

What You Need To Know About Retiree Health Insurance

As a reminder to all of our Retirees, under Massachusetts law, health insurance for retirees and beneficiaries is provided by and through the retiree's last former employer.

The role of HCRS is solely to deduct from your retirement allowance the required retiree health insurance contribution as directed by your former employer.

It is essential that members are aware of the various health insurance options available to them upon retirement, and to survivors upon their death. Contact your employer for that information. Employers each have their own set of rules on eligibility, coverage, and cost for retirees and survivors.

An employer may provide different coverages and may charge a higher insurance contribution rate for retirees than for active employees. Employers may also implement a policy which would preclude health insurance coverage if the retiree was not enrolled prior to or at the time of retirement.

Members who are contemplating retirement and who do not participate in their employer's health insurance plan should determine their employer's policy regarding post-retirement health plan enrollment before retiring. A member who stops working but defers retirement may not be eligible for the employer's health insurance plan upon actual retirement.

Likewise, new retirees who do not currently participate in their former employer's health plan, but may wish to do so in the future, should learn whether this option is allowed by their former employer.