

**If you are a Floyd County Employee and are considering on Retiring or just departing in the near future, below are some helpful links and information to assist with this process.**

### **Medicare and Social Security:**

To learn more about applying for Medicare and/or Social Security refer to any important mail items sent to you by the Social Security Administration (SSA) or Centers for Medicare and Medicaid Services (CMS) in addition to the websites listed below:

<https://www.ssa.gov/>

<https://www.ssa.gov/benefits/medicare/>

<https://www.medicare.gov/>

If you are over 65 and have not yet applied for full Medicare (Part A and Part B) you will need a Part D Credible Coverage Document. Please contact Human Resources at 812-941-3239 for a copy or there is always one posted on the Employee Portal under the Current Year benefits tab under Required Notices. This reflects that the Floyd County Employer Group Medical Plan had Part D Prescription Complaint Coverage and will keep you from paying a fine or fee.

### **Humana Employer Group Medicare Supplement (Advantage) Plan.**

Floyd County Government has partnered with Humana to offer former as well as retired employees the option to enroll in a Group Medicare plan. This plan would provide additional benefits as a Part "C" Supplement plan and would also provide Part "D" prescription coverage. Someone that is considering retiring and then is qualified for Medicare due to age would want to consider learning more about this plan.

The Point of Contact for the area Floyd County operates in is Zane Harris. A phone call or e-mail to Zane will be needed and he will make a one-on-one appointment with you to discuss these options with you.

Per Medicare's guidelines, Humana is not able to market/meet about Medicare plans to those eligible more than 3 months prior to their effective date. For example, if someone is eligible on 6/1/2019 the earliest signature date that can be on the application is 3/1/19 etc.

Zane Harris

Employer Group Medicare

Humana MarketPOINT Representative

Cell: 812-989-1448

[zharris@humana.com](mailto:zharris@humana.com)

## **Not 65 and not eligible for Medicare?**

FLOYD COUNTY ORDINANCE 1995- 7

AN ORDINANCE AMENDING THE FLOYD COUNTY PERSONNEL POLICIES (Employee Handbook)

### 4.15 GROUP HEALTH INSURANCE FOR RETIRED EMPLOYEES

4.15.1 Definitions: Except as may be otherwise expressly provided herein, the definitions set forth in I.e. 5-10-8-1 and elsewhere within the provisions of such Chapter shall apply as if specifically set forth herein.

4.15.2 Eligibility Provisions: In accordance with the provisions of I.e. 5-10-8-1, et seq., Floyd County shall provide for all eligible retired or disabled public safety employees and for all eligible retired employees, as such eligibility is therein defined, group health insurance equal in coverage to that offered active employees. Participation by spouses and dependents of retired public safety employees and spouses of other retired employees shall be in accordance with such Chapter.

4.15.3 Premium Payment by County: For each eligible retired employee (including public safety employees) whose retirement date is after June 30, 1986 and who will have:

- (a) Attained the age of fifty-five (55) years on or before his/her retirement date but who will not be eligible on that date for Medicare coverage as prescribed by 42 U.S.C. 1395, et seq.; and
- (b) Completed at least twenty (20) years of creditable employment with Floyd County on or before the employee's retirement date, ten (10) years of which must have been completed immediately preceding such retirement date; and
- (c) Completed at least fifteen (15) years of participation in a retirement plan or plans sponsored or recognized by Floyd County for the benefit of its employees, on or before the employee's retirement date,

Floyd County shall pay toward such retired employee's group health insurance premium a sum equal to the amount which Floyd County shall pay, from time to time, **toward the single member group health insurance premium for active employees. i.e Employee Only Coverage**

4.15.4 Termination of Premium Payment: The obligation of Floyd County to pay all or any part of a retired employee's group health insurance premium, as hereinbefore provided, shall terminate upon the earliest of the following:

- (a) When Floyd County terminates the health insurance program; or
- (b) **When the retired employee becomes eligible for Medicare coverage as prescribed by 42 U.S.C. 1395, et seq.; or**
- (c) When the retired employee secures employment with an employer (public or private) providing a group health insurance program in which the retired employee is entitled to participate; or
- (d) When the retired employee elects to terminate participation in the health insurance program sponsored by Floyd County; or

- (e) Upon the default by the retired employee in the payment of any portion of his/her group health insurance premium that is not eligible for payment by Floyd County hereunder; or
- (f) Upon the death of the retired employee.

Eligible employees desiring to participate in the group health insurance program for retired employees should contact the Auditor's office to secure details. NOTE APPLICATION FOR PARTICIPATION IN THIS PROGRAM MUST BE SUBMITTED TO THE AUDITORS'S OFFICE WITHIN NINETY DAYS OF YOUR RETIREMENT DATE!

If no application form is turned in Insurance will not automatically be granted/extended....

***Booklets and Forms are on the Floyd County Portal under the Retirement Tab.***

***Sheriff Merit Officers have a separate booklet and application on the Employee Portal under Retirement***

***While the County will only pay towards the premium that they would from time-to-time for an Employee Only coverage, retirees do have the option to pay for the full amount for their spouse or children. This includes Dental and Vision in which employees pay for the full premium cost now.***

## **Public Employee Retirement Fund (PERF)**

Applications to receive distributions for the Defined Contribution (Annuity Savings Account-where the County puts 3% of your salary and you are always vested in) can only be completed on-line. The same applies for those that wish to receive distributions from their "Pension" which is from the Defined Benefit account where the County has contributed up to 11.2% of your gross wages.

To learn more about PERF visit the website which is hosted by Voya Financial. You will need to register and have the PIN handy that all participants were mailed in January of 2018. You can still register if you do not have your PIN accessible.

The Annuity Savings Account and Pension cannot be combined into one distribution each month. They can be set-up on one application however and can be direct deposited each month in separate distributions. The Pension can never be totally withdrawn; however, the Annuity Savings Account may be. Please see plan details on the website for more information.

<https://my.voya.com/voyasso/index.html?domain=inprs.voya.com>

The recommendation from PERF is that at least 90-days as lead time be given to allow for the audit and set up of your monthly contributions. Retirements are always based on the 1<sup>st</sup> of the month protocol, i.e someone retiring on 15 May would have a PERF retirement date of 1 June etc. etc.

Items needed when processing an application online with Voya Financial/PERF

- You will set up your state and federal tax withholding
- You will need your routing and account number on where the funds will be deposited each month

-You will need to list your beneficiaries which include phone number, Social Security Number and mailing address.

-You will need a copy of a valid driver's license or marriage certificate ect. to upload reflecting your beneficiary/payee information.

-You will need a valid personal e-mail address to complete your online application.

-You will need a valid number in which to receive Texts in order to validate your log-in.

Call Customer Service at 1-844-GO-INPRS (844-464-6777). Customer Service Representatives are available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern Time, except on stock market holidays.

You will need your PIN when you call us. Your PIN is numeric only; no special characters.

If you've lost or misplaced your PIN, request a PIN reminder or hold for a Customer Service Representative.

For a TDD line, please call 1-800-579-5708

Human Resources can assist with this process, but only while an applicant is logged in as themselves.

If you are unsure of your credible years of service or want a full printout of contributions over the course of your career into PERF with Floyd County, contact Human Resources at 812-941-3239.

***Sheriff Merit Officers should contact their administration for assistance with their Pension Program.***

## **Hoosier Start-Deferred Compensation:**

Distributions from the Deferred Compensation 457b (where employee puts their money, as well as the 401a (where the County match was placed) would be set up by working with the contacts at Hoosier Start.

The online Portal for participants is:

[https://participant.empower-retirement.com/participant/#/login?\\_ga=2.15424758.1361943122.1564401487-1114279429.1517408853](https://participant.empower-retirement.com/participant/#/login?_ga=2.15424758.1361943122.1564401487-1114279429.1517408853)

You would need your PIN that was mailed to you by Empower Retirement or you can register on this site with name, DOB and social security number. Online as well as Paper Applicants can be used to process your request. Human Resources does not assist with processing of Distribution from Hoosier Start/Deferred Compensation.

Floyd County has a contact that is assigned to this region that employees considering retiring should reach out to and set up a time to discuss options:

**Zach Stuck** | CRPC® | Retirement Plan Advisor  
**Empower Retirement** | **Hoosier S.T.A.R.T.**

101 West Ohio Street, Suite 760 | Indianapolis, IN 46204  
877-728-6738 toll free | 812-704-6995 mobile | 317-631-5754 fax | [zach.stuck@empower-retirement.com](mailto:zach.stuck@empower-retirement.com)

***Sheriff Merit Officers should contact their administration for assistance with their Deferred Compensation Program.***

**Arnold Schnobrich, Director-Human Resources, 812-941-3239 or [aschnobrich@floydcounty.in.gov](mailto:aschnobrich@floydcounty.in.gov)**