



Kent County Personnel Office

555 Bay Road, Dover, DE 19901
(302) 744-2310/ Fax: (302) 736-2262

www.co.kent.de.us

Office Hours: 8:00am to 5:00pm Monday - Friday

Kent County Retiree & Pensioner Benefits

PENSION BENEFITS

VESTING

Active full-time employees and Former fulltime employees are vested in the County's pension plan after eight (8) years of County service. *Vesting occurred after 5 complete years of service if hired before 06/29/2010.*

ELIGIBILITY

Vested employees can retire and begin collecting a County pension, if they are

- Age 62 with 8 or more years of County service (*5 years if hired before 06/29/2010*)
- Age 60 with 15 years or more of County service
- Age 55 with 20 years or more of County service
- Any age with 30 years or more of County service (*change possible due to future IRS regulation*)

Part-time, temporary, contractual, or seasonal employees (current or former) are not eligible for a County pension or any County benefits. (*Some former employees employed in an officially designated part-time position working more than 1,000 hours per year may be eligible.*)

BENEFIT FORMULA

To calculate estimated benefits, average the three highest consecutive annual base salaries, multiply by 1.85%*, then multiply by years of service for the estimated annual pension benefit. Divide by 12 for the estimated monthly pension benefit. **(2% multiplier if hired before 12/21/2010)*

BENEFIT PAYMENT

Vested active employees and former employees should notify the Personnel Office in writing with an actual signature at least 60 days in advance of the pension eligibly date (see eligibility section above) requesting that the benefit begin. Please include the full name, birthdate, and gender of any lawful spouse, and if no spouse please indicate none in the letter along with your own contact information such as telephone number and/or e-mail address. If previously married and a valid QDRO is in force, please provide contact information for the former spouse or attorney. Click the Pension link on Employee Portal for more details.

BENEFICIARY NOTICE

Retirees/pensioners should instruct family members to contact the Personnel Office upon his/her death in order to stop future pension payments/deposits, to file a life insurance claim – if eligible, or inquire about pension beneficiary payments – if eligible.

RETIREE BENEFITS (for those employees retiring or retired from active Kent County service)

POST-EMPLOYMENT BENEFITS (OPEB)

Only employees retiring from active service are eligible for retiree benefits. **These benefits are subject to change.** Other than a pension, no benefits are provided to vested former employees.

MEDICAL INSURANCE (Under age 65)

Medical benefits are the same for eligible retirees as for active employees and at the same cost share, unless over age 65. Premiums are deducted from monthly pension check one month in advance. Click the Benefits link on Employee Portal for costs.

DEPENDENT MEDICAL

Medical benefits are the same for the eligible dependents of retirees as for active employees and at the same cost share, unless over age 65. Premiums are deducted from monthly pension check on month in advance. Click the Benefits link on Employee Portal for costs.

MEDICARE SUPPLEMENT (age 65)

Retirees and eligible dependents of retirees turning age 65 must enroll in the Medicare supplement, which currently pays Part A and Part B deductibles and normal 20% coinsurance for Medicare eligible treatment and for prescriptions with no annual maximum or “donut hole” at the same Rx copayment costs as active employees. Since prescriptions are provided under this option, Medicare Part D coverage is not needed, but Medicare Part A & B are required.

About 90 days before turning age 65, retirees and/or eligible dependents of retirees should sign up for Medicare through the Social Security Administration. Upon receipt of Medicare card, please visit the Personnel Office to complete the Medicare supplement enrollment form. County does not reimburse Part B premiums.

If age 65 upon retirement, active employees and/or eligible dependents age 65 must enroll in Medicare.

DENTAL INSURANCE

Dental benefits are the same for eligible retirees as for active employees and at the same cost share. Premiums are deducted from monthly pension check one month in advance. Click the Benefits link on Employee Portal for costs and annual calendar year benefit max.

DEPENDENT DENTAL

Dental benefits are the same for eligible dependents of retirees as for active employees and at the same cost share. Premiums are deducted from monthly pension check on month in advance. Click the Benefits link on Employee Portal for costs and annual calendar year benefit max.

LIFE INSURANCE

A life insurance benefit of \$5,000 is provided by County at no cost to retiree.

DEPENDENT INSURANCES (*deceased retirees*)

Upon the death of a retiree, health and/or dental insurance coverage for dependents is cancelled effective at the end of the month. Eligible dependents are eligible for COBRA continuation coverage at the full plan cost as provided by law and will receive a letter at the last known address with instructions how to enroll. Generally, a Medicare supplement provided through AARP or other organization will be less expensive than the County's COBRA plan.

DECEASED DEPENDENT/BENEFICIARY

Upon the death of a pension beneficiary (designated at time pension benefit begins), the survivor benefit ends. It cannot be transferred to another person or future spouse. In addition, the current pension benefit does not adjust for the retiree/pensioner despite the unexpected death of the designated beneficiary.

Upon the death of a designated beneficiary of the \$5,000 life insurance benefit, the surviving retiree should promptly update the beneficiary form on file in the Personnel Office.

Upon the death of an eligible dependent with County health or dental insurance, please contact the Personnel Office in order to cancel such coverage and the prompt reimbursement of any pre-paid premiums. Notice should also be provided upon change of marital status.

Please keep the Personnel Office informed of address changes.

Preceding information is correct to the best of our knowledge – Personnel Office

(Updated 09/01/2017)