



COUNTY OF IMPERIAL
RETIREE HEALTH PLAN HANDOUT
CALENDAR YEAR 2026

NOTICE:

The County of Imperial offers a package of health benefits for eligible retirees. Our Retiree Health Plan includes medical, dental and vision benefits.

This handout was prepared to assist individuals retiring in Calendar Year 2025 (January 1, 2026-December 31, 2026).

RETIREE GROUP HEALTH INSURANCE BENEFITS ARE NOT A VESTED RIGHT AND ARE SUBJECT TO CHANGE.

ELIGIBILITY:

These benefits are administered by the Imperial County Human Resources & Risk Management Department.

Eligibility is determined based on actual time **worked** as a Regular Full-Time employee with the County as calculated by the Human Resources and Risk Management Department.

Time worked does not need to be continuous and excludes any time worked as extra help, even if you have purchased it through the Imperial County Retirement System (ICERS) to increase your pension benefit. This exclusion also applies to any time that you may have purchased towards "service credit" towards your pension but have not actually worked.

You must have worked a minimum of five (5) years as a Regular Full-Time employee with the County of Imperial and be receiving a pension from ICERS in order to enroll in the County's Retiree Health Plan.

ENROLLMENT:

We encourage you to contact our office at least three (3) months before your retirement date. This will allow you sufficient time to review your benefit options.

You must elect benefits no later than thirty-one (31) days after your retirement date (initial enrollment period) by completing a benefit application. Benefit applications are available online at www.co.imperial.ca.us or by contacting our office.



If you decline health benefits during the initial enrollment period, specific enrollment rules for retirees prevent re-enrollment into the plan once a retiree has waived coverage. Please note: This does not apply to retirees who have waived benefits that have another group health coverage (proof of enrollment is required). You must complete a Refusal of Personal Coverage Form if waiving health benefits.

PREMIUM PAYMENT:

Premiums are based on years of County service, and your date of employment as a Regular Full-Time employee with the County of Imperial. The following tier system applies to the basic health plan offered by the County. If you elect a plan with a lower deductible, you will be required to pay the corresponding upgrade fee.

COUNTY EMPLOYMENT BEFORE JANUARY 1, 1989 (Tier I)

Retiree Health Plan Premiums for employees hired before January 1, 1989, will be paid by the County as follows:

1. 100% for a retiree who has 10 or more years of County service.
2. 100% for a retiree who is retired from County service for service-connected disability under the terms and conditions of the "1937 Act" and whose last service was with the County of Imperial.
3. 0% for a retiree who has less than 10 years of County service.

COUNTY EMPLOYMENT AFTER DECEMBER 31, 1988 (Tier II)

Retiree Health Plan Premiums Relating to employees hired after December 31, 1988, will be paid by the County as follows:

1. 0% for a retiree who has less than 10 years of County service.
2. 25% for a retiree who has 10 through 15 years of County service.
3. 50% for a retiree who has 16 through 20 years of County service.
4. 75% for a retiree who has 21 through 24 years of County service.
5. 100% for a retiree who has 25 years or more of County service.
6. 100% for a retiree who is retired from service for service-connected disability under the terms and conditions of the "1937 Act" and whose last service was with the County of Imperial.

Note: Employees who leave County service and return after December 31, 1988, fall under the second tier (employment after December 31, 1988).

The above tier system may be waived on a yearly basis upon approval of the Board of Supervisors without establishing a past practice.



GENERAL PROVISIONS:

1. If you do not qualify for a subsidy based on years of service and have a minimum of five (5) years of County service, you have the option of enrolling in the County's Retiree Health Plan by paying 100% of the premium.
2. Beneficiaries enrolled in the County's Retiree Health Plan, and receiving a monthly benefit, have the option of maintaining their coverage by paying 100% of the premium.
3. Effective January 1, 2012, the County requires all Medicare eligible retirees and dependents to participate in a Medicare Supplement Plan or similar program as established by the Board of Supervisors.
4. Medicare Coverage: At age 65, eligible retirees will be required to enroll in Medicare Part A and Part B coverage.
5. In order to qualify for the reimbursements of Medicare Part A and Part B premiums (or Part D-IRMAA if applicable), you must enroll in the County's Retiree Health Plan. Reimbursement is only for retirees (not dependents) who have at least ten (10) years of service with the County. You are responsible for submitting a reimbursement request on a timely basis, as the County will not accept requests more than six (6) months old.
6. Dental and Vision Insurance: If you elect dental and/or vision coverage for yourself and your eligible dependents, you must have the monthly premium deducted from your pension checks.
7. If you are under the age of 65, you may be eligible to buy portable Group Life Insurance upon retiring from the County. You must complete the "Group Life Portability Insurance Application" within 31 days of your retirement.
8. To be eligible for the Dual Benefit, both retirees must meet the eligibility criteria for 100% premium coverage.
9. To qualify for the Active/Retiree Dual benefit, the Retiree must meet the eligibility for 100% premium coverage. The retiree must be enrolled as a dependent under the employee's health insurance plan.

REMINDER: The County's Retiree Health Plan and premiums are subject to change, and information contained in this pamphlet covers Calendar Year 2026 only. Questions regarding current benefits should be directed to:

Human Resources and Risk Management Department

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