FAQ- WCSD Retirees

1. **Will my District group insurance continue into retirement?**

- Yes, your coverage can continue as long as you request it within 60 days of your retirement date (per NRS 287.023), complete the necessary form, and are receiving a PERS check. The monthly premium will be automatically deducted from your PERS payment.

2. **What happens if I don't submit the form to continue my District coverage?**

- If you don't submit the form, your coverage will end on the day of your retirement.

3. **Can I continue only medical or dental coverage?**

- No, medical and dental coverages are offered as a package and cannot be continued separately.

4. **If I don't continue District coverage at retirement, can I request reinstatement later?**

- Yes, you may request reinstatement during the Retiree Open Window, which occurs in January of even-numbered years (e.g., 2026, 2028, etc.).

5. **Can I reinstate my life insurance after retirement?**

- No, once your life insurance lapses, you cannot reinstate it. You may want to maintain District-sponsored life insurance even if you choose not to keep your health insurance coverage.

6. **What if I qualify for Medicare Parts A & B?**

- If you qualify, you *must* sign up for both Medicare Parts A & B. Once enrolled, Medicare will become your primary coverage, and District insurance will serve as secondary. If you fail to enroll in Medicare, your claims will be processed at 20% coinsurance.

7. **Will my spouse's coverage continue if I pass away?**

- Yes, if your spouse is covered under your group insurance, they can continue coverage under their own social security number. Notification must be provided within 60 days of your passing.

8. **Will my vision coverage continue when I retire?**

- Yes, if you choose to maintain it and pay the premium. If your spouse is an active District employee, you would be covered under their family vision plan at no cost to you. If both you and your spouse retire at the same time, only one of you needs to pay the family vision premium.

9. **Will I remain part of the District's Wellness Program?**

- Yes, if you retain District health insurance, you will continue to participate in the Wellness Program. You'll need to complete the annual health assessment to maintain the $40

monthly premium discount until you turn 80. After that, you'll automatically receive the discount for the following calendar year.

10. **What happens if my monthly premium costs more than my PERS check?**

- If your monthly premium for your WCSD medical coverage is more than your monthly PERS check. You will need to mail or drop off a check monthly to cover your premium. You will mail this check to the benefits department.