

Application For **Pre-Retired** Membership NEA-R/NSEA-R/LEA-R

Please enroll me as a pre-retired, unified member of the NEA-R/NSEA-R/LEA-R retired teacher groups as indicated below:

Name:		
Building:		
Home Address:		
City:	State:	Zip:
Birth Date:		
Social Security Number (last 4 digits): xxx-xx-		
Telephone Number:		
E-Mail Address:		

(Please "X" one of the options.)

OPTION 1: (EFT Installment Option)	OPTION 2: (Cash Plan)
NEA-R \$250	NEA-R \$250
NSEA-R \$200	NSEA-R \$200
LEA-R \$100	LEA-R \$100
Total \$550	Total \$550
<p>**\$550 divided by 10 months (October – July) or the number of months left through July** (Pre-retired EFT payments are taken on the 20th of the month or the next business day if the 20th is on a Saturday, Sunday or holiday.)</p>	<p>**One time payment of \$550 due by August 1st.</p>

I elect to pay my pre-retirement dues by: _____ EFT (Send voided check along with application.)
 _____ Cash (Send check along with application payable to Lincoln Education Association.)

Date: _____ Signature: _____

Return application to:
 LEA Office
 4920 Normal Blvd.
 Lincoln, NE 68506

<u>For Office Use Only</u>	
NEA-R Code _____	Date Received Application: _____
NSEA-R Code _____	Date Received Check or Cash: _____
LEA-R Code _____	



Lincoln Education Association
4920 Normal Blvd * Lincoln NE * 68506
402-489-7500
www.lincolneducationassociation.org

Retirement and Blue Cross Blue Shield Insurance

If you are retiring, you have questions regarding Blue Cross Blue Shield insurance and LEA-Retired membership. First of all, you do not need to join the Retired group in order to continue your EHA BCBS insurance. In order to continue BCBS at the group rate after retirement, you must have had BCBS for at least five years prior to retiring.

When you retire you will be paying an annual Special Services Fee in order to be direct billed to continue your BCBS insurance at the group rate. In order to receive a discount on the Special Services Fees, you do need to join the Retired group. Only one of you (either you or your spouse) needs to join the Retired group in order to receive the discount on the Special Services Fee. See the attached Pre-Retired Application.

Also refer to the Special Services Dues section in the attached EHA Special Services Brochure. The annual Special Services Fees (referred to as Special Services dues) are listed. You can see that if you are already a retired member when you retire, you have a savings of \$60 a year based upon the current Special Services Fees. So, it all depends on how many months/years you are away from going on Social Security as to how much you will save if you join the Retired group.

The benefit of joining the Retired group is to get the Special Services Fees at the discounted rate. The fees can change from year to year and we do not know when or how much they will change. The other benefits of joining the Retired group is the liability insurance (for occasional subbing only) if you decide to sub after retirement, the continuation of any NEA member benefits you may have now (life insurance, etc.), and continue to receive the NSEA Access Card and LEA Discount Card.

When you retire, LPS will notify BCBS of your retirement. Your current insurance will be good until the end of August. Sometime during the summer, you will receive two letters—one from Payflex and one from BCBS.

The letter from Payflex is to ask you if you want to go on COBRA. Unless you are 18 months or less away from going on Social Security, say no to COBRA because these benefit run out after 18 months and BCBS will not accept your application for insurance if you have been under COBRA following your retirement.

The letter from BCBS is to ask you if you want to go on direct bill. Say yes if this is the option you desire.

If you have any other questions on special services, please call NSEA at 475-7611.



Educators
Health
Alliance

Special Services: Providing Health Insurance for Retired School Employees

HEALTH INSURANCE FOR RETIREES

Employees between the ages of 50 and 64 who have been participants in the EHA plan for at least five (5) years may now choose from a \$900 deductible; a \$2,000 Deductible; a \$3,500 Deductible; or a \$4,000 Deductible retiree plan upon terminating employment with their school district (including retirement), without having to take COBRA first.

A. If you choose COBRA—for the first 18 months following retirement, the employee and eligible dependents can continue the school district’s group plan under COBRA. The COBRA Election Form must be completed and returned by the employee within 60 days following retirement to be eligible for continuation of the group health plan. The Election Form and further COBRA information is sent to the employee and eligible dependents by PayFlex.

The employee does not have to be a member of NSEA, NCSA, or NASB to continue EHA health coverage under COBRA. You and your dependents can continue on the district’s health plan for up to eighteen months following retirement. You and your spouse can each enroll in a single plan unless you have dependent children. COBRA coverage will end the day you are entitled to Medicare. You should start Medicare when you reach age 65 to avoid late enrollment penalties for Medicare.

Remember, if you choose COBRA, you are NOT eligible to enroll in the EHA Direct Bill plan at a later date.

B. If you choose Early Retiree/Direct Bill Coverage- an employee may choose to continue EHA coverage under the Direct Bill program. The Direct Bill program is a special service of these associations for retired members. The insurance plans offered are a \$900 deductible PPO; a \$2,000 deductible PPO; a \$3,500 High Deductible, Health-Savings-Account-eligible plan (HSA-eligible); or a \$4,000 High Deductible Health-Savings-Account-eligible plan. This program is available only to Special Services members of NSEA, NCSA, or the NASB.

DIRECT BILL ELIGIBILITY:

- You **must** become a Special Services Member of NSEA, NCSA, or NASB.
- The school district from which you retired must be participating in the EHA plan.
- You must be at least 50 years old, or disabled, or the surviving spouse and/or dependent of a deceased school retiree.

- At the time of your retirement, you must have been covered by the EHA plan for at least the previous five years.
- You are eligible only until you reach age 65, unless your dependents need family coverage.

If you meet these eligibility requirements, your school district will notify Blue Cross/Blue Shield. The Direct Bill information and member enrollment form will be mailed to you by Blue Cross/Blue Shield. If you have questions in regards to eligibility, please contact the EHA Field Representative at 1-866-465-1342.

SPECIAL SERVICES MEMBERSHIP:

You **must** be a Special Services member to continue EHA coverage after you retire. NSEA administers the Special Services program for NSEA, NCSA, and the NASB. NSEA collects all Special Services dues and enrollment forms and then remits the respective membership dues to NCSA and NASB. Special Services applicants should complete the appropriate section of the application for membership for their respective association.

SPECIAL SERVICES DUES: Special Services membership is annual—from September 1 to August 31 of each year. You **must** be a member each year to be eligible for retiree coverage until you reach age 65. Your initial year of membership and your final year at age 65 will be prorated on a quarterly basis.

If you are a member of NARSA or a life member of NSEA-Retired, or a member of NASB when you left the board, the annual dues will be **\$125** each for you and your spouse.

If you were an NSEA member at retirement (but not a life member of NSEA-Retired), the annual dues will be **\$185** for you and **\$125** for your spouse.

If you were not a member of NSEA or NCSA at retirement or a member of NASB when you left the school board, the annual dues will be **\$250** each for you and your spouse.

AFTER DIRECT BILL at AGE 65—

At age 65, the Direct Bill plan ends and you become eligible for Medicare. Retiree Medicare Supplemental Coverage is available for EHA Direct Bill subscribers or NSEA-Retired members through NSEA-Retired or the NEA. For benefits, rates and information for the NSEA-Retired Medicare Supplement option, please visit www.nsea.org/retired.

FOR FURTHER INFORMATION:

Call NSEA at 1-800-742-0047 or (402) 475-7611. Ask for Special Services Membership.

BLUE CROSS/BLUE SHIELD:

Call 1-877-721-2583

COBRA ENROLLMENT: Contact your local school district