

LOCAL GOVERNMENT HEALTH INSURANCE BOARD RETIREE COVERAGE



YOUR UNIT DOESN'T CURRENTLY OFFER RETIREE COVERAGE

NON-MEDICARE RETIREE COVERAGE



MEDICARE RETIREE COVERAGE



ELIGIBILITY:

To be eligible for retiree coverage, the participant must have at least 10 years of coverage in our plan, and:

- At least 25 years of service with a participating unit or other service as approved by the LGHIB, regardless of age; *or*
- Is at least 60 years old; *or*
- Is determined to be disabled by the Social Security Administration.



Coverage is only available for subscribers who retire **after** the retiree coverage becomes effective.

No previous retirees can enroll in the coverage; only those who retire after the unit elects coverage will be eligible.



Each unit determines how much it will charge the retiree for the health care benefits. We will send the bill to your unit, and you decide how much the retiree will pay.

The unit can cancel the retiree policy at any time for non-payment



Retirees have the option to either enroll in the retiree coverage or find their own coverage, whichever works best for their health care needs.

If they don't enroll upon retirement or if they enroll and later terminate their retiree coverage, they can't return to the plan at a later date unless they become eligible again as an active employee.

394 units

currently offer non-Medicare
retiree coverage

311 units

currently offer Medicare
retiree coverage

Retiree certification

To qualify for the preferred premium category, your unit must either:

- Confirm that all employees who are eligible for retiree coverage were offered the option to enroll (but are not necessarily enrolled), or
- Have retirees make up at least 5% of your total enrolled members.

2026 Premiums

All single and family retiree premiums can be found on lghip.org.

Retiree (not Medicare)	Single
Retiree (not Medicare) (dental)	\$1,378
Retiree (not Medicare) (no dental)	\$1,349

Retiree (Medicare)	Single
Retiree (Medicare) (dental)	\$221
Retiree (Medicare) (no dental)	\$192

REMEMBER: Each unit determines how much it will charge the retiree for the health care benefits.

WHEN TO ENROLL:

Units are able to make the change to offer retiree coverage during Open Enrollment in November for a January 1 effective date.

HOW TO ENROLL:

Complete the Unit Change form (LG11) and send it to enrollments@lghip.org during Open Enrollment, which runs from November 1 through 30.

CONTACT US:

Enrollments
(334) 851-6802, option 1
Additional information in offering retiree coverage can be found in the Administrative Guide.