





Retiree Benefits Overview

2026

SCHOOL YEAR 2025-2026

Olathe
PUBLIC SCHOOLS

District Retiree Insurance Plan

You may be eligible for the District Retiree Insurance Plan if you meet all of the following criteria:

- You are retiring with the District and with KPERS at the same time.
- You were enrolled in medical, dental and/or vision insurance at the time of retirement.
- You worked for the District for five years or more.
- You are under age 65.

Next Steps

- Return completed **Retiree Benefits Continuation of Coverage Form** and **Debit Authorization Form if you haven't already**
- Create an account (after your active benefits end) in Oracle using personal email address
- Enroll in Retiree Benefits in Oracle
- Set up Surency HRA account (if applicable—only for those who qualify)

Retiree Benefits
Continuation of Coverage

- Complete and return the Retiree Benefits Continuation of Coverage and Debit Authorization Forms if you plan to enroll in Retiree Benefits.
  - The debit authorization form allows insurance premiums for health, dental, and/or vision coverage to be deducted from your checking or savings account.
  - Premium payments are not deducted directly from your Health Reimbursement Account (HRA).
- Verify your personal email and home address are up to date in Oracle before your last day worked.

Important Note: Your benefits do not continue automatically. You must make elections in Oracle after retirement.

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Retiree Premiums

- Retirees pay the full premium cost for insurance **one month in arrears**.
  - For example: If your active employee benefits end on July 31, your retiree benefits begin on August 1. Your first premium will be deducted on September 1 for August coverage.
- Premiums are withdrawn on the 1st of each month from your designated bank account.
- If you are enrolled in direct deposit through your HRA with Surency, premium reimbursements are typically issued within 5–7 business days.

COBRA

Reminder:

If you are enrolling in Retiree Benefits, DO NOT enroll in COBRA!

- **Retirees enrolling in the District Retiree Insurance program should DISREGARD the COBRA packet.**
- All retirees will receive a COBRA packet as required by law. Surency will mail the packet to your home address.
- Employees age 65 or older who are enrolled in district benefits at retirement may continue medical, dental and/or vision insurance coverage for up to 18 months under COBRA.

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Retiree Benefits vs COBRA

Retiree Benefits

- Continued enrollment in District-sponsored medical, dental, and vision plans
- Coverage may continue until age 65 (Medicare eligibility)
- Benefits Team assists with enrollment
- Completed in Oracle
- 30 days to elect coverage

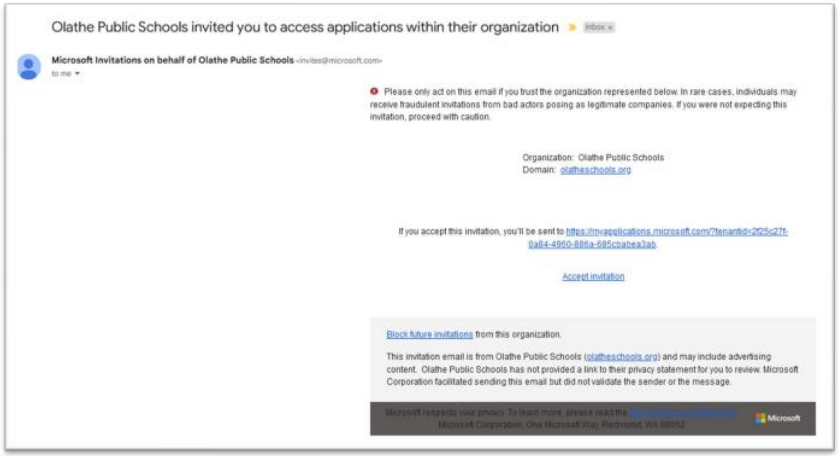
COBRA

- Continuation of the same District-sponsored medical, dental and vision plans
- Coverage is temporary (**up to 18 months)**
- Enrollment managed by Surency
- Surency serves as the third-party COBRA administrator
- 60 days to elect in coverage

After Retirement

On your retirement date, you will receive two emails from ***Olathe Public Schools*** to your personal email address on file:

1. An email from the Benefits Team with instructions on how to access Oracle and enroll in retiree benefits.
2. A Microsoft welcome email inviting you to create your Oracle account.



NOTE: You will not be able to create your Oracle profile or enroll in retiree benefits until your active employee benefits have ended.

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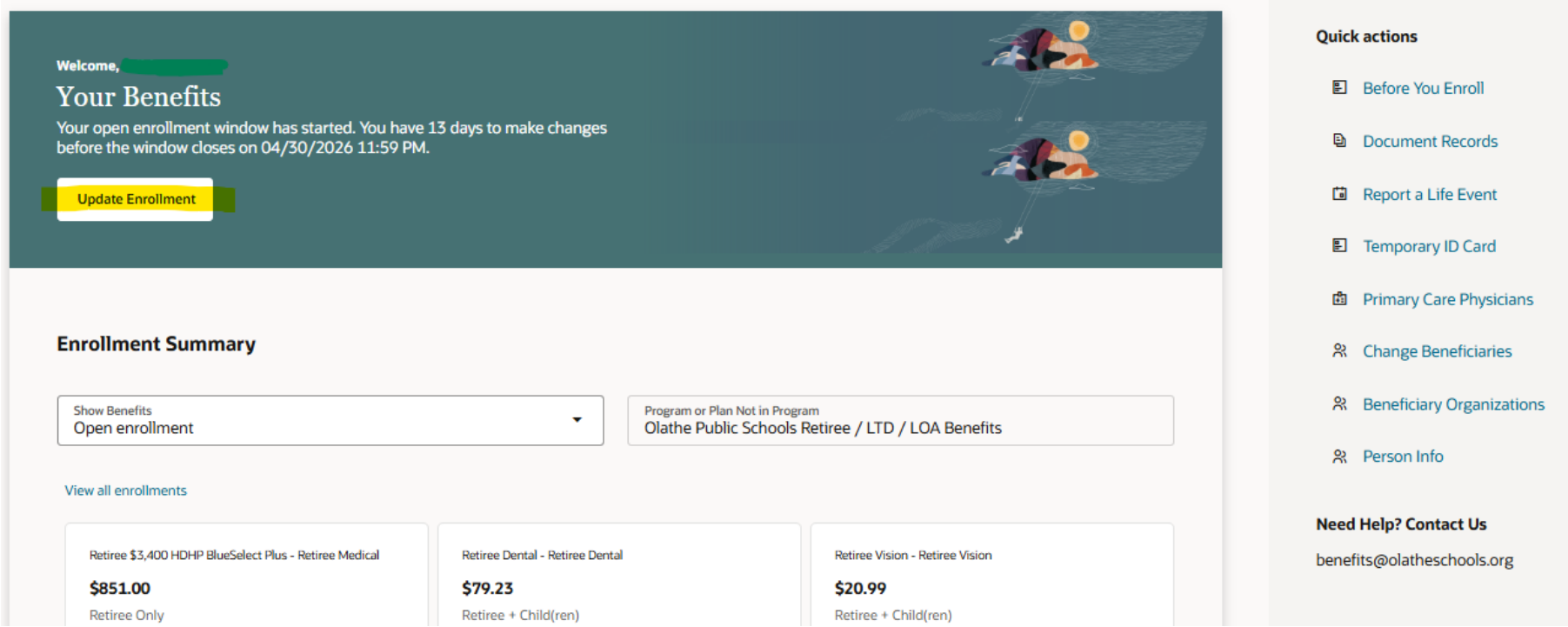
Enrolling in Retiree Benefits

- Retiree benefits start on the first of the month and your coverage will be backdated. You have 30 days to enroll.
- Any dependents who were on your plan at the time of retirement may remain on the plan if you choose to cover them.

No additional dependents may be added to Olathe's retiree insurance.

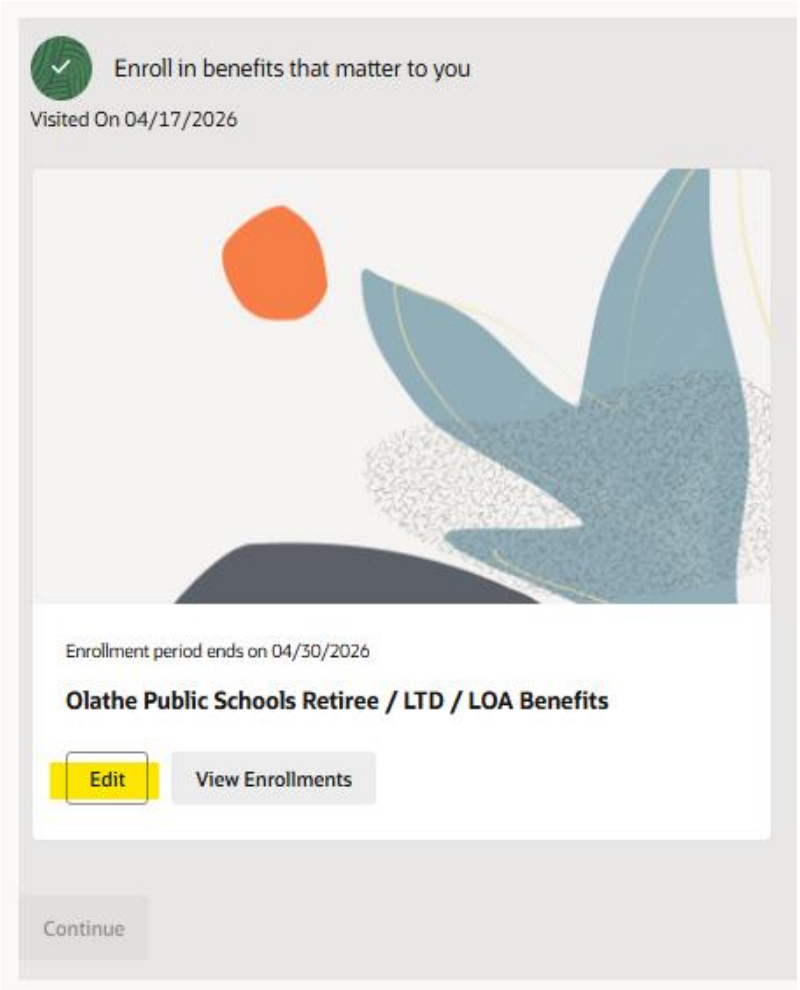
Enrolling in Retiree Benefits

- Log into Oracle -> click on the **Home** page.
- Under the **Me** tab -> click on the **Benefits** tile.
- Click on the **Enroll Now/Update Enrollments** button under "Your Benefits".



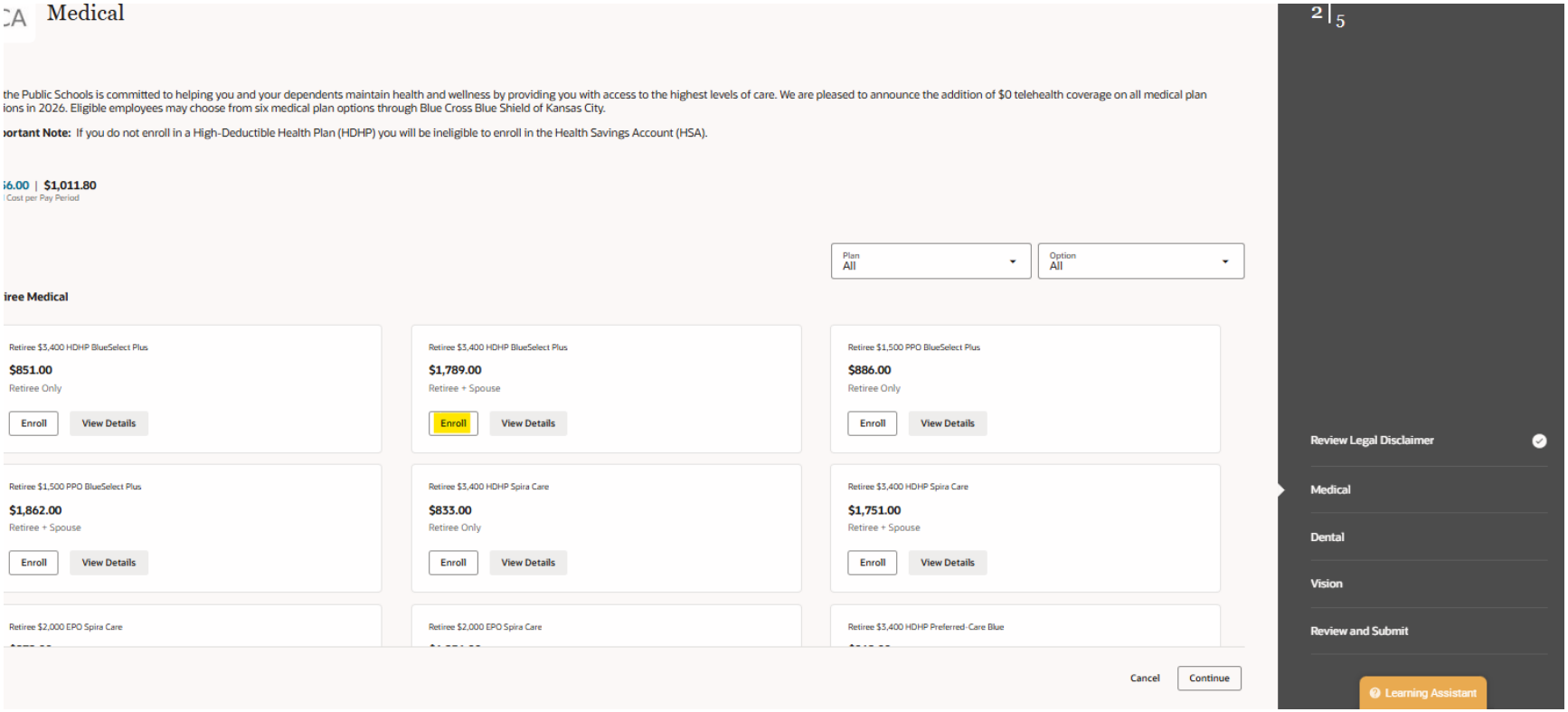
Enrolling in Retiree Benefits

- Click **Continue** button under the picture.
- Choose how to enroll, Discovery. Click **Continue**.
- Confirm who you want to cover. Click **Continue.**
- Click the **Edit** button.



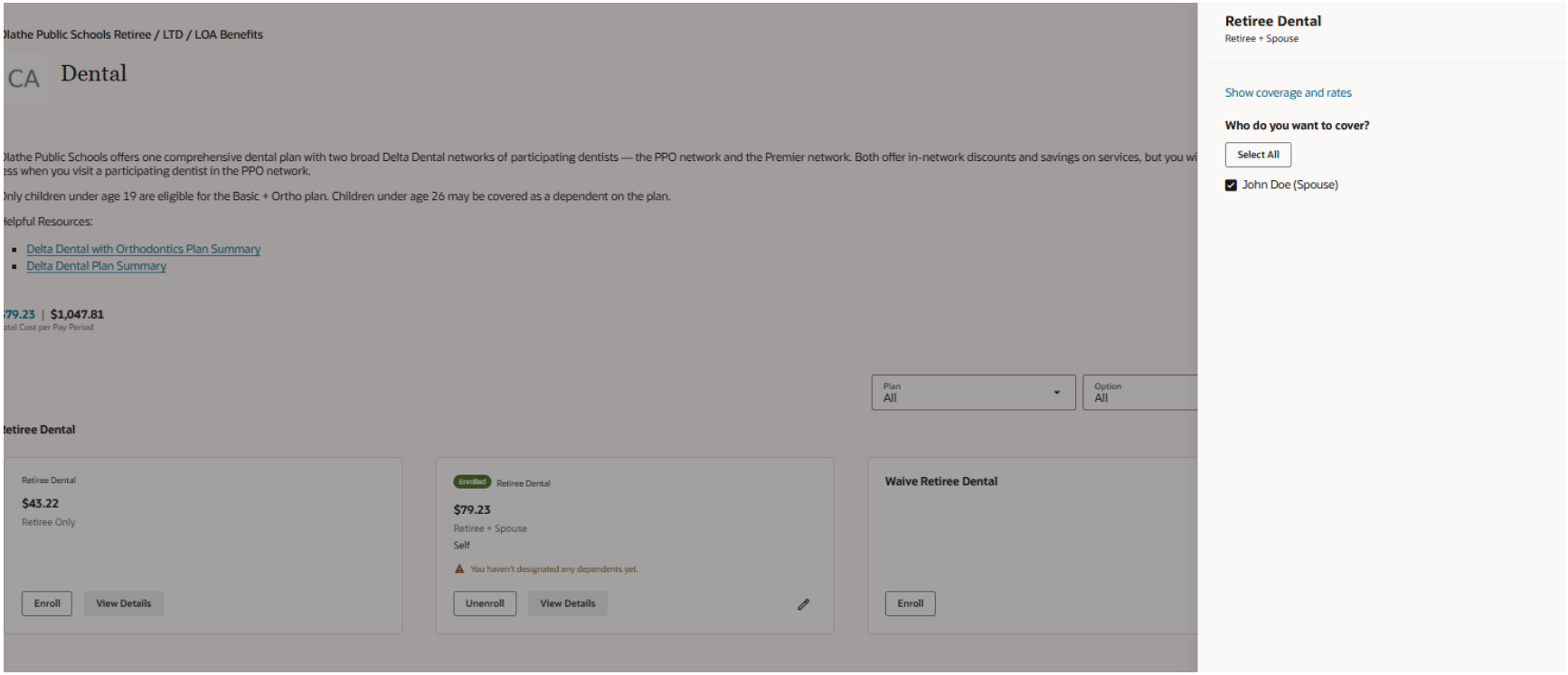
Enrolling in Retiree Benefits

- Accept the authorization to **Continue.**
- Click **Enroll** (or the **pencil icon**) for each plan you wish to elect
- **Continue** and make elections for all applicable benefit plans



Enrolling in Retiree Benefits

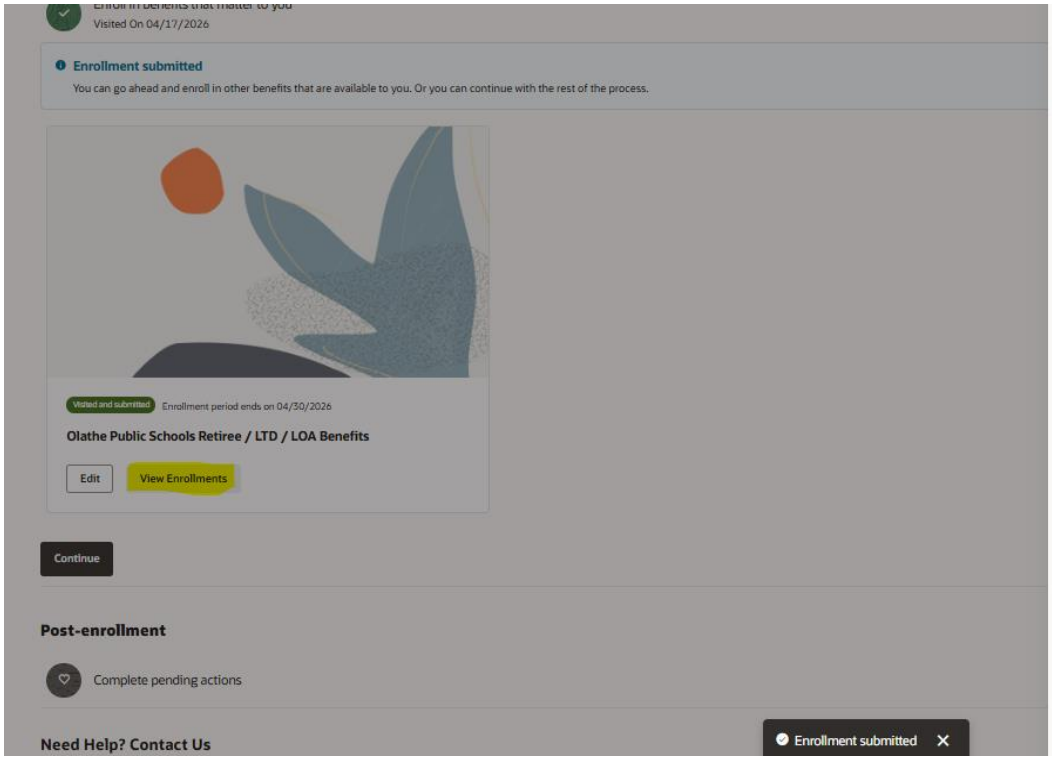
- Select applicable dependent(s) you want to cover. Click the **Save** button.
- Complete the same process until you are finished making your elections.

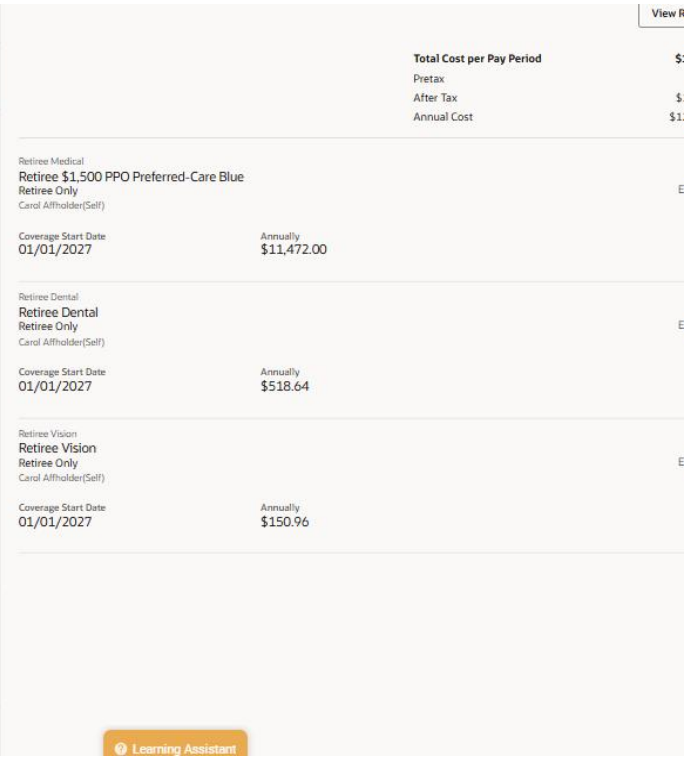


Enrolling in Retiree Benefits

- Click **Submit** to complete enrollment. An **Enrollment Submitted** confirmation should appear.

- Select **View Your Enrollments** to review your elections.





Health Reimbursement Account (HRA)

- If you qualify at the time of retirement, a maximum of 425 unused sick days will be converted into a monetary amount.
- The converted balance will be deposited into an HRA with Surency.
  - The HRA may be used for eligible medical, dental, and/or vision expenses for you and your eligible dependents.
- You will receive an email from Nancy Jirik with the following information:
  - HRA balance and effective date
  - Surency username
  - Surency account set up instructions
  - Direct deposit authorization

HRA Account Set Up Reminder

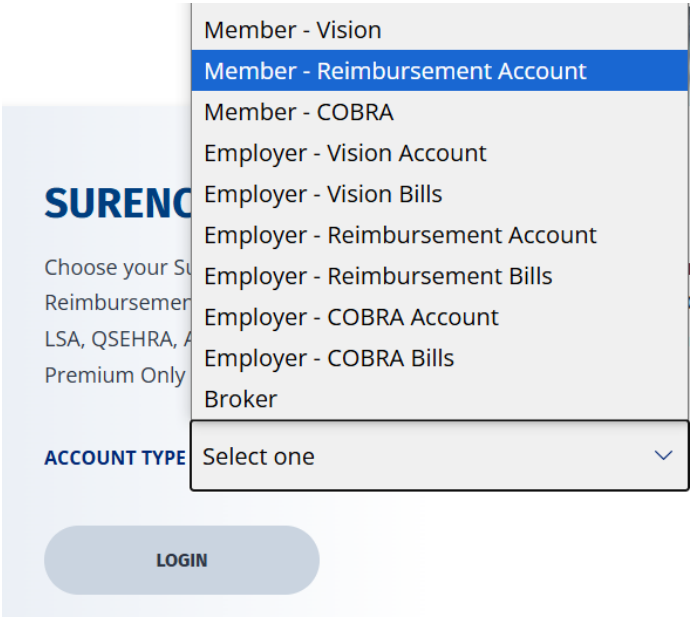
- Retirees who are eligible for an HRA should set up their account with **Surency** once they receive their HRA balance/username email from Nancy Jirik.

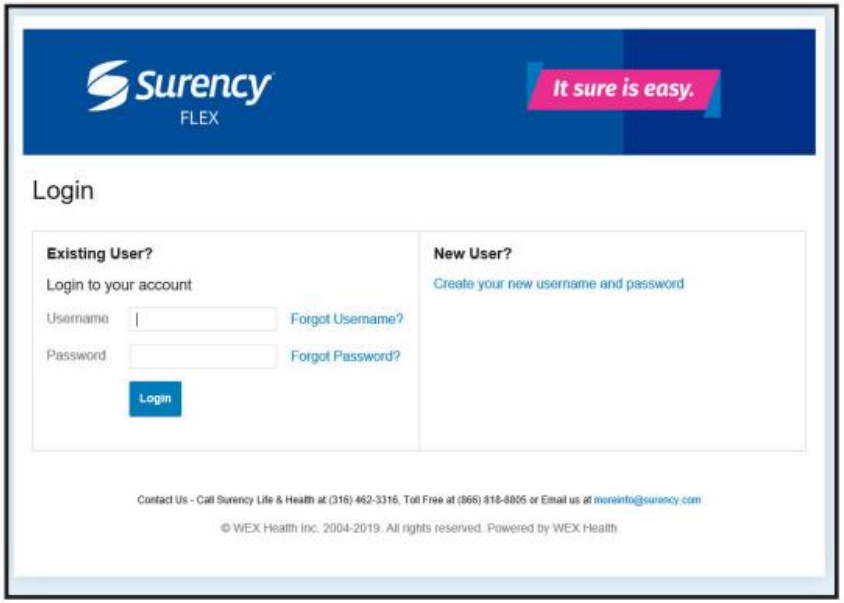
- Create your account **even if you do not plan to use funds right away.**

- Setting up the account early:
  - Helps **avoid delays or claim issues.**
  - Ensures the account is ready when needed.
  - Prevents administrative problems later.

Surency Account Set Up

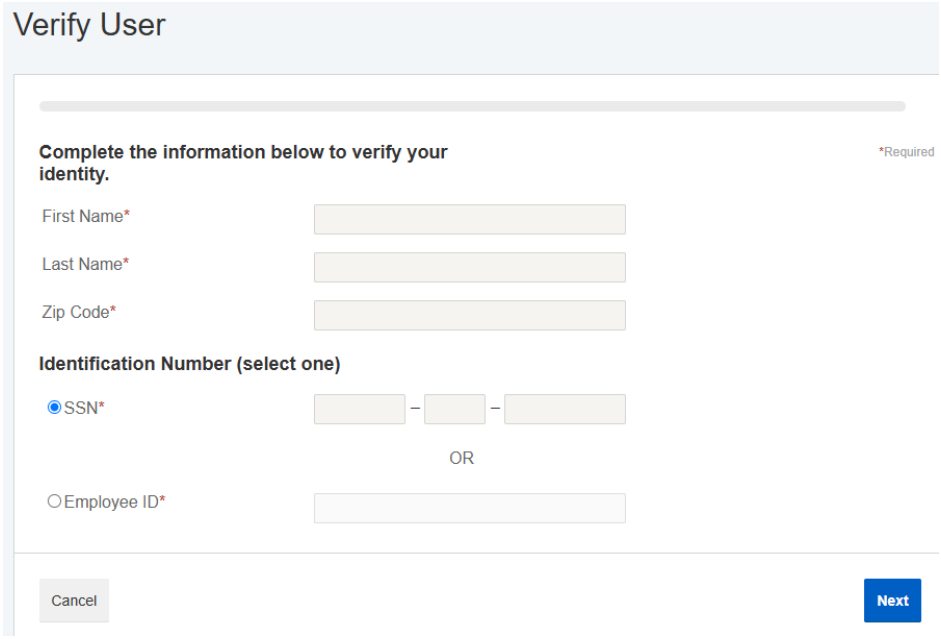
- Visit https://www.surency.com/ and select to view as a **Member – Reimbursement Account**, then click on **Login**.
- Select **Create your new username and password** under New User.





Surency Account Set Up

- To start, verify your identity.
- Set your security questions and answers and select a username and password.
- Access your Surency account online or on the Surency Flex app



HRA Reimbursement
Non-Debit Card Claims

1. Direct Deposit:

Set up bank account information with Surency to receive reimbursements by direct deposit .

- Log into your Surency account to enter your bank account information, **or**
- Complete and mail the paper Direct Deposit form.

2. Paper Checks:

If you prefer to receive paper reimbursement checks by mail, Surency will mail checks to the address on file.

- Log into your Surency account to review and update your address, email and/or phone number.

Reimbursement occurs within 5-7 days after the first of the month.

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Ending Retiree Insurance Coverage

- Retirees may end their insurance coverage at any time by emailing the Benefits Team.
- Retirees may not re-enroll in the District's retiree insurance at a later date.
- Premium payments are paid in arrears, meaning a final premium will be deducted on the 1st of the following month.
  - For example: If your retiree benefits end on May 31, the final premium will be deducted on June 1 for May coverage.

Important note:

Retirees MAY NOT come back on the District's retiree insurance at a later date.

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Retiree Benefits FAQs

- **Where can I find information about Retiree Benefits?**
  - All information will be posted to the OPS district website under Retiree Benefits located here: https://www.olatheschools.org/departments/employee-services/retiree-benefits.

- **Will I be able to keep my HSA when I retire?**
  - Yes, your HSA remains yours after retirement.
  - An HSA is a personal savings account that you own, so your balance stays with you even after you retire.
  - You may continue to use your HSA funds for qualified expenses after retirement.

Retiree Benefits FAQs

- **Will I be able to keep my FSA when I retire?**
  - No, your FSA will terminate when you retire and your active benefits end. FSAs are governed by the IRS use-it-or-lose-it rule, meaning any unused funds are forfeited after employment ends.
  - Your FSA may be used to pay for eligible expenses up to your full annual election, even if you have not yet contributed that amount. To maximize your benefit, plan to use your FSA funds before your coverage ends.
  - Claims for eligible expenses incurred during the coverage period must be submitted ***within 60 days*** of termination.

Retiree Benefits FAQs

- **Can I switch medical plans at this time?**
  - Yes, you can change medical plans at the time of retirement as this is a qualifying life event.
  - You can drop current dependents, but new dependents **cannot** be added at this time.
- **Will my deductible carry over? Even if I change plans?**
  - Yes, your deductible will carry over to your retiree benefits.
  - Even if you change plans your deductible will still carry over.
    - Please notify the benefits team if you change plans so we can notify BlueKC as a courtesy.

Retiree Benefits FAQs

- **Does my HRA have a Beneficiary?**
  - No, HRA funds cannot be assigned to a beneficiary.
  - Any remaining funds at the time of death are returned to the District.
- **When is the next open enrollment period?**
  - Open Enrollment takes place around the end of October / early November for the 2027 plan year.
  - Watch your email and mail for more information this fall.

Carrier Contacts

Medical Plan

Blue Cross Blue Shield of Kansas City
Group #11640000
Customer Service: 816.395.2270
Website: www.bluekc.com

Dental

Delta Dental of KC
Group #03500
Customer Service: 800.234.3375
Website: www.deltadental.com

Vision

VSP
Group #12240761
Customer Service: 800.877.7195
Website: www.vsp.com

HRA

Surency
Customer Service: 866.818.8805
Website: www.surency.com

District Contacts

Benefits Team:

Olathe Public Schools:
Benefits Line: 913.780.8024
benefits@olatheschools.org

Geri Birks, Lead Benefits Specialist
Sammi Williams, Benefits Specialist,
Renee Hernandez, Benefits Specialist

Retirement Representative:

Nancy Jirik
njirikec@olatheschools.org

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