

## BRIDGE TO MEDICARE INCENTIVE PROGRAM

### Frequently Asked Questions (FAQ)

1. **Q. What is the Bridge to Medicare Incentive Program?**  
A. The Bridge to Medicare Incentive Program awards eligible **Educational Professionals and Educational Support Professionals** (not including Part-time (PT) Adult Education and temporary) with the opportunity to Retire or Resign no later than December 31, 2020 and continue their Benefits at no cost **until the month prior to their 65<sup>th</sup> birthday.**
  - **Please note that your Medicare Benefits actually become effective the month in which you turn 65 years old.**
  
2. **Q. Why has the District created this program?**  
A. The program objective is to provide benefits (Medical, Dental, Vision and Life Insurance) to eligible employees noted above who are at least 63 ½ years old, until they become Medicare eligible.
  - **Please note that your Medicare Benefits actually become effective the month in which you turn 65 years old.**
  
3. **Q. Who is eligible to participate in this program?**  
A. **All Educational Professionals and Educational Support Professionals, (not including Part-time (PT) and temporary)** who meet the above referenced eligibility criteria and who are **retiring or resigning** between **October 1st – December 31, 2020.**
  
4. **Q. I am currently in DROP. Will I receive the incentive if I exit in the month that I was originally scheduled to exit DROP?**  
A. Yes. As long as you meet the eligibility requirements outlined above.
  
5. **Q. How do I apply for the program award?**  
A. Eligible employees who are retiring or resigning between the months of October 2020 - December 2020 must complete the ***Separation of Employment Resignation and Retirement Form*** and email it to [retirement@browardschools.com](mailto:retirement@browardschools.com) **by Friday, November 13, 2020.** In the subject line, note "Medicare Bridge Application". Please see Bridge to Medicare Incentive Instructions.
  
6. **Q. When do my continued Benefits begin?**  
A. Your continued benefits will begin the month **following** your retirement/resignation from the District. For example, if you retire/resign in October, the District will begin paying your Benefits in November 2020 until **the month prior to their 65<sup>th</sup> birthday.**
  - **Please note that your Medicare Benefits actually become effective the month in which you turn 65 years old.**
  
7. **Q. I am NOT an Educational Professional or an Educational Support Professional, am I eligible to participate in the Bridge to Medicare Incentive Program?**  
A. No. Only Educational Professionals or Educational Support Professionals are eligible to participate in the Bridge to Medicare Incentive Program.
  
8. **Q. I have dependents on my health care coverage. Is my family coverage or dependent(s) included in the extension?**  
A. Yes. If you are an Educational Professional or an Educational Support Professional

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meeting the above-noted criteria and have a dependent(s) enrolled at the time of your retirement/resignation will be able to continue to cover your dependent(s) until **the month prior to your 65<sup>th</sup> birthday**; however, you will be responsible for paying your dependent(s) monthly premium costs.

- **Please note that your Medicare Benefits actually become effective the month in which you turn 65 years old.**

**9. Q. What if I submit my retirement/resignation and then change my mind?**  
A. After your retirement/resignation paperwork has been processed by the Benefits Department and approved by the Board, you cannot rescind the decision.

**10. Q. Will I receive written verification of my health insurance continuation?**  
A. Yes, you will receive an email confirming the continuation of your District paid healthcare benefits. If you are currently paying for insurance for yourself, for example enhanced coverage(s) and/or your dependents at the time of separation from the District, you will be billed for those coverages.

**11. Q. Will I be able to continue paying for my Dental, Vision and Life Insurance once I become Medicare Eligible?**  
A. Yes, **if you are Retiring**. You will be sent a letter, along with an Enrollment Form to select the Benefits you wish to continue.

**No, if you are Resigning you will receive a COBRA Packet, along with enrollment information.**

**12. Q. I plan to retire/resign in 2021. Will this program be available to me?**  
A. No. The program will expire on December 31, 2020.

**13. Q. If I retire under the Bridge to Medicare Program Incentive Program, am I able to be rehired?**  
A. **If you retire, you must follow FRS Reemployment After Retirement Guidelines**, which allows a retiree to return to work in the 7<sup>th</sup> month after their retirement (suspending Pension payments until the 12<sup>th</sup> month. A retiree may return to work in the 13<sup>th</sup> month after they retire (Pension payments would NOT be suspended).

**If you resign**, you may not return to the District until after the 7<sup>th</sup> month of your resignation.

/dmo  
10/5/2020  
10/20/20