

Retiree Overview Letter & FAQ's

RETIREMENT PROCESS

- Once you decide to retire your first contact should be PSRS/PEERS at 800.392.6848.
- Next call FHSD at 636.851.4000 and ask to speak with Human Resources.
- After the Board approves your retirement, HR will notify the Benefits Office.

The Benefits Office will prepare a retirement email with instructions and send it to your District email account. A letter will also be mailed to your house that notifies you that the email was sent to your District email. If you are a July 1 retiree and have submitted your notice in a timely manner, you will be invited to a retiree benefits meeting in June to review all of your retiree insurance options.

The information within the email will direct you to details about electing benefits, cost, subbing and more. **We must wait until closer to your retirement date to send this info so that processes and employee coverage ending is not interrupted.**

IMPORTANT INFORMATION & FAQ'S

Retiree premiums and the election process is listed on the FHSD website www.fhstdschools.org by clicking **Find it Fast** > scroll down to the bottom right of the web-page under **Retired/Former Employees** and click **New Retiree Benefits**. Election of **retiree** benefits must be completed via the District's benefit enrollment website.

Please **keep your contact information up to date** with the District so you continue to receive annual enrollment information each year. Any future or current changes to your contact information, or to add your personal email address to your FHSD profile, can be emailed to benefits@fhstdschools.org with the current information.

When do my employee benefits end?

Certified Staff: members are covered under employee benefits through June 30.

How will my retirement effect my June triple pay?

Your triple pay will have 1 insurance deduction taken out to cover the cost of your insurance elections through June 30.

Support Staff: members who retire from the District mid-year are covered through the end of the month in which they retire. If you retire at the end of the school year your coverage will end June 30.

What benefits will I be offered as a retiree?

You are eligible for retiree medical, dental, and/or vision coverage as long as you are receiving your PSRS/PEERS monthly benefit. These are the same plans offered to employees. If you elect retiree coverages the District will notify you in July or August of the upcoming annual enrollment period. This will give you an opportunity to change plans within the benefit levels you have chosen. For example, if you are currently enrolled in the Base medical plan, you would be able to change to the CDHP medical option. You would not, however, be able to add any dependents to your coverage or pick up a type of coverage that had not previously been chosen.

Premiums and coverage are subject to change each insurance plan year. The retiree insurance plan year and annual enrollment is the same as the employee insurance plan year, October 1st - September 30th.

Do I have to elect my retiree benefits right away?

You are eligible to make your **INITIAL retiree** insurance elections anytime within the first 12 months after your last day of employment with FHSD. As a retiree this is your one-time special enrollment opportunity to make any changes, additions or deletions to your coverage. Once that first election is made, you will no longer be eligible to re-enroll or change your benefit elections unless you have an unanticipated qualifying life event. (Retirement of your spouse is NOT considered an unanticipated event.) If you do not elect any coverages and the 12-month election period passes, you will not be able to enroll in any coverages under any circumstances.

Do I need to enroll in COBRA coverage?

As a retiree of Francis Howell School District, you may elect to enroll in COBRA **OR** FHSD Retiree Insurance benefits. COBRA premiums and enrollment information will automatically be mailed to your home address on file. COBRA benefits are a temporary extension of your employee coverage at a 2% higher premium cost for up to 18 months from your last day of employee coverage.

****If you elect FHSD Retiree Insurance, you do not need to enroll in the COBRA option that you receive via mail and you will want to pay attention to your retiree enrollment as to not accidentally elect the options labeled COBRA****

If I elect the CDH plan will I receive an HSA contribution?

No. The District does not make HSA contributions into retiree HSA's. The retiree is responsible for the full amount of the deductible associated with this plan. Retiree HSA's are no longer tied to the district once you retire.

Can I continue to make contributions to my HSA?

You may make after tax contributions on your own to your HSA as long as you do not have any other coverage, are not on Medicare, and are not receiving Social Security. The contributions are no longer done through FHSD payroll deductions even if you sub. You would need to deposit the money into your HSA bank account. For HSA regulations contact your bank or search for *IRS publication 502* on the internet for guidance.

Can I include my spouse on my retiree insurance coverage?

The same spousal exclusion policy applies to retirees as employees. If your spouse is employed and is offered coverage by their employer, or age 65, they must take the medical coverage offered through their own employer or Medicare. You may include your spouse on dental and/or vision coverage regardless of status with their employer.

If I elect retiree insurance, how do I pay for it?

Premiums will be withdrawn from your bank account on the first business day of each month. To begin the process, you will need to complete a Retiree Bank Form and attach a voided check. (This form can be found on the enrollment site). NOTE: The amount taken out the first of each month will cover your insurance benefits for the same month (i.e., the July 1 payment will cover insurance for the month of July).

If I sub, can my earnings be held and applied to my insurance premiums?

We refer to this as the "Pretax Program". If you will be substituting/tutoring/coaching etc. for the District, you may elect to have your earnings held and applied to your insurance premiums due. The advantage of pretax is that you are able to pay your premiums with pre-tax dollars. The money withheld from your paychecks will be applied to the next month's premium (i.e., the 4/10 & 4/25 paychecks will be held and applied to May premiums) and applied to future months if the amounts held cover more than what is due for said month.

If you wish to participate in the Pretax Program you must elect this during enrollment. This election cannot be changed outside of the annual enrollment period.

It is the responsibility of each retiree to monitor the amounts withheld from their earnings and to keep track for their yearly personal tax purposes. If you do not work enough in any given month to cover your insurance premium, you will have the additional amount owed withheld from your bank account on the 1st business day of the next month.

For example: If you owe \$500 per month and receive a paycheck on April 10 that had \$90 withheld and a paycheck on April 25 that had another \$90 withheld, you would still owe \$320 for the month of May. In this example, we would withdraw the \$320 from your provided bank account on May 1st.

With the Pretax Option there is an IRS rule that the District cannot hold earnings from one plan year and apply them to the following plan year. This means that if you work during the 9/10 and 9/25 paycheck payroll dates (review the payroll schedule on the FHSD website under [Employee Links](#)) then your pay will not be held and applied to your insurance premiums each year and the full October premium will be withheld from your provided bank account.

If you no longer wish to have your earnings held for insurance premiums, then please make sure to update your pre-tax election at the annual enrollment period using the benefits enrollment website. If you discontinue subbing for the district then your pretax status will cease and you will have to re-elect at a future enrollment.

It is the responsibility of each retiree not to exceed the maximum number of Working After Retirement earnings and hours set by the PSRS/PEERS guidelines. These can be found by visiting www.psrs-peers.org.

What happens when I am Medicare eligible?

If you become eligible for Medicare, FHSD medical plan becomes your secondary coverage with Medicare being the primary coverage. FHSD will not end your medical coverage automatically, you will need to complete a qualifying life event using the enrollment site within 30 days of the coverage change date if you wish to make a change.

United Healthcare offers a Medicare plan with our group discount. The benefit of electing this plan is that if you find that the supplement plan is not right for you, you may come back onto one of the FHSD medical plans (CDH or Base) at the next annual enrollment period. Also, if you carry your spouse on medical and you are Medicare eligible but they are not yet Medicare eligible then you **MUST** elect this plan in order to keep them on a FHSD medical plan. Below you will find the contact information for this plan, you must enroll in **Group #12861** to qualify for the above details.

United HealthCare: UHC Customer Service - (877) 714-0178

It is important that you notify the FHSD Benefits Office at benefits@fhdschools.org if you select or terminate or enroll in this plan.

If you're looking for a local broker who can compare Medicare plans and work with you directly, you can contact **Ryan Raphael** with **Senior Insurance Benefits** through the details below.

Phone: 314-368-6808

Email: Ryan@medicaremanstl.com

Website: MedicareManSTL.com

I currently have a Flexible Spending Account. How long do I have to incur my expenses?

If you currently are enrolled in a flexible spending account with the District, you will need to incur all expenditures before the last day of your employment. You will have until the end of the insurance plan year to submit the claims, but the receipts must be dated while you are still an active employee. Please contact ASI Flex at (800) 659-3035 or visit www.asiflex.com for more information.

Am I able to continue my life insurance?

You may continue your current life insurance by completing the posted documents on the New Retiree Benefits web-page referenced in this information. Lincoln, our life insurance company, will determine cost and handle the conversion process. You must contact them no later than 30 days after your last day of active employment. For additional information regarding this process, please contact Lincoln at (877) 275-5462.

Can I change my elections during Annual Enrollment?

Once you are enrolled as a retiree, you will be notified each year in July or August, when the annual enrollment website will be available. This will give you an opportunity to change plans within the benefit levels you have elected. For example, if you currently have Base option medical, you would be able to change to CDHP option. You would not, however, be able to add any dependents to the coverage or pick up a type of coverage that had not been previously elected.

How do I change my benefits if I experience an unanticipated qualifying life event?

An unanticipated qualifying life event is defined as a birth/adoption, marriage, divorce, a death, or your spouse experiencing an **unplanned** loss of employer-provided benefits. Please note that a spouse electing termination of employment, or electing retirement does **not** constitute an unplanned loss of employer provided benefits. If any of the qualifying events occur, you have **30 days** from the date of the event within the documentation to make a change to your coverages by submitting a qualifying life event request through our insurance enrollment site. It is important to note that if you discontinue ALL insurance coverages with Francis Howell School District and your 12-month election period has expired, you will NOT be eligible to reenroll at a later date under any circumstances.

Working After Retirement (WAR)

26 week separation: The Affordable Care Act (ACA) contains a requirement that individuals be separated from employment for a period of 26 weeks. Therefore, **new retirees may not work for the District for 26 weeks following retirement.** *This requirement was effective 1/1/2015.*

If you are electing FHSD medical coverage you may apply after a 30 day separation. If you are only electing dental and/or vision coverage then you will need to contact the Substitute Office to inquire about applying prior to the 26 week waiting period. *updated 5/7/2025*

Each sub who applies prior to the 26 week waiting period is reviewed on a case-by-case basis by HR. For questions you can contact HR at 636-851-4003. *7/1/25*

For questions on when you may return or apply to work as a sub please contact the FHSD Sub Office at 636-851-4003.

PSRS/PEERS 30 day waiting period: The retirement system regulations stipulate that new retirees may not work or volunteer in any capacity with any PSRS/PEERS covered district following the first 30 days of retirement. *This regulation went into effect 7/1/2010.*

PSRS/PEERS hours and earnings limits: Visit www.psrs-peers.org for more information on PSRS/PEERS WAR regulations. Please note that volunteer work also counts towards your hours limit if you are also serving in a paid position for the same employer. For specific PSRS/PEERS related questions, please contact PSRS/PEERS directly at (800) 392-6848.