

# Re-employment and Health Care Coverage Fact Sheet

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## Are you an OPERS re-employed retiree?

### **Who is considered an OPERS re-employed retiree?**

A re-employed retiree is defined as someone who retired from an OPERS-covered position and returns to any OPERS-covered position after retirement. This includes re-employment in a full-time, part-time or a seasonal/occasional OPERS position. Classification of a re-employed retiree is not dependent upon contribution or earnings.

### **Who is NOT considered an OPERS re-employed retiree?**

Retirees receiving an OPERS pension while employed by a private employer, or a public employer that does not participate in OPERS, do not fit the definition of “re-employed retiree” and are not affected. Also excluded are independent contractors and election workers earning less than \$600 per calendar year.

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## Do I have access to OPERS health care coverage as a re-employed retiree?

***OPERS has established the Humana Interim Plan for re-employed retirees that coordinates with Medicare or supplements your public employer’s coverage and Medicare. Re-employed retirees under age 65 will be enrolled in the Medical Mutual Interim Plan and will have the same plan design as the Medical Mutual plan for those not re-employed.***

care coverage to re-employed retirees if coverage is available to other employees performing work in a comparable position. If your employer offers health care coverage and you choose not to enroll, you will not be eligible for OPERS health care coverage. Also, if you have coverage options through a spouse or another source, you’ll want to consider that coverage and the cost to make the best decision for you and your family.

### ***If I choose to enroll in the Humana or Medical Mutual Interim Plan, how much will it cost?***

Your premium will be based on your years of public employment and your age when you first enrolled in OPERS health care coverage. As a re-employed retiree, you may experience a higher premium than a participant who is not re-employed. You can get an estimate of your cost to participate in the interim plan by signing in to your OPERS online account and running an estimate or by contacting OPERS.

### ***My employer does not offer health care coverage to part time employees. What options do I have?***

If you become re-employed and are not eligible for employer-provided coverage, you have the option to keep your health care coverage through OPERS. If you have coverage options through a spouse or another source, you’ll want to review that coverage and the monthly cost in order to make the best decision for you and your family. If you choose to enroll in either the Humana or Medical Mutual Interim Plan, you may also enroll eligible dependents in that plan.

### ***I am a seasonal, part-time employee in an OPERS-covered position. Am I considered a re-employed retiree?***

Yes. If you are working in an OPERS-covered position, regardless of how many days you work, you are classified as a re-employed retiree. You and your eligible dependents are eligible for OPERS group health care coverage.

### ***I have decided to stop working in my OPERS position. How do I notify OPERS that I am no longer re-employed?***

First, notify your employer what your last day of employment will be. Your employer will then notify OPERS so we can update our records to indicate that your re-employment status has changed. It may take up to 30 days for our records to be updated, so make sure your employer notifies us as soon as possible.

### ***Do I have to choose the Humana or Medical Mutual Interim Plan if I am re-employed in an OPERS-covered position?***

No. You are not required to enroll in OPERS coverage. In fact, Ohio law requires OPERS employers to provide health

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## Special information for Medicare-eligible retirees

### **How will I know which plan I should choose?**

The following health care plan options may be available for a Medicare retiree who is re-employed in an OPERS-covered position:

**Employer provided coverage** – Ohio law requires OPERS employers to provide health care coverage to re-employed retirees if coverage is available to other employees performing comparable work in a comparable position. If your employer offers coverage and you choose not to enroll, you will not be eligible for OPERS health care coverage. If your employer does not offer health care for your re-employed position, you will need to consider the following two options:

- 1 OPERS Medicare Connector** – If you are re-employed in an OPERS position, you are eligible to choose a plan through the Connector. However, you will not be eligible for a monthly deposit into a Health Reimbursement Arrangement (HRA) or reimbursement of any medical premiums or expenses incurred during the re-employment period. You will be required to pay the entire monthly premium and will not be reimbursed by OPERS. There are plans available through the Connector for as little as zero dollars per month.

- 2 OPERS Humana Interim Plan** – Original Medicare will be your primary coverage and the Humana Interim Plan will supplement your Medicare coverage. OPERS will provide you with an allowance toward the full monthly premium for the re-employed plan. The allowance will offset a portion of this premium. Your portion of the monthly premium will be deducted from your pension benefit.

**Eligible dependent coverage** – if you enroll in an OPERS plan and want to cover a Medicare-eligible dependent while you are re-employed, you can choose between:

- Enrolling your spouse in the Humana Interim Plan with an additional premium deducted  
– OR –
- Your spouse can remain covered under the plan they select through the Connector. However, eligible spouses and/or dependents will not receive a monthly HRA deposit or have access to accumulated HRA funds while you are re-employed. There are plans available through the Connector for as little as zero dollars per month.

If your spouse is not yet eligible for Medicare and you enroll in the Humana Interim Plan, your spouse can enroll in the Medical Mutual Interim Plan.

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## **What are my coverage options if I stop working in my OPERS-covered position?**

### **As a Medicare-eligible re-employed retiree:**

**If you stop working in your OPERS position** – If you are enrolled in the Humana Interim Plan, once you terminate your OPERS-covered employment, you can enroll in a medical plan through the Connector and begin receiving a monthly allowance in the form of an HRA deposit. If you are already enrolled in a medical plan through the Connector, you will begin receiving an HRA allowance.

**If you return to re-employment** – If you become re-employed a second time during a calendar year, your HRA will be frozen. OPERS will not make monthly deposits for any month in which you are re-employed (even for a single day).

You also will not have access to the funds in your HRA for reimbursement of any medical premiums or expenses incurred during the month you were re-employed. For medical coverage (assuming your public employer does not offer you coverage), you can choose to re-enroll in the

Humana Interim Plan or you can choose to remain enrolled in the medical plan you chose through the Connector and pay the full premium. Remember, there are zero dollar premium Medicare plans available.

**If you stop working in your OPERS position a second time during the same calendar year** – Your HRA will remain frozen until after the next open enrollment period. If you enrolled in the Humana Interim Plan, you may continue to participate through the end of the plan year and return to a plan through the Connector during the next open enrollment. If you remained enrolled in a medical plan through the Connector and are paying the full premium, you can begin receiving monthly HRA deposits and have access to your HRA funds again after the next open enrollment period (Jan. 1 of the following year).

**Please visit [www.opers.org](http://www.opers.org) for more information.**

