



Frequently Asked Questions WCSD Retired Employees

1. Will my District health insurance continue into retirement?

- Yes, you are eligible to continue your insurance into retirement; however, coverage does **not** continue automatically. You must receive a **PERS retirement payment** to enroll in retiree coverage. You must also complete the **Retiree Enrollment Form** and indicate which benefits you wish to continue after retirement.
- You will have **60 days** after your retirement date to submit your enrollment request to the Benefits Department (per NRS 287.023). We recommend submitting your enrollment form as soon as possible to avoid delay in setting up your automatic PERS premium deduction. If a payment is missed through PERS, you will be required to make a direct payment to the **Benefits Department**.

2. Is there any documentation required for me to cancel my benefits as an active employee if I am not enrolling in retiree benefits?

- No, your benefits will automatically end based on your final paycheck.

3. 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 based on your final paycheck.

4. Can I enroll in only medical or only dental coverage?

- No, medical and dental coverage is offered as a package and cannot be continued separately.

5. If I don't enroll in District coverage at retirement, can I request reinstatement later?

Yes, you may request reinstatement during the **Retiree Open Window**, which occurs in odd-numbered years for coverage beginning in an even-numbered year. For example, you may enroll in the fall of an odd year for a January 1 start date in an even year (e.g., 2026, 2028, etc.).

6. Can I reinstate my life insurance after retirement?

- You may opt to maintain District-sponsored life insurance even if you choose not to keep your health insurance coverage. However, if you do not enroll in life insurance, you cannot re-enroll later. Further, if your life insurance lapses, you cannot reinstate it.



7. When is open enrollment for retirees?

- Open enrollment for retirees already enrolled in the medical/dental plan is the same time as for active employees, October 1 –31 each year. You may change your plan or add dependents during open enrollment. Retirees may drop coverage at any time.

8. Can I drop my medical/dental, vision or life insurance coverage at any time?

- Yes, you may drop any of your coverage at any time, however you would not be able to re-enroll in coverage until an open window. (See question 5.) The only exception is life insurance; once you drop your life insurance, you may not re-enroll. (See question 6.)

9. 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.

10. Will my vision coverage continue when I retire?

- Yes, if you elect to enroll in vision coverage, you may maintain the coverage if you continue to 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.

11. Do I need to notify American Fidelity of my retirement?

- Yes. If you have American Fidelity products, you will need to contact them directly at 775-829-1313, if you wish to continue your policies after retirement. Premiums for American Fidelity products do not automatically deduct from your Nevada PERS check and will be dropped if payments for those policies are missed.

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12. 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 an annual wellness visit with your PCP or a wellness screening to receive the Good Health Premium. You are not required to participate once you are enrolled in Medicare or turn 80.



13. 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.

14. I am moving to a different state; will this affect my COBRA/Anthem coverage?

- There is no COBRA option for WCSD retirees because you have the ability to continue your benefits directly through Anthem as a retiree. Anthem coverage includes a national network; moving to another state will not affect your ability to use your plan. If you choose an in-network provider in your new area, your claims will be processed the same way they are locally.

15. My spouse/parent passed away and had life insurance through WCSD. What do I need to do to start the claims process?

- Please contact the Benefits Department by calling **775-348-0321** or **Benefits@washoeschools.net** to begin the claims process. We will need the date of your loved ones passing and a copy of the death certificate. If additional information is required, a Benefit Specialist or a representative from the insurance carrier will reach out directly.

16. As a WCSD retiree enrolled in coverage, 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.

17. What steps do I need to take to review my service credits for NVPERS.

- You may check your service credits at any time by creating an account with PERS; you will need your SSN and personal information. Go to the Nevada PERS website, <https://www.nvpers.org>, once you have created an account, click **Member Login** and sign in. Go to "Account Summary" or "Service Credit" and you will find your total service credits earned. If you believe there is a discrepancy, please reach out to PERS directly at **775-687-4200**. PERS offers optional counseling appointments either by calling them or scheduling through your personal account.