



CT TEACHERS' RETIREMENT BOARD
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HEALTH INSURANCE FOR RETIREES - COST AND FUNDING

Do retired teachers and their spouses have health insurance benefits through the Connecticut Teachers' Retirement System (CTRS)?

Retired teachers and their spouses who are participating in Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance) may enroll in a Medicare Supplement plan offered by CTRS. Retired teachers and their spouses who are not participating in Medicare Part A and Part B are eligible to continue their health insurance benefits through their last employing board of education.

Is there any cost to the retired teachers and their spouses?

The retiree and spouse enrolled in the CTRS plan pay one-third of the monthly premium costs of the basic plan and the full cost for any additional benefits (Dental or Dental, Vision and Hearing riders).

What is the current monthly cost for an individual enrolled in the CTRS plan?

The basic plan includes hospital, medical, major medical and prescription drugs costs. Effective January 1, 2017, the basic plan is \$92.00 monthly, the basic plan with dental coverage is \$136.00 monthly and the basic plan with dental, vision and hearing coverage is \$141.00 monthly.

What coverage is offered to retired members and their spouses, not enrolled in Medicare Part A and Part B, who are covered by their last employing board of education?

Retired teachers and their spouses must be offered the same health insurance plans that are available to active teachers.

Is there a cost for this coverage?

Very few school boards pay any of the cost for health insurance coverage for retirees or their spouses. In most cases, the retiree and spouse must pay the full premium costs charged by the insurance company for the type of coverage held.

Does CTRS provide any form of subsidization to offset the premium costs for retirees and spouses enrolled in local school district plans?

Yes. CTRS provides a monthly subsidy of up to \$110.00 for the retired member plus an additional \$110.00 monthly for a spouse enrolled in the local school district plan.

How is this amount determined?

The amount is set by state statute (C.G.S. 10-183t).

When did it last change?

The monthly amount was increased from \$105.00 to \$110.00 in July 1996. It is frozen, by law, at its current level of \$110.00.

Effective July 1, 2008, P.A. 08-112 provides a health insurance subsidy of \$220 per month for an eligible retired member, spouse or surviving spouse who meets all of the following eligibility requirements: you must be at least 65 years old, and you must pay a minimum of \$220 per month towards your (single person) medical and prescription insurance coverage maintained with the last employing board of education, excluding the cost for dental coverage, and you do NOT qualify for Medicare Part A premium-free hospital insurance. If you think you are eligible, you should fill out the [\\$220 Health Insurance Subsidy Application](#) and submit it to us.

Do local school districts contribute toward the funding of health benefits for retirees?

No. Local school districts do not contribute toward the funding of health insurance benefits for retirees.

Where do the funds come from to provide these benefits?

Funding of health insurance benefits for retirees comes from four sources - (1) active teachers contribute 1.25% of their annual salary to the Health Insurance Premium Account, (2) retired teachers pay monthly premiums, (3) an appropriation from the State, and (4) investment income.

How many participants are covered by health insurance through CTRS and local school district plans?

As of June 30, 2017, there were 27,604 participants in the CTRS plan and 12,611 participants in local school district plans.