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**TERMS AND CONDITIONS FOR TEMPORARY OPT OUT**  
**FROM RETIREE HEALTH INSURANCE PLAN AND MEDICAL GRANT**  
**(Effective for retirements on or after January 1, 2022)**

If you choose to temporarily opt out of retiree health insurance coverage during your Retiree Initial Enrollment, you may in the future, on a one-time basis, opt back into a County of Orange Retiree Health Insurance Plan and the Retiree Medical Grant, if eligible, as follows:

- (1) At any annual Open Enrollment; or
- (2) Within 30 calendar days of a Qualifying Life Event (e.g., divorce, loss of coverage under spouse's plan, etc.); or
- (3) Upon you and/or your spouse attaining Medicare eligibility; and
- (4) Subject to the terms and conditions of the applicable insurance plans available at the time of opt in.

When choosing to temporarily opt out of retiree health insurance coverage, you will be required to attest that you have read and agree to the terms and conditions described in this document and the County of Orange Retiree Medical Plan Document, have been given the opportunity to consult with your legal advisor, and have been provided the opportunity to ask questions through the Benefits Service Center before making this election. By choosing to temporarily opt out of retiree health insurance coverage, you are agreeing to:

- 1) Elect to temporarily suspend participation in the County of Orange Retiree Health Insurance Plan and Retiree Medical Grant, if eligible, and all benefits of the program including but not limited to Medicare Reimbursement.
- 2) Maintain minimum essential coverage under California state law, federal law and Medicare (if applicable) while your participation in the County of Orange Retiree Health Insurance Plan and Retiree Medical Grant, if eligible, is suspended.
- 3) Provide proof of coverage as requested by the County and attest that you maintained continuous coverage as stated in paragraph (b) above, to be eligible to exercise your one-time opportunity to opt back in and enroll in a County of Orange Retiree Health Insurance Plan and receive the Retiree Medical Grant, if eligible. Such proof of coverage shall include but not be limited to your name, the health plan name, and coverage effective dates.
- 4) Continually update your email address and home/mailing address with the County of Orange Benefits Service Center so that the County can provide you notification of your opportunity to enroll during annual Open Enrollment.

- 5) Notify the County of Orange Benefits Service Center and make the necessary elections within the required deadlines if you wish to opt back in at a future Open Enrollment, when you and/or your spouse attain Medicare eligibility, or within 30 calendar days of a Qualifying Life Event.
- 6) Contact the County of Orange Benefits Service Center if you no longer intend to opt back into the Retiree Medical Program so that you may be permanently disenrolled from the County of Orange Retiree Health Insurance Plan and the Retiree Medical Grant, if applicable, and will no longer be required to update your contact information with the County of Orange Benefits Service Center.

When you opt back into a County of Orange Retiree Health Insurance Plan and Grant, if eligible, you will be required to 1) sign and return an attestation that you have maintained continuous coverage during the opt out period and 2) provide proof of continuous coverage. If you cannot, your elections will not go into effect, and you will remain in "No Coverage".

After you opt back in, no future temporary opt outs will be permitted unless otherwise allowed under the Retiree Medical Plan Document.

### **Additional Information For Opting Back In**

Upon opting back into the County of Orange Retiree Health Insurance Plan, coverage under the Plan will be effective as follows:

- (i) If electing coverage during an annual Open Enrollment, coverage will be effective January 1<sup>st</sup> of the upcoming plan/calendar year; or,
- (ii) If electing coverage within 30 calendar days of a Qualifying Life Event (e.g., divorce, loss of coverage under spouse's plan, etc.), coverage will be effective the first of the month following the date of the qualifying life event; or
- (iii) If electing coverage upon you and/or your spouse attaining Medicare eligibility, coverage will be effective the first of the month in which your Medicare eligibility begins.

Upon opting back into the Retiree Medical Grant, if eligible, the Grant will be effective consistent with the effective date of coverage under the County of Orange Retiree Health Insurance Plan.

Upon opting back into the Retiree Medical Grant, if eligible, the Grant will be effective consistent with the effective date of coverage under the County of Orange Retiree Health Insurance Plan. Your Grant calculation will correspond with the Grant rules in effect when you retired. If you retired on or after June 16, 2023, you will either receive the Frozen Grant based on the 2023 calculation, or you will not receive a Retiree Medical Grant if you elected to roll over your frozen Grant value into a Health Reimbursement Arrangement (HRA).

The effective date of coverage noted above assumes that continuous coverage requirements as stated in paragraph 2) above have been met, proof of coverage as described in paragraph 3) has been provided as requested, and proper elections have been made and completed as instructed by the County of Orange Benefits Service Center. Your elections will not go into effect, and you will remain in "No Coverage" until you have met all requirements to opt back in.

Once re-enrolled in a County of Orange Retiree Health Insurance Plan following the temporary opt out period, you must maintain continuous coverage in a County of Orange Retiree Health Insurance Plan and comply with Medicare enrollment requirements (if applicable), to continue to receive the Retiree Medical Grant, if eligible.