

OCTA Retirees please read!!!!

OCTA retirees are eligible to enroll in the OCTA Dental Plan. During this current open enrollment all retirees are eligible to enroll.

The premiums for retiree dental coverage are higher than they are for active OCTA members because there is no District contribution to offset any of the premium.

Coverage is available starting July 1st or September 1st. If you choose July 1st you will need to pay for the months of July and August with a check when you enroll. The premiums for this are based on the 2016-2017 rates:

Individual coverage for July and August	-	\$167.26
Member + 1 coverage for July/August	-	\$216.58
Family coverage for July/August	-	\$268.93

The premium plan year runs from September 1st through August 31st.

You will be billed quarterly starting September 1st for your premiums.

When you enroll you are obligated to stay in the plan the entire year (September 1st through August 31st)

The benefits provided by the plan are the same for active OCTA members and retirees.

You will need to complete and sign an enrollment agreement to start your coverage. For retirees after 2012 I may have your information on file if you were enrolled with Delta Dental previously.

As with other health insurance and dental insurance in retirement if you reduce your coverage you are not able to increase back to a higher level

(ex: individual coverage to member + 1 or family) at a later date. If you cancel your coverage in retirement you are not able to re-enroll in the future. These policies are in place to financially protect this self funded plan that is owned by you the members.

As with other insurance plans premiums are set yearly based on the plan costs from the previous year and any expected increases. The goal is to keep the premiums as low as possible.

I will be at the OCTA Office at 122 A West 2nd Street in Oswego on June 26 and June 27th from 9:00 am until 11:00 am to answer any questions and enroll current and retired OCTA members who are interested.

If you cannot make one of these times please email or call me to discuss it.

Thank you!

Patrick
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