

**CITY OF RACINE ELIGIBILITY REQUIREMENTS FOR
POST-RETIREMENT HEALTH INSURANCE FOR
SWORN PUBLIC SAFETY EMPLOYEES POLICY**

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Policy Source: City of Racine, Human Resources Department		
Special Instructions: Applicable to all sworn Public Safety employees.		

Sworn Public Safety employees who retire under the provisions of the Wisconsin Retirement System may remain in the City’s health plan post-retirement, subject to the following eligibility requirements:

I. Sworn Fire Department Employees

A. Sworn Fire Department Employees Hired Prior to 1/1/2007:

- i. A sworn Fire Department employee hired prior to January 1, 2007 who retires under the provisions of the Wisconsin Retirement System at age 52 or over with 20 years or more of continuous service immediately preceding retirement may remain in the City’s health plan post-retirement.
- ii. For retired sworn Fire Department employees hired prior to January 1, 2007, the Employer will continue to pay Medicare B and provide City health insurance and retirees will be required to enroll in Medicare B.

B. Sworn Fire Department Employees Hired On or After 1/1/2007:

- i. A sworn Fire Department employee hired on or after January 1, 2007 who retires under the provisions of the Wisconsin Retirement System at age 53 or over and has the combination of age and full years of continuous service totaling 78 may remain in the City’s health plan post-retirement.
- ii. Any retired sworn Fire Department employees hired on or after January 1, 2007, and their spouses, are not eligible to remain in the City’s health plan upon reaching the age of Medicare eligibility.

II. Sworn Police Department Employees

A. Sworn Police Department Employees Hired Prior to 1/1/2010:

- i. A sworn Police Department employee hired prior to January 1, 2010 who retires under the provisions of the Wisconsin Retirement System at age 50 or over with 20 years or more of continuous service immediately preceding retirement may remain in the City's health plan post-retirement.
- ii. For retired sworn Police Department employees hired prior to January 1, 2010, the Employer will continue to pay Medicare B and provide City health insurance and retirees will be required to enroll in Medicare B.

B. Sworn Police Department Employees Hired On or After 1/1/2010:

- i. A sworn Police Department employee hired on or after January 1, 2010 who retires under the provisions of the Wisconsin Retirement System at age 53 or over and has the combination of age and full years of continuous service totaling 78 may remain in the City's health plan post-retirement.
- ii. Any retired sworn Police Department employees hired on or after January 1, 2010, and their spouses, are not eligible to remain in the City's health plan upon reaching the age of Medicare eligibility.

III. All Sworn Public Safety Employees

- A. Any sworn Public Safety employee who is forced to retire by virtue of duty incurred injury or disease may remain in the City's health plan post-retirement upon the City's receipt of a disability approval notice from the Wisconsin Department of Employee Trust Funds.
- B. Any sworn Public Safety employee who is forced to retire by virtue of non-duty related injury or disease and has at least 15 years of continuous service with the Department may remain in the City's health plan post-retirement upon the City's receipt of a disability approval notice from Wisconsin Department of Employee Trust Funds. This provision shall not apply if the disability is incurred due to performing services while working for another employer.
- C. In the event that a sworn Public Safety employee or retiree who is enrolled in family health insurance benefits dies leaving a surviving spouse and/or dependents, the surviving spouse and/or dependents may remain in the City's health plan under the conditions set forth herein. This privilege will terminate if the surviving spouse of the deceased remarries, obtains other health insurance coverage, or becomes eligible for Medicaid or Medicare, whichever event occurs first. This privilege shall also terminate

for the dependent survivors when they no longer meet the age and eligibility requirements for coverage under the policy.

- D. Any sworn Public Safety employee who has met the eligibility requirements to continue on the City's health insurance upon retirement shall be subject to placement within the insurance program established for active bargaining unit employees or, if the retiree is eligible for continued coverage upon reaching the age of Medicare eligibility, the retiree will be placed in the Medicare Advantage plan selected by the City. This does not apply to retired sworn Public Safety employees who are on the Base Major Medical or 4A plans.
- E. Retired sworn Public Safety employees and surviving spouses/dependents shall pay the same premium-equivalent percentage as may from time-to-time be determined by resolution of the common council for active employees. The actual dollar amount for retired sworn Public Safety employees and surviving spouses/dependents may differ from the dollar amount paid by active employees based upon differing actuarial calculations.
- F. All retired sworn Public Safety employees, their spouses, and surviving spouses of deceased sworn Public Safety employees must enroll in Medicare upon their earliest eligibility under the law.
- G. If a sworn Public Safety employee retires with a single health insurance policy, this retiree will not be allowed to add a spouse or children after retirement. A sworn Public Safety employee who retires with a family policy will be allowed to add a new spouse or children after retirement.
- H. Notwithstanding anything else contained herein, retired sworn Public Safety employees and surviving spouses/dependents are not eligible to remain in the City's health plan during any period as they are eligible for health insurance coverage under their own then-current employment. Retired employees and surviving spouses/dependents annually shall be required to certify to the City's Human Resources Department whether they are eligible for health insurance coverage under their own then-current employment. Eligible retired employees and surviving spouses/dependents shall be reinstated under the City's plan upon the City's receipt of notice that their subsequent employment, and any associated health insurance coverage, have been terminated. Any such notice should be directed to the City's Human Resources Department.
- I. To the extent that this policy conflicts with other subjects addressed in the Employee Handbook, this policy controls. This policy does not grant any additional benefits over and above or in addition to any employment contract.
- J. Violations of this policy may result in the termination of health insurance coverage as would otherwise be provided under this policy.

K. This policy shall take effect for all retired sworn Public Safety employees and surviving spouses/dependents upon passage by common council. This policy shall take effect for sworn Public Safety active employees on July 1, 2023.