

## City of Charleston – Retiree Benefits Fast Facts

- As a City of Charleston employee, we are proud to offer continued benefits when you move into the next phase of life: Retirement!
- The City’s plan dictates that an employee is eligible to remain on our health insurance as long as they have met the **15** years of **City** service requirement AND retire with a retirement system under the Public Employee Benefit Authority (meaning you have completed/filed a retirement application).
- If you are on the HRA plan at the time of retirement, you will continue with this plan. If are on the HSA plan, you will be converted to the HRA upon election of retiree coverage. (*You can continue to use your available HSA funds for medical, dental, vision expenses.*)
- The retiree plans (HRA, Dental, Vision) are the same plans that you utilize as an active employee. Any applicable deductibles and available HRA funds will carry forward into retirement.
- At retirement, employees & covered spouses who are under 65 are eligible to remain on our health insurance until the end of the month in which they turn 65. Employees & covered spouses who are over 65 will be eligible for dental and vision benefits. Children who are under 26 can remain on all three benefit types until the end of the month in which they turn 26. Note that children can only remain covered as long a parent is still eligible and covered.
- Note that our plan language dictates that if you drop a family member, you may not add them back at a later time. As with active employee coverage, coverage tiers must match across your elected benefits, as long as eligibility applies.
- Below are the 2020 Retiree Insurance Premium Rates. The City does contribute towards the cost of your coverage and premiums are subject to change annually.
- PORS members with 25 years of **City** service are offered the 28+ years of service premium rate.

<i>Medical – HRA Plan</i>	<b>Coverage Tier</b>			
<b>Years of Service</b>	<b>Retiree Only</b>	<b>Retiree + Spouse</b>	<b>Retiree + Child(ren)</b>	<b>Family</b>
<b>28 + Years (4)</b>	\$146.51	\$323.98	\$416.70	\$811.12
<b>25 - 27 Years (3)</b>	\$161.16	\$356.38	\$458.37	\$892.23
<b>20 - 24 Years (2)</b>	\$183.14	\$404.98	\$520.88	\$1,013.90
<b>15 - 19 Years (1)</b>	\$190.46	\$421.17	\$541.71	\$1,054.46
<i>Dental</i>	<b>Coverage Tier</b>			
<b>Years of Service</b>	<b>Retiree Only</b>	<b>Retiree + Spouse</b>	<b>Retiree + Child(ren)</b>	<b>Family</b>
<b>All Years of Service</b>	\$29.65	\$55.51	\$61.95	\$85.88
<i>Vision</i>	<b>Coverage Tier</b>			
<b>Years of Service</b>	<b>Retiree Only</b>	<b>Retiree + Spouse</b>	<b>Retiree + Child(ren)</b>	<b>Family</b>
<b>All Years of Service</b>	\$4.08	\$7.75	\$8.15	\$11.98

Questions? Call the Benefits Team at 843-724-7388 or email [benefits@charleston-sc.gov](mailto:benefits@charleston-sc.gov)