



[Frequently Asked Questions](#) About VCSB Retiree Group Insurance Benefits

1. What **insurance plans** are offered by the Volusia County School Board (VCSB) to the retirees?
2. How do I know if I will be **eligible** to participate in the VCSB group insurance benefit?
3. I am retiring from the district but I want to delay collecting my FRS retirement benefit. Can I **delay** continuation of my VCSB group insurance benefits as a retiree?
4. My spouse and I **both** work for the district. One of us is retiring. How does that work?
5. Can I add dependent health and/or dental **coverage** for my spouse if I have never carried them as a dependent when I was working for the district?
6. Can I **switch plans** at the time I retire from the district?
7. Can I change my **Plan coverage** ?
8. As a retiree with insurance, will I need to pay attention to **Annual enrollment** ?
9. If I continue my benefits, what happens when I become **eligible for Medicare** ?
10. I'm eligible for Medicare but my **spouse** is not. Can my spouse remain on the group plan with the district?
11. If I'm enrolled in Medicare, can I still keep just my **dental** insurance coverage?
12. How do the **premiums** get paid?
13. Are retirees able to participate in the **Wellness Program** ?
14. If I **cancel** my group health and or dental insurance, can I **re-enroll** during the next annual open enrollment?
15. How do I notify the insurance carrier of a **change of address**?

1. The School District offers the same group health and dental **insurance plans** to the retirees as it offers to the employees. However, as a retiree you pay the full premium and the cost depends on the plan and level of coverage chosen.

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2. To be **eligible** to participate as a retiree in the VCSB group insurance benefits, you:
- a. Must be enrolled in the benefits at the time of retirement,
 - b. Will need to make arrangements for continuing health and/or dental insurance coverage,
 - c. Will need to be receiving your retirement benefits from FRS upon termination from the district.

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3. Employees who leave employment with the school district but **delay** receiving their retirement benefits from FRS and do not continue their group VCSB health and/or dental insurance **ARE NOT** eligible to enroll in the VCSB group insurance at a later date. To remain eligible for the VCSB group insurance option, an employee who retires must receive benefits from FRS and continue their health and/or dental insurance at the time they retire. See above.

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4. If **both** you and your spouse work for the district and only one of you is retiring, you may want to arrange for your working spouse to continue your group coverage as a dependent. Please contact insurance@volusia.k12.fl.us to make arrangements.

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5. Yes, **coverage** may be amended during the plan year provided the circumstances meet the Family Status Change qualifying events guidelines. Other changes to your coverage may be made during the district annual open enrollment period.

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6. Employees who are terminating from the district to begin their retirement may **switch plans** at that time because termination of employment is considered a qualifying event. To view other qualifying events, please refer to [Family Status Changes and Section 125](#). Changes requested that do not “qualify” can only be accomplished during the district’s annual open enrollment period.

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7. **Plan coverage** change requests can be accomplished during the district’s annual open enrollment period for the plan year that begins October 1 through September 30th. The only exception is if there is a qualifying event as described in the [Family Status Changes and Section 125](#) .

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8. Yes. **Annual enrollment** applies to retirees as well as active employees. During that time, members of the VCSB group plan may change health or dental plans through the e-Portal, change coverage levels, or even cancel health and/or dental insurance. Changes can only be made to existing coverage.

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9. Once you are **eligible for Medicare**, you could continue with the VCSB group insurance and continue to pay the full premium. However, you may decide to discontinue the group insurance to switch to Medicare and a Medicare supplemental plan. Remember, once you discontinue your VCSB group insurance plan, you can **NEVER** re-enroll. You may access more information about Medicare at <http://www.medicare.gov>.

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10. If you and your **spouse** are covered by the VCSB group insurance health plan and then you enroll with a supplemental insurance company, your spouse may continue receiving the group insurance benefit. You will need to notify the Insurance & Employee Benefits Department of the change and then your spouse will need to complete enrollment forms using his/her own Social Security number.

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11. If you decide to cancel the VCSB group health insurance benefit, you may remain on the VCSB group **dental** plan for as long as you like. Remember, once you discontinue your group dental plan, you can never re-enroll.

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12. Your **premiums** for your VCSB group health and/or dental insurance should be deducted directly from your Florida Retirement System (FRS) pension check. Insurance packets are provided at the

retirement sessions and you will need to complete your application of benefits along with the payroll authorization form which will be forwarded to FRS. However, you will be responsible for paying the monthly premiums to the Insurance and Employee Benefits until the premiums are deducted from your pension check. You are responsible for ensuring there is no lapse in coverage which could result in permanent cancellation of benefits.

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13. Yes, as long as the retirees keep the Volusia County School Board group insurance, they do have the gym access benefits they had through the [Wellness Program](#) as an active employee. The retirees are NOT required to participate in the annual Personal Health Assessment (formerly known as the Health Risk Assessment (HRA)). In addition, if you covered your dependents (spouse and/or children that are 18 years of age or older) on your Volusia County School Board group health insurance and you continued their coverage as a retiree, not only are you eligible for the free gym access under the Wellness Program so are your covered dependents! Florida Health Care Plans members can simply present their insurance cards and FL Blues members will receive a gym access card in the mail.

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14. **NO. Coverage cannot be reactivated.** Retirees can **cancel** health and/or dental insurance coverage at any time during the plan year. This decision should be considered very carefully. Once coverage is cancelled, retirees **will NEVER** re-enroll. Termination of coverage is **final**.

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15. If you are enrolled in the VCSB group plan and have a **change of address**, you will need to change your address via e-Portal. You also need to report that change to the Florida Retirement System (FRS), please contact the FRS Retired Payroll Section at their toll free number: 888-377-7687.

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