



CT TEACHERS' RETIREMENT BOARD
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Health Insurance Overview

In 1989, a Health Insurance Premium Account (HIPA) was established to provide subsidized health insurance for retired teachers and their spouses. Beginning with the 1989-90 school year, active teachers were required to contribute 1% of their annual salary to this account. As the number of retirees steadily increased along with costs to the plan, the HIPA balance continued to decline. The Connecticut Teachers' Retirement Board has taken the lead to ensure the solvency of the Health Insurance Premium Account by instituting plan design changes in the prescription drug program, increasing deductibles and co-payments and obtaining additional state funding. During the 2003 session of the General Assembly, legislation was enacted that increased the active teacher contribution rate from 1% to 1.25% effective July 1, 2004. In addition, beginning July 1, 2005, retired teachers, the state and the Health Insurance Premium Account equally pay one-third of the costs for the basic health insurance plan offered through CTRB. In October, 2005 Civil Union Partners became eligible for the health insurance subsidy and TRB health insurance.

Subsidized Local School District Coverage

If you are not participating in Medicare Part A and Part B, you may elect to continue your health insurance coverage through the local school district in which you were employed at the time of your retirement. If your spouse is not participating in Medicare Part A and Part B, he/she may also continue coverage with your former employer's plan.

The cost of health insurance varies from district to district. Your employer must charge you the same premium that is assessed by the insurance company for the type of coverage you are receiving. For self-insured plans, your employer must charge you the budgetary premium rate for your form of coverage. To offset this cost, CTRB will issue a subsidy payment on your behalf to your former employer. The current subsidy payment is up to \$110.00 monthly for individual coverage and up to \$220.00 monthly for a member and his/her spouse.

CTRB Sponsored Medicare Supplemental Plans

Once you and/or your spouse are participating in Medicare Part A and Part B, you may join the CTRB sponsored plan. Effective January 1, 2015 the following plan is available: Medicare Supplement with Prescriptions and Dental, Vision & Hearing Coverage. Prior to January 1, 2015 we had the following plans: 1) Medicare Supplement with Prescriptions or 2) Medicare Supplement with Prescriptions and Dental Coverage or 3) Medicare Supplement with Prescriptions and Dental, Vision & Hearing Coverage.

You may obtain the *Medicare Supplemental Health Insurance Information Packet* and *Health & Prescription Drug Benefits Plan Summary* from our office or website. All coverage takes effect on the 1st day of the month. Enrollment forms must be received by the 25th day of the second month preceding the effective date of coverage. For example, for coverage to become effective as of December 1st, your form must be received by CTRB no later than October 25th. The appropriate premium will be deducted from the benefit payment dated November 30th.

If you enrolled prior to January 1, 2015 and you want to change your coverage, you must wait until the next open enrollment period. You may cancel at any time provided you notify CTRB in writing by the 25th day of the second month preceding the effective date of termination of coverage. For example, to terminate coverage effective as of May 1st, your notice must be received by CTRB no later than March 25th. The premium payment will be cancelled on the benefit payment dated April 30th.

Additional CTRB Health Insurance Publications:

- [Health Insurance FAQs Bulletin](#)
- [Health & Prescription Drug Benefits Plan Summary](#)
- [Health Insurance for Retirees Cost & Funding](#)