

GOVERNMENT OF THE DISTRICT OF COLUMBIA
D.C. Department of Human Resources

District Personnel Manual Issuance System

E-DPM Instruction No. 21B-14

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SUBJECT: District Retirement Program Post-Employment Health and Life Insurance Benefits

Date: March 4, 2010

1. Purpose

The purpose of this Electronic-District Personnel Manual (E-DPM) instruction is to provide information on changes to the post employment health and life insurance benefits for District government employees first employed by the District government as of October 1, 1987.

2. Authority

- Title I, Subtitle U – Post-Employment Benefits, of Title I of the Fiscal Year 2010 Budget Support Act of 2009 (Act), effective **March 2, 2010** (D.C. Act 18-255); and
- Sections 2102 through 2116 and 2203 through 2215 of the District of Columbia Government Comprehensive Merit Personnel Act of 1978 (CMPA), effective March 3, 1979 (D.C. Law 2-139; D.C. Official Code §§ 1-621.02 through 1-621.16 and 1-622.03 through 1-622.15), as amended by the Act.

3. Eligibility for Post-Employment Benefits

The Act added a new section 2117 to the CMPA. The text of the new section reads as follows:

“(a) An annuitant may be eligible for post-employment health benefits as set forth in section 2105.

(b) To be eligible for post-employment health benefits, the annuitant must:

- (1) Retire with at least 10 years of creditable District service;*
- (2) Be enrolled in a health benefit plan under section 2105 at the time of retirement;*

Note: E-DPM Instructions that are strictly procedural in nature have direct applicability only to agencies and employees under the personnel authority of the Mayor. Other personnel authorities or independent agencies may adopt any or all of these procedures or guidance materials for agencies and employees under their respective jurisdictions. [See DPM Chapter 2, Part II, Subpart 1, § 1.3.]

Inquiries: Benefits and Retirement Administration, DCHR (202) 442-9700

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- (3) *Have been continuously enrolled in a health benefit plan under section 2105 for a period of at least 5 years preceding the annuitant's retirement date; and*
 - (4) *Remain continuously covered under a health benefit plan under section 2105.*
- (c) *If an annuitant's coverage in a health benefit plan under section 2105 ends, for any reason, the annuitant shall cease to be eligible for post-employment health benefits and shall not re-enroll, as an annuitant, in a health benefit plan under section 2105.*
- (d) *Upon the death of an annuitant who is enrolled in a health benefit plan under the DCEHB with family coverage, the annuitant's surviving spouse and dependent children who are covered under the health benefit plan at the time of death may continue enrollment in a health benefit plan under the DCEHB."*

[Note: "section 2105" refers to section 2105 of the CMPA (D.C. Official Code § 1-621.05).]

4. Additional Health Insurance Coverage Changes for Annuitants Pursuant to the Act:

- In the case of an annuitant who retired pursuant to **the District Retirement Benefits Program**, no contribution shall be made by the District government until the annuitant attains 62 years of age. The annuitant shall pay 100% of the cost of any health benefits plan selected by the annuitant until the annuitant attains age 62. Upon attaining 62 years of age, the District government shall pay a portion of the cost of any health benefits plan selected by the annuitant as specified below. The District government's contribution to post-employment health benefits for an annuitant (and following the annuitant's death, the annuitant's eligible family members) in this retirement program shall be determined as follows:
 - (1) For annuitants who retire with at least 10 years of creditable District service, but less than 30 years of creditable District service, the District government's contribution to the cost of a health benefit plan selected by the annuitant shall be an amount equal to 25% of the cost of the selected health plan (as secondary to Medicare) and 20% for the covered family member of the annuitant, plus an additional 2.5% for each year of creditable District service over 10 years; provided, that the District government's contribution shall not exceed 75% of the cost of the selected health benefits plan and 60% for the covered family member of the annuitant. The annuitant and family member shall contribute the applicable balance of the cost of the selected health benefit plan.
 - (2) For annuitants with 30 or more years of creditable District service, the District government's contribution shall be an amount equal to 75% of the cost of the selected health benefit plan and the annuitant shall contribute 25% of the cost of the selected health benefit plan. For a covered family

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member of an annuitant, the District government's contribution shall be an amount equal to 60% of the cost of the selected health benefit plan and the covered family member shall contribute 40% of the cost the selected health benefit plan.

- In the case of an annuitant who retired pursuant to **the Teachers' Retirement System, the Police and Fire Retirement System; or the Teachers' Insurance and Annuity Association programs**, the District government shall pay the portion of the cost of any health benefits plan selected by the annuitant as specified below. The District government's contribution to post-employment health benefits for an annuitant (and following the annuitant's death, the annuitant's eligible family members) in any of these four (4) retirement programs shall be determined as follows:
 - (1) For annuitants who retire with at least 10 years of creditable District service, but less than 30 years of creditable District service, the District government's contribution to the cost of a health benefit plan selected by the annuitant shall be an amount equal to 25% of the cost of the selected health plan (as secondary to Medicare) and 20% for the covered family member of the annuitant, plus an additional 2.5% for each year of creditable District service over 10 years; provided, that the District government's contribution shall not exceed 75% of the cost of the selected health benefits plan and 60% for the covered family member of the annuitant. The annuitant and family member shall contribute the applicable balance of the cost of the selected health benefit plan.
 - (2) For annuitants with 30 or more years of creditable District service, the District government's contribution shall be an amount equal to 75% of the cost of the selected health benefit plan and the annuitant shall contribute 25% of the cost of the selected health benefit plan. For a covered family member of an annuitant, the District government's contribution shall be an amount equal to 60% of the cost of the selected health benefit plan and the covered family member shall contribute 40% of the cost the selected health benefit plan.
 - (3) For annuitants who are **injured or killed in the line of duty**, the District's contribution shall be an amount equal to 75% of the cost of the selected health benefit plan and the annuitant shall contribute 25% of the cost of the selected health benefit plan. For a covered family member of an annuitant, the District contribution shall be an amount equal to 60% of the cost of the selected health benefit plan and the family member shall contribute 40% of the cost of the selected health benefit plan." [Emphasis added.]

5. Life Insurance Coverage Change for Annuitants Pursuant to the Act:

- The Act added a new subsection 2116 to the CMPA. The text of the new subsection reads as follows:

“An annuitant may elect to convert group life insurance benefits authorized in section 2203 to an individual policy upon separation from service.”

[Note: “section 2203” refers to section 2203 of the CMPA (D.C. Official Code § 1-622.03)]

6. Definitions (See D.C. Official Code § 1-621.03 and section 1201 (a) of the Act)

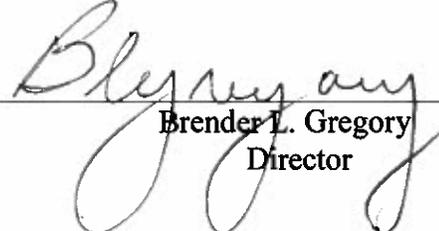
a. Annuitant –

- (1) An employee first employed by the District government as of October 1, 1987, who has subsequently retired to any of the following:
 - (a) Teachers’ Retirement System (D.C. Official Code §§ 38-2001.01 to 38-2023.16);
 - (b) Police and Fire Retirement System (D.C. Official Code §§ 5-707 to 5-730);
 - (c) Teachers’ Insurance and Annuity Association program; or
- (2) An employee first employed by the District government as of October 1, 1987, who has subsequently separated pursuant to the District Retirement Benefit Program after any of the following:
 - (a) *Reaching 57 years of age and having completed 25 years of creditable District government service in a correctional officer position;*
 - (b) *Reaching 62 years of age and having completed 10 years of District government service in a position other than correctional officer; or*
 - (c) *Becoming entitled to disability benefits under the Social Service Act.*

- b. Carrier –** a voluntary association, corporation, partnership, or other nongovernmental organization that is lawfully engaged in providing, paying for, or reimbursing the cost of health services under group insurance policies or contracts, medical or hospital service agreements, membership or subscription contracts, or similar group

arrangements, in consideration of premiums or other periodic charges payable to the organization.

- c. **Creditable District service** – *all service in the employment of the District government that is creditable for purposes of the employee's retirement.*
- d. **Dependent child** –
Includes:
 - (1) An adopted child; and
 - (2) A stepchild, foster child, or a natural child of an employee or annuitant.
- e. **Employee** – an individual first employed by the District government as of October 1, 1987.
- f. **Health benefit plan** – a group insurance policy or contract, medical or hospital service agreement, membership or subscription contract, or similar group arrangement provided by a carrier for the purpose of providing, paying for, or reimbursing expenses for health services under the health benefit plans.
- g. **Member of family or family member** –
 - (1) The spouse of an employee or annuitant;
 - (2) An unmarried dependent child under 22 years of age;
 - (3) An unmarried dependent child under 25 year of age who is a full-time student; and
 - (4) An unmarried child regardless of age who is incapable of self-support because of mental or physical disability that existed before age 22.


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