

A Summary of the  
Prince William County  
Retiree  
Health Insurance Credit  
Plan

**For more information contact:**

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of Human Resources**

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**OR**

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**Administered by:**

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## **Who is eligible?**

### ***Retired Employee***

Retired full-time County employees are eligible for this plan if they are receiving payments from either of the following two pension plans: 1) Virginia Retirement System (VRS), or 2) Prince William County Supplemental Retirement Program for Sworn and Uniformed Officers. (Supplemental Pension Plan)

### ***Prior Employee***

Participants, who terminate employment with 15 or more years of service, but do not commence receiving benefits from VRS or the Supplemental Pension Plan, are not eligible for benefits until they retire and commence receiving retirement benefits.

## **Years of Service**

You must have 15 full years of Prince William County Government employment.

## **Benefit Amount**

This plan is designed to help reimburse a retiree for their health insurance cost(s). The cost for health insurance may include the premium you pay for the County's health plan, a private health plan, another employer's health plan, Medicare Part B or D, a Medicare

Supplemental plan; or any other health plan approved by the County.

The monthly ***lifetime*** benefit is the lesser of **1)** \$5.50 multiplied by years of Prince William County Government service, limited to 30 years, or **2)** The actual monthly cost of your monthly health insurance minus any payment from the VRS Health Insurance Credit Plan.

If the participant is not receiving payments from the VRS Health Insurance Credit Plan due to either **1)** failing to apply for benefits, or **2)** failing to respond to any VRS request for information, this plan will determine the benefit as if the payments from the VRS were made.

## **Disability Benefits**

If a participant is considered disabled by the VRS and is receiving disability benefits, they are eligible for benefits from this plan even if they have not yet attained retirement age or attained 15 years of service. The formula for this benefit amount is the maximum of 30 years of service.

## **Proof of Health Insurance Premium**

Upon retirement, and at least once annually thereafter, the participant will be asked to complete a form certifying the amount of their health insurance premium. The County

may require other proof of insurance at any time. Failure to provide the certification or proof of insurance, when asked, will cause any future payments to be suspended.

If the County finds evidence that the participant provided misinformation on the certification and received overpayments, benefit payments will be suspended immediately. Correct benefit payments will not commence again until the participant has re-paid prior overpayments.

## **Termination of Benefits**

Payment of benefits will cease upon the death of the participant or if the participant no longer has eligible health insurance premiums.