City to remain eligible for the Post-65 Retiree Health Insurance Comeback provision. If you do not have a fully executed Pre-65 Retiree Health Insurance Opt-Out Election Form on file with the City, you will not be eligible for the Comeback provision when you reach age 65.

Upon completing both the Pre-65 Retiree Health Insurance Opt-Out Election Form and the Post-65 Retiree Health Insurance Comeback Election Form, you will be eligible for the Comeback provision.

### 11. How do I opt out of my City of Dallas Pre-65 Retiree coverage?

To opt out of your City of Dallas Pre-65 Retiree coverage, you **MUST** contact the Benefits Service Center (see contact information below) and complete a Pre-65 Retiree Health Insurance Opt-Out Election Form. If you do not take these steps, you will not be eligible for the Comeback provision when you reach age 65.

### 12. Can I return to the City's Pre-65 plans once I opt-out of coverage?

No. Once you opt out of your Pre-65 benefit plans, you (and your covered spouse, if applicable) may not re-enroll in a City of Dallas Pre-65 plan at any point in the future. You must wait until you turn 65 and are eligible for the City-sponsored Post-65 Medicare Advantage plans.

### 13. Can I return to the City's Post-65 plans once I opt-out of coverage?

Generally, no. Once you opt out of the City-sponsored Post-65 benefit plans, you (and your covered spouse, if applicable) may not re-enroll at any point in the future. This applies even if the Comeback option was used.

**Exception:** If a spouse must drop the City-sponsored Post-65 coverage because a retiree drops the City's Pre-65 coverage, the spouse may return to the Post-65 plans along with the retiree when the retiree reaches age 65 (assuming all other Comeback eligibility criteria is met).

### 14. I am an Active employee. If I retire in the future, will I be eligible for the Comeback Option?

Yes. Active employees who plan to retire in the future will be eligible for the Comeback provision if you:

- Are a participant in the City's Active medical plan at the time of your retirement from the City.
- Contact the Benefits Service Center to opt-out of the City's Pre-65 coverage at the time of retirement.
- Complete a Pre-65 Retiree Health Insurance Opt-Out Election Form upon opting out of Pre-65 coverage.

Then, when you're ready to come back and enroll in the City's Post-65 plans at age 65, you **MUST**:

- Show proof of three years of continuous health coverage immediately preceding turning 65. This continuous coverage could be through your spouse's health insurance plan, the Health Insurance Marketplace (Exchange), or another qualified group health plan.
- Request enrollment in the City-sponsored Post-65 plans within 31 days of discontinuing your other continuous health coverage.
- Be enrolled in Medicare Parts A and B.
- Complete the Post-65 Health Insurance Comeback Election Form and use the Comeback option within 90 days of initial Medicare eligibility (at age 65).

### 15. Must I have participated in the City's Active benefit plans to be eligible for the Comeback option?

Yes. Only those who were members of the City's Active medical plan at their time of retirement are eligible for the Post-65 Retiree Health Insurance Comeback provision upon turning age 65, assuming all other eligibility criteria are met.

## 16. What if I have questions?

If you have questions about the Post-65 Retiree Health Insurance Comeback option, please contact the Benefits Service Center at (214)671-6947 option 1 or email [hrbenefits@dallascity.hall.com](mailto:hrbenefits@dallascity.hall.com).

## 17. How can I submit the Pre-65 Health Insurance Opt-Out and Post-65 Health Insurance Comeback Election forms?

You may submit the forms to the Benefits Service Center via email, mail, or in-person delivery. See the Benefit Service Center's contact information below.

### **Benefits Service Center**

1500 Marilla St., 1D South, Dallas, TX, 75201

[hrbenefits@dallascityhall.com](mailto:hrbenefits@dallascityhall.com)

*For questions, call 214-671-6947, Option 1*

## Eligibility Scenarios

**My spouse and I want to use the Comeback option, but one of us will reach age 65 before the other. How does this affect our use of the Comeback option?**

Retiree + Spouse	
Scenario	Outcome
<p><b>Retiree and Spouse opt out of Pre-65 plans</b></p> <p>Retiree reaches age 65, Spouse under age 65</p>	<p>Retiree may join City-sponsored Post-65 plans, provided they meet all eligibility criteria.</p> <p>Spouse must continue coverage elsewhere until they reach age 65, at which point they may join the City-sponsored Post-65 Medicare Advantage plans with Retiree – provided they enroll on time, show proof of 3 years of continuous coverage, and complete the Post-65 Retiree Health Insurance Comeback Election Form. Spouse is not eligible to return to City’s Pre-65 Plans.</p>
<p><b>Retiree and Spouse opt out of Pre-65 plans</b></p> <p>Spouse reaches age 65, Retiree under age 65</p>	<p>Spouse cannot join the City-sponsored Post-65 plans until Retiree does.</p> <p>Spouse and Retiree must continue coverage elsewhere until Retiree reaches age 65, at which point spouse and Retiree may both join the City-sponsored Post-65 plans – provided they enroll on time, show proof of 3 years of continuous coverage, and complete the Post-65 Retiree Health Insurance Comeback Election Form.</p>
<p><b>Retiree and Spouse opt out of Pre-65 plans</b></p> <p>Retiree and Spouse are under age 65 Retiree passes away</p>	<p>If the Retiree passes away, the spouse is not eligible to join the City-sponsored Post-65 plans at age 65; he or she must find coverage elsewhere.</p>
<p><b>Retiree and Spouse remain in City-sponsored plans</b></p> <p>Spouse participates in Post-65 plan, Retiree participates in Pre-65 plan</p> <p>Retiree opts out of Pre-65 coverage</p>	<p>If the Retiree opts out of the City’s Pre-65 plans while a spouse participates in the Post-65 plans, the spouse must opt out of his or her Post-65 coverage as well.</p> <p>Both the retiree and the spouse may return to the City-sponsored Post-65 plans when the retiree reaches age 65, assuming all comeback eligibility criteria is met.</p>

## Eligibility Scenarios

I am currently retired and covered under the City's Pre-65 plans. Am I still eligible for the Comeback option?

Retiree Only	
Action	Eligible for Comeback Option when I turn 65?
Remain in the City's Pre-65 plan until age 65	<p><b>If you remain in the City's Pre-65 plan until age 65, you are considered a "regular participant," and a Comeback election is not required.</b></p> <ul style="list-style-type: none"> <li>• Upon reaching age 65, you may enroll in the City-sponsored Post-65 plans.</li> <li>• You must be enrolled in Medicare Parts A and B to enroll in the City's Post-65 plans.</li> <li>• You must request enrollment in the City-sponsored Post-65 plans within 30 days of your enrollment in Medicare Parts A and B.</li> </ul>
<p>Enroll in an Exchange Plan during Open Enrollment period (on or after 11/1)</p> <p>-or-</p> <p>Opt out of the City's Pre-65 plans at some point in the future and find coverage elsewhere until age 65</p>	<p><b>Yes, as long as you complete the following steps upon opting out of Pre-65 coverage:</b></p> <ul style="list-style-type: none"> <li>• Contact the Benefits Service Center to opt out of the City's Pre-65 coverage.</li> <li>• Complete the Pre-65 Retiree Health Insurance Opt-Out Election Form.</li> </ul> <p><b>Then, when you're ready to come back and enroll in the City's Post-65 plans at age 65, you must:</b></p> <ul style="list-style-type: none"> <li>• Show proof of at least 3 years of continuous health coverage immediately preceding turning 65.</li> <li>• Request enrollment in the City-sponsored Post-65 plans within 31 days of discontinuing your other continuous health coverage.</li> <li>• Complete the Post-65 Health Insurance Comeback Election Form and use the Comeback option within 90 days of initial Medicare eligibility (at age 65).</li> </ul>

**Remember, once you opt out of your Pre-65 benefits, you may not re-enroll in a City's Pre-65 plan at any point in the future. You must wait until you turn 65 and are eligible for the City-sponsored Post-65 Medicare Advantage plans.**

## Eligibility Scenarios

I am an Active employee who participates in the City's Active benefit plans. I plan to retire in 2022. Am I eligible for the Comeback option?

Active Employee	
Action	Eligible for Comeback Option when I turn 65?
<p>Enroll in the City's Pre-65 plans at the time of retirement until age 65</p>	<p><b>If you remain in the City's Pre-65 plan until age 65, you are considered a "regular participant," and a comeback election is not required.</b></p> <ul style="list-style-type: none"> <li>• Upon reaching age 65, you may enroll in the City-sponsored Post-65 plans.</li> <li>• You must be enrolled in Medicare Parts A and B to enroll in the City's Post-65 plans.</li> <li>• You must request enrollment in the City-sponsored Post-65 plans within 30 days of your enrollment in Medicare Parts A and B.</li> </ul>
<p>Enroll in the City's Pre-65 plans at the time of retirement, then /opt out in the future and find coverage elsewhere until age 65</p> <p style="text-align: center;">-or-</p> <p>Opt-out of coverage under the City's Pre-65 plans at the time of retirement and find coverage elsewhere until age 65</p>	<p><b>Yes, as long as you complete the following steps upon opting out of Pre-65 coverage:</b></p> <ul style="list-style-type: none"> <li>• Contact the Benefits Service Center to opt out of the City's Pre-65 coverage and complete the Pre-65 Retiree Health Insurance Opt-Out Election Form.</li> </ul> <p><b>Then, when you're ready to come back and enroll in the City's Post-65 plans at age 65, you must:</b></p> <ul style="list-style-type: none"> <li>• Show proof of at least 3 years of continuous health coverage immediately preceding turning 65.</li> <li>• Request enrollment in the City-sponsored Post-65 plans within 31 days of discontinuing your other continuous health coverage.</li> <li>• Complete the Post-65 Retiree Health Insurance Comeback Election Form and use the Comeback option within 90 days of initial Medicare eligibility (at age 65).</li> </ul>

**Remember, once you opt out of your Pre-65 benefits, you may not re-enroll in a City's Pre-65 plan at any point in the future. You must wait until you turn 65 and are eligible for the City-sponsored Post-65 Medicare Advantage plans.**