

# Health Benefits Retired Coverage Under Chapter 330

Police and Firemen's Retirement System • Law Enforcement Officers

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Some employers will pay for health benefits coverage for their retired employees. For those who do not, Chapter 330, P.L. 1997, provides eligibility for enrollment in the State Health Benefits Program (SHBP) to certain retired local police officers and firefighters with part of the cost paid by the State.

To qualify for Chapter 330 coverage, you must have retired with 25 or more years of pension service credit, or on a disability retirement, from an employer who does not provide **any** payment towards retiree health coverage or reimbursement of Medicare Part B premiums. You need not be covered by the SHBP while employed to qualify for enrollment. You may enroll yourself, your spouse/partner\*, and your children under the age 26.

## ELIGIBILITY

Eligible participants must be retired from the Police and Firemen's Retirement System, the Consolidated Police and Firemen's Pension Fund, or from the Public Employees' Retirement System as a law enforcement officer. A qualified Chapter 330 participant is one who:

- was eligible for health benefits coverage with the employer immediately preceding retirement;
- retires with 25 or more years of pension service credit or on a disability retirement;
- is not receiving any post-retirement medical benefit from his or her employer, according to the contract in effect on July 1, 1998; and
- has no other employer group coverage as an "employee" as a result of other employment while retired.

The Division of Pensions and Benefits has surveyed local employers on their health benefit policies for retirees and, based on that information, determined eligibility for retirees regarding enrollment after they apply for retirement.

- If the Division is able to determine that you meet the Chapter 330 eligibility requirements, the Division will send you an offering package which includes a *Retired Coverage Enrollment Application* for you to complete and return.
- If the Division is unable to definitively determine your eligibility, you will receive a notification with a certification for you and your employer to complete, sign, and return (certifying whether or not you are eligible for employer-paid post-retirement health benefits coverage or reimbursement from the employer). Once the Division receives the completed certification indicating that you are not eligible for health benefits or reimbursement of such, you will receive an offering package.

If you do not enroll for Chapter 330 coverage at the time of retirement, you will have a second chance to enroll when you enroll in the full Medicare program Part A (Hospital) and Part B (Medical). This occurs when you reach age 65 or earlier if you are receiving Social Security disability payments. If you already qualify for Medicare at the time of retirement, your only chance to enroll for Chapter 330 coverage will be at retirement.

This law was not intended to be an incentive for an employer to do less for its retirees. The Division will refer to the contracts and ordinances in effect on July 1, 1998, to determine retiree eligibility.

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*\*For more information about health benefits for domestic partners, including eligibility requirements, see Fact Sheet #71, Benefits Under the Domestic Partnership Act. For more information about health benefits for civil union partners see Fact Sheet #75, Civil Unions.*

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**AVAILABLE PLANS AND COSTS**

Eligible retirees may enroll in one of the medical plans offered through Horizon Blue Cross Blue Shield of New Jersey (**NJ DIRECT**) or **Aetna**. The State will pay 80 percent of the cost of the **least expensive plan** offered by the SHBP for the level of coverage selected (Single, Member and Spouse/Partner, Family, or Parent and Child). The retiree pays the remaining cost of the chosen plan.

The cost to the retiree varies by coverage level (Single, Member and Spouse/Partner, etc.) and is subject to change every year as plan rates are renewed.

**Your employer may not reimburse you for your Chapter 330 costs. To do so would disqualify you for coverage under this law.**

**MEDICARE COVERAGE AT AGE 65**

Retired members of the SHBP or their dependents (including members on a disability retirement) who are eligible for Medicare must enroll in both Part A (hospital insurance) and Part B (medical insurance) of Medicare. Proof of Medicare enrollment is required. Acceptable proof is a photocopy of the Medicare identification card reflecting both Part A and Part B effective dates or a letter of confirmation from Social Security stating the effective dates of Medicare Part A and Part B enrollment. If you and/or your spouse, civil union partner, or eligible domestic partner are age 65 at retirement and have not enrolled in both Part A and Part B of Medicare, you should contact Social Security to apply for full Medicare coverage before your retirement date.

The cost of Chapter 330 coverage generally decreases when you or your spouse or partner enroll in the full Medicare program. Medicare will be the primary payer of your claims after you enroll in the program.

**DEFERRING CHAPTER 330 BENEFITS IF COVERED BY ANOTHER HEALTH PLAN**

If you are eligible to enroll in Chapter 330 coverage but you are currently covered under *another* health insurance policy, you may be eligible to enroll under Chapter 330 at a later date. The following explains under what circumstances you will become eligible for enrollment.

- If you have health benefits for a specific period of time through the employer from which you retired, you may enroll for Chapter 330 coverage within 60 days of the date when that employer-provided coverage ends.
- If you have health benefits as a dependent of a spouse/partner whose health insurance is through an employer-provided group plan, you may enroll in Chapter 330 coverage within 60 days of the loss of the dependent coverage. The effective date of Chapter 330 coverage would be the date the other employer-provided coverage ends.
- If you have health benefits from other employment while retired and those benefits end, you may enroll for Chapter 330 coverage within 60 days of the loss of the other coverage.

**It is the retiree's responsibility to send written notification to the Health Benefits Bureau within 60 days of the qualifying event that may entitle the retiree to coverage under Chapter 330.**

**SURVIVING DEPENDENTS**

In the event the retiree should pre-decease his or her spouse/partner, the surviving spouse/partner may continue coverage provided that the surviving spouse/partner was covered by the SHBP as a dependent at the time of the retiree's death. The surviving spouse/partner is responsible for paying for the full cost of the coverage.

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If there is no surviving spouse/partner, a child, who was covered under the SHBP at the time of death would be able to continue their health benefits under the provisions of federal COBRA law at their own expense for up to three years.

**FOR MORE INFORMATION  
ABOUT CHAPTER 330**

If you would like more information about Chapter 330, or if you believe that you may be eligible for Chapter 330 coverage but have not been contacted, please write to the Health Benefits Bureau of the Division of Pensions and Benefits and ask about your Chapter 330 eligibility. Provide your name, your retirement or Social Security number, and the following three pieces of information:

1. The name of your former employer;
2. Whether you are receiving any payment from that employer for your health benefits or Medicare reimbursement; and
3. Whether you have other health benefits coverage from any current employment.

Address your letter to the Health Benefits Bureau, New Jersey Division of Pensions and Benefits, PO Box 299, Trenton, NJ 08625-0299. Or you can e-mail the Division at: [pensions.nj@treas.nj.gov](mailto:pensions.nj@treas.nj.gov)

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