



COUNTY OF ERIE
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2016 Retirement Fact Sheet for Eligible Employees

Employee can retire if he meets one of the following:

- 55 years of age and has 20 years of service
- 60 years of age and any years of service

Steps to take:

1. **Contact your supervisor:** Present to your supervisor a letter stating your retirement date. Your retirement date is the last day you will work – you must work on your last day with Erie County. See Employee Handbook – General information, Resignation/Retirement.
2. **Contact Human Resources:** Call the Employee Resource Manager at 814-451-7418.
3. **Contact BAI:** Call Tonya Crosby at Benefit Administrators Inc. at 814-454-0167 to learn how to enroll in your after retirement medical benefits if you qualify.
4. **Contact Northwest Retirement Services:** Speak to Katie Gunter at 814-455-4550 to set up your pension payments and have pension options explained.

Benefit Facts

Earned but unused vacation and personal leave balances will be paid off at employee's regular base hourly rate at time of retirement. Payment will be made the pay period **following** the employee's last regular paycheck. There will be no pension deduction taken. This check will NOT be directly deposited. It will be mailed to the address on file in HR.

Earned but unused sick leave balances will be paid off at the ratio of **1 day pay** for every **6 days balance** (in full days only), or in accordance with applicable labor agreement at employee's regular base hourly rate at time of retirement. Payment will be made along with any vacation or personal leave payment the pay period **following** the employee's last regular paycheck. There will be no pension deduction taken. This check will also NOT be directly deposited.

Deferred Compensation participants should consult with the deferred compensation administrator for details.

NATIONWIDE: Representative **Steve Schmittauer** @ 937-284-1212

VALIC: Representative **Mary Wingrove** @ 814-881-4321

LEGEND GROUP: Representative **Matthew Hausman** @ 814-833-8580

-Life and Long-Term-Disability coverage, if applicable, terminate immediately upon termination of County employment.

-Current insurance plan coverage for Hospital/Medical, Prescription Drug, Dental, and Vision terminate at the end of the month a person leaves County employment. If employee terminates before the last pay period, the employee may owe the county a benefit payment. Human Resources will contact such employees.

-Retiree insurance, if applicable, will begin on the first of the month following retirement.

-A retiree is eligible to carry the same coverage (single and/or dependent) as when they were an active employee just prior to retirement. Dependent children and/or spouse must have been on plan prior to retirement. New dependents cannot be added to coverage after retirement. (Dependent children eligibility: to age 26; or physically or mentally disabled and unable to be self-supporting, regardless of age).

-Medical benefits must be taken at the time of retirement or the benefit is forfeited.

Hospitalization/Drug Coverage

Eligible Employees: If the retiring employee is eligible to carry county hospitalization/drug benefits into retirement, the following applies:

Those under age 65 will receive the Highmark PPO Blue rate, which is based on employment status at retirement:

Full-Time Employee	\$104.90/month single coverage	\$209.80/month dependent coverage
Part-Time 20+hrs/wk (Retiree pays 50% of county's cost)	\$307.55/month single coverage	\$851.91/month dependent coverage
Part-Time <20 hrs/wk (Retiree pays 100% of county cost)	\$615.10/month single coverage	\$1,703.82/month dependent coverage

- Surviving Spouse of a deceased retiree will pay \$615.10/month
- Retiree contribution will be deducted from monthly pension check
- Plan includes prescription drug coverage with current co-pay of \$12/generic; \$25/brand
- Retiree insurance coverage plans & current costs per month for those eligible.
(Note: costs generally increase annually.)

Those ages 65 and older will receive the Highmark Freedom Blue rate, also based on employment status at retirement:

*\$104.90 will be deducted from retiree's social security check for Medicare Part B; any additional cost over \$104.90 will be deducted from pension check.

Full-Time Employee	\$0.00/month single coverage*	\$104.90/month dependent coverage
Part-Time 20+hrs/wk (Retiree pays 50% of county's cost)	\$124.75/month per insured individual	
Part-Time <20 hrs/wk (Retiree pays 100% of county cost)	\$249.50/month per insured individual	

- Surviving Spouse of a deceased retiree will pay \$249.50/ month
- Plan includes prescription drug coverage in formulary with co-pay of \$10/generic; \$25/brand

Ineligible Employees: If the retiring employee is NOT eligible to carry county hospitalization/drug benefits into retirement, the following is available:

COBRA Hospitalization/Medical & Drug Preferred Provider (PPO)

- Rated at **102% of county's cost**
 - \$518.99/month single coverage
 - \$1,437.58/ month dependent coverage
- Available for a maximum of **18 months**
- Payments are made by retiree by check **payable to County Of Erie.**
- **MAIL TO: Benefit Administrators, Inc. (BAI)** at 1250 Tower Lane Erie, PA 16505

Dental and Vision Coverage

Available to ALL retirees through COBRA at **102% of county's cost** (18 months maximum coverage)*:

Dental:	\$19.64/month single coverage	\$51.58/month dependent coverage
Vision:	\$ 2.45/month single coverage	\$ 6.43/month dependent coverage

*AFSCME (Vision) & PSSU (Dental & Vision) employees fall under a union-administered Health & Welfare Plan and should contact their union representative for costs:

-AFSCME: 1-800- 692-7332

-PSSU: 717-526-4856