



## ADMINISTRATIVE DIRECTIVE

<b>RETIREE HEALTH BENEFIT CONTINUATION PROGRAM</b>	NUMBER <b>3.04-6</b>	PAGE <b>1 of 10</b>
	EFFECTIVE DATE <b>November 1, 2016</b>	

### I. PURPOSE

The purpose of this administrative directive is to set forth the City of Tucson sponsored group medical, dental, and vision plan options available to employees upon retirement.

### II. POLICY

The City offers continued health benefits to its retirees and eligible dependents in accordance with benefit policies in effect on the date of retirement. A retiree has the option to continue coverage in City sponsored medical, dental, and/or vision insurance plans as long as the retiree is enrolled in the plan(s) on the day of retirement. The City reserves the right to amend or modify plan designs, coverage, premiums and eligibility for all employee and retiree benefits. It should not be construed as giving to any retiree or dependent any vested rights that cannot be modified by subsequent revision of benefits.

***Retiree health subsidies will be applied only to City of Tucson group insurance plans. The subsidy cannot be applied to any plan or benefit that is not sponsored by the City of Tucson.***

### III. DEFINITIONS

- A. **Retiree** – A City of Tucson employee or elected official who has gone directly from active employment to retired status who is eligible to receive retirement benefits under the Tucson Supplemental Retirement System (TSRS), the Arizona Public Safety Personnel Retirement System (PSPRS) or the Elected Officials Retirement Plan (EORP).
- B. **Eligible Dependent(s)** – A dependent covered under the employee’s medical, dental, and/or vision insurance plan who qualifies for benefits under the definition of dependent as stated in the Employee and Retiree Insurance Handbook.
- C. **State Subsidy** – The subsidy provided by the State of Arizona to EORP and PSPRS retirees pursuant to A.R.S. §38-817 and §38-857.
- D. **Age 65** - An individual is considered to have reached age 65 the first day of the month during which they turn age 65. If the individual’s birthday is on the first day of the month, “age 65” is defined as the first day of the month PRIOR to the month during which the individual turns age 65.



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**IV. BENEFIT INCENTIVE FOR RETIREES WHO RETIRED BETWEEN DECEMBER 15, 2015 AND JUNE 10, 2016**

- A.** TSRS employees who retired between **December 15, 2015 and June 10, 2016** are eligible to receive a subsidy from the City equal to the following:
1. \$800 per month for an employee who is not enrolled in the City's medical program on the day immediately prior to the date of retirement either under their own employment record or as a dependent of another City employee/retiree;
  2. \$1,000 per month for an employee who is enrolled in the City's medical program at the Employee Only coverage tier or as the dependent of another City employee/retiree on the day immediately prior to the date of retirement;
  3. \$1,175 per month for an employee who is enrolled in and covering one dependent under the City's medical program on the day immediately prior to the date of retirement (i.e., Employee + Spouse or Employee + one child);
  4. \$1,275 per month for an employee who is enrolled in and covering more than one dependent under the City's medical program on the day immediately prior to the date of retirement (i.e., Employee + Family or Employee + more than one child).
- B.** If any of the employee's dependents who are covered on the last day immediately prior to the date of the employee's retirement are ineligible for medical insurance continuation, either due to age (children turning 26) or Medicare eligibility (regardless of age) or the fact that they are not eligible dependents under the terms of the City's plan, the Incentive Subsidy as described above will be reduced to the level that reflects the number of dependents who would have been eligible to continue on City medical insurance.
- C.** The payment will be made monthly, and will be taxable income to the retiree.
- D.** Payments will cease and the Incentive Subsidy will terminate upon the earlier of any of the following:
1. After 3 years (36 months) of payments;
  2. Upon the date the retiree qualifies for Medicare;
  3. Upon the retiree's re-employment with the City of Tucson in a benefits-eligible position;
  4. Upon the retiree's death; or



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5. Upon election of COBRA coverage under the City's medical program by the retiree or any of the retiree's qualifying dependents.
- E. If the Incentive Subsidy terminates for any of the above reasons, the termination is final, and payment of the Incentive Subsidy will not resume for any reason.
- F. The Incentive Subsidy replaces the retiree medical insurance premium subsidy otherwise available through the City and is not paid in addition to the standard retiree medical insurance premium subsidy. Eligible employees who retire and do not elect to receive the Incentive Subsidy will remain eligible to receive the City's standard retiree medical insurance premium subsidy for the duration of time that such a subsidy is offered.
- G. In order to participate, employees must agree to the following conditions:
  1. The individual must choose not to elect retiree or COBRA medical coverage through the City of Tucson, either as the primary subscriber or as the dependent of another City of Tucson employee/retiree, beginning the first day of the month following the last day worked while retiring under this program; if the individual chooses to drop City medical insurance at a date later than when first eligible for this subsidy, the individual will not be eligible to receive this subsidy.
  2. The individual will not be allowed to re-join or re-enroll in the City's medical plan either as the primary subscriber or as a dependent of another City of Tucson employee/retiree at any future date, with the sole exception of item (5), below, (relating to re-employment by the City).
  3. The individual will not be eligible to be covered as the dependent of another City employee or retiree under the City's medical program at any time after separating from employment between the dates of December 15, 2015 and June 10, 2016.
  4. If the individual or any of the individual's qualifying dependents elect COBRA to continue medical coverage through the City's medical plan, the Incentive Subsidy will immediately terminate and can never thereafter be renewed.
  5. If the individual returns to active benefits-eligible employment with the City at any time in the future, he/she may enroll in the City's medical program as an active employee; but if he or she does so:
    - a. The Incentive Subsidy will immediately terminate, and any rights to future payments under this Agreement are forfeited; and



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- b. The individual will not be eligible to continue medical insurance after separating from re-employment except pursuant to COBRA or any other applicable federal or state law, nor will the individual be eligible for any future retirement incentives or subsidies related to medical coverage.
- 6. If the individual elects not to continue medical coverage through the City's medical plan upon retirement but does not sign the required agreement to receive this incentive, the individual will not be eligible to receive the Incentive Subsidy outlined in Section IV. of this AD.
- 7. Any individual who elects to receive the Incentive Subsidy outlined in Section IV. of this AD and who signs the required agreement form will receive no additional retiree medical insurance subsidy or medical benefits (except as an active employee as noted above in (5) above) through the City.
- 8. The City reserves the right to determine how payment will be made and when the first payment for this subsidy will begin.

**V. BENEFIT COVERAGE EFFECTIVE JANUARY 1, 2016**

New employees and rehired employees hired on or after January 1, 2016 will not be eligible for City of Tucson Retiree insurance (medical, dental, vision or life). This includes individuals who previously retired from the City of Tucson and who had been eligible to receive retiree insurance; if rehired on or after January 1, 2016, these individuals would not be eligible to return to retiree insurance after separating again from City employment.

Individuals who are hired or rehired on or after January 1, 2016 will be eligible to receive coverage continuation in accordance federal COBRA law; commissioned police and fire retirees will be eligible to continue coverage through the state of Arizona in accordance with state law.

The only exception is if an employee who is employed in an insurance benefit-eligible position prior to January 1, 2016 is laid off and then rehired after January 1, 2016 from a lay-off re-employment list, the re-employed individual will be eligible for Retiree insurance.

**VI. BENEFIT COVERAGE EFFECTIVE JANUARY 1, 2011**

- A. **Medical Coverage** - Effective January 1, 2011, all City of Tucson employees and elected officials retiring, entering a Deferred Retirement Option Plan (DROP) program, or entering an End of Service (EOS) program will be eligible to receive a retiree health insurance subsidy to be applied to a City of Tucson group medical insurance plan.



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- B. **City Subsidy for Retiree Medical Insurance** - Retirees less than age 65 who continue City group medical insurance coverage for themselves and their Eligible Dependents will be eligible to receive a retiree medical insurance subsidy as follows:
  1. Single Retiree – \$200 monthly subsidy until the Retiree reaches age 65.
  2. Retiree plus one (1) covered Dependent – \$375 monthly subsidy until the Retiree reaches age 65.
  3. Retiree with two (2) or more covered Dependents – \$475 monthly subsidy until the Retiree reaches age 65.
- C. **Dental and Vision Coverage** - Retirees and Eligible Dependent(s) may continue dental and vision coverage by paying 100% of the premium with no subsidy from the City. Requirements for continuous coverage apply.

**VII. BENEFIT COVERAGE FOR TSRS RETIREES AND EORP RETIREES WHO RETIRED OR ENTERED EOS PRIOR TO JANUARY 1, 2011**

- A. **Medical Coverage** - Retirees less than the age of 65, who retired or entered the EOS program before January 1, 2011, may continue the City's group medical insurance coverage for themselves and their Eligible Dependents by paying twenty-five percent (25%) of the applicable premium.
- B. **Incentive Programs** - Rates and coverage provisions for TSRS Retirees who retired under incentive programs prescribing health benefits not covered in this Administrative Directive may contact the Benefits Office for details.
- C. **Dental and Vision Coverage** – Retirees and Eligible Dependent(s) may continue dental and vision coverage by paying 100% of the premium with no subsidy from the City. Requirements for continuous coverage apply.

**VIII. BENEFIT COVERAGE FOR PSPRS RETIREES WHO RETIRED OR ENTERED THE DROP PROGRAM PRIOR TO JANUARY 1, 2011**

- A. **Commissioned Fire Department Retirees** – This section pertains to Commissioned FIRE employees who retired, or entered the DROP Program after July 1, 2001 and before January 1, 2011. Rates and coverage details for Commissioned Fire Retirees who retired before July 1, 2001, or retired under any other incentive program, may be obtained from the Benefits Office.

Qualifying Commissioned Fire Retirees less than the age of 65 may continue City group medical insurance and dental coverage for themselves and their Eligible Dependent(s). The City will pay 100% of the premium after the applicable PSPRS subsidy is applied.



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**B. Commissioned Police Department Retirees** – This section pertains to Commissioned **POLICE** employees who retired, or entered the DROP Program after July 1, 1999 and before January 1, 2011. Rates and coverage details for Commissioned Police Retirees who retired before July 1, 1999, or retired under any other incentive program, may be obtained from the Benefits Office.

Qualifying Commissioned Police Retirees less than the age of 65 may continue City group medical insurance coverage for themselves and their Eligible Dependent(s). The City will provide a percentage subsidy not to exceed 75% of the applicable City group medical insurance premium after the PSPRS applicable subsidy is applied.

Qualifying Commissioned Police Retirees and Eligible Dependent(s) may continue dental coverage by paying 100% of the premium (no City subsidy) after the applicable PSPRS subsidy is applied. Requirements for continuous dental coverage apply.

**C. Vision Coverage** – This section pertains to all Commissioned PSPRS Retirees (Police and Fire). Qualifying Retirees and Eligible Dependent(s) may continue vision coverage by paying 100% of the premium with no subsidy from the City. Requirements for continuous vision coverage apply.

**IX. RETIREES WITH FEWER THAN 40 MEDICARE QUARTERS**

This section pertains to the following commissioned PSPRS Retirees who did not pay into the Medicare system during City of Tucson employment and who therefore must pay premium for Medicare Part A at age 65 due to a lack of sufficient quarters:

- **FIRE** employees who joined City employment prior to April 1, 1986 and retired or entered the DROP Program after July 1, 2001 and before January 1, 2011; and
- **POLICE** employees who joined City employment prior to April 1, 1986 and retired or entered the DROP Program after July 1, 1999 and before January 1, 2011.

Upon reaching age 65, these Retirees may elect one of two options:

**A.** Retirees may continue City group medical insurance coverage for themselves and their Eligible Dependent(s) by paying 100% of the premium (no City subsidy) after the applicable PSPRS subsidy is applied. The Benefits Office must receive written proof from the Social Security Administration that the Retiree lacks sufficient quarters for pre-paid Medicare Part A no later than thirty-one (31) days prior to the date the Retiree otherwise would have qualified for Medicare. If the Retiree’s or Dependent’s City medical coverage ceases for any reason, the Retiree and/or Retiree’s Dependent will not be permitted to re-join the City’s medical plan at a later date.



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**B.** Retirees may elect to enroll in Medicare, and the City will reimburse the Retiree for the Retiree’s Medicare Part A premium. Contact the Benefits Office for administrative procedures and deadlines required for reimbursement. Any money reimbursed to the Retiree for Medicare Part A premium will be taxable income to the Retiree. The City will not pay Medicare premiums for any Dependent(s) of the Retiree. The City will not pay Medicare Part B or D premiums or for premiums for Medicare Advantage or Supplement plans for the Retiree or Retiree’s Dependent(s). If the Retiree later earns sufficient credits/quarters for Medicare Part A, such as through employment, a spouse or an ex-spouse, the Retiree must notify the City Benefits Office within thirty (30) days of such qualification; the City will no longer pay for the cost of the Retiree’s Medicare Part A premium; and if the City paid Part A premium for any months after the Retiree’s qualification, the Retiree will be responsible for reimbursing the City.

1. If the Retiree chooses this option, the Retiree’s Qualified Dependent(s) may continue coverage through the City’s group medical insurance plan until they no longer meet the definition of an Eligible Dependent or until they dis-enroll from the City medical program, whichever is earlier; the Retiree shall pay 100% of the associated premium with no subsidy from the City. Contact the Benefits Office for administrative procedures and deadlines.
2. Retirees must follow Benefits Office procedures for dis-enrolling a Dependent within thirty-one (31) days after the date the Dependent becomes ineligible.
3. Once an age 65+ Retiree leaves the City of Tucson medical plan, the Retiree may **not** later return to the City group medical plan.
4. Once a Dependent of an age 65+ Retiree leaves the City of Tucson medical plan, the Dependent may **not** later return to the City group medical plan.
5. Once the Retiree reaches age 65, the Retiree may not add new dependents to the City medical plan, except as required under federal and state law.

“Qualified dependent” is defined as an Eligible Dependent who is covered under a City group medical plan at the time the Retiree reaches age 65. “Eligible Dependents” are defined in Section III.B. of this AD.

**X. GENERAL PROVISIONS**

**A. Application Process** – To be eligible for continued medical, dental and/or vision insurance coverage under the Retiree Health Benefit Continuation Program, the Benefits Office must receive a completed application with all the necessary documentation no later than thirty-one (31) days after retirement date. Failure to complete the application process will result in the loss of continued coverage.



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Retirees who miss the application deadline to continue coverage upon retirement, do not have coverage at the time of retirement, or waive coverage at the time of retirement may reapply for medical, dental and/or vision insurance coverage only during each plan's open enrollment or within thirty-one (31) days of experiencing a qualifying life event as defined in the Employee and Retiree Insurance Handbook. In order to enroll in the dental and/or vision plan, the Retiree must provide documentation of other continuous dental and/or vision insurance coverage for a period of three (3) years immediately preceding the date the City dental/vision insurance coverage will go into effect. The same continuous coverage provision and documentation requirement apply to Eligible Dependents of Retirees.

- B. Retirees Age 65 and Older** – Retirees age 65 and older at the time of normal retirement, or any time after normal retirement, are not eligible to participate in the City's group medical insurance plans, except in accordance with federal COBRA laws and under the provisions outlined under Section VII. of this AD.
  
- C. Dependent Coverage** – Eligible Dependent(s), enrolled on the date of the Retiree's retirement, may continue in the City's group medical, dental, and vision insurance plans. Under most circumstances, in order for a Dependent to remain enrolled in a City insurance plan, the Retiree must also remain enrolled. Eligible Dependents have independent enrollment rights only to the extent offered under federal COBRA law or in the situation of the Retiree's attainment of age 65 or the Retiree's death, per item VIII.C.8. below. Eligible Dependent(s) not enrolled on the date of the Retiree's retirement may enroll provided proper procedures are followed and required documentation is received by the Benefits Office during an annual open enrollment or within thirty-one (31) days of a qualifying life event (see Appendix A – Coverage Grid). Continuous coverage provisions apply to dental and vision.
  - 1.** The City's payment of medical premium subsidy for a Dependent is predicated upon the Retiree remaining enrolled in the medical plan with the Dependent and upon the Retiree being under the age of 65. Once a Retiree's coverage terminates under the medical plan, or once the Retiree is no longer under the age of 65, the City's medical subsidy ceases for the Retiree's Dependent(s). Additionally, for Fire retirees who qualify for dental subsidy under Section VI A, above, once the Retiree's coverage terminates under the dental plan, or once the Retiree is no longer under the age of 65, the City's dental subsidy ceases for the Retiree's Dependent(s).
  
  - 2.** Retirees pay 100% of the applicable premium (no City subsidy) for continuation of Dependents under the City of Tucson dental and vision plans, except as outlined in Section VI.C. of this AD.
  
  - 3.** Dependent(s) become ineligible for the City's group medical plan when the dependent:
    - a.** no longer meets the City's dependent criteria;





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- b. qualifies for Medicare (due to age or disability); or
  - c. joins another group health plan.
- 4. Dependent(s) become ineligible for the City's group dental and vision plans when the dependent no longer meets the City's dependent criteria.
- 5. Retirees must follow Benefits Office procedures for dis-enrolling dependents within thirty-one (31) days of the date the dependent becomes ineligible.
- 6. Dependent(s) no longer eligible for City group coverage may be eligible for COBRA benefits to the extent allowable under federal law.
- 7. Eligible Dependents of under-age 65 Retirees whose coverage has terminated may re-enroll provided proper procedures are followed and required documentation is received in the Benefits Office during annual open enrollment or within thirty-one (31) days of a qualifying life event. Continuous coverage provisions apply for dental and vision.
- 8. A Dependent covered under the City's group insurance plan(s) at the time the Retiree attains age 65, or at the time of the death of a Retiree, may continue coverage by paying 100% of the premium (no City subsidy) for as long as the Dependent remains eligible. In order to remain enrolled in dental and/or vision, the Retiree must also be enrolled in the dental/vision plan, except in the event of the Retiree's death. If the Dependent's coverage under any available option terminates for any reason, the Dependent may not re-enroll at a later date.
  - a. Coverage for a surviving dependent spouse terminates upon remarriage. The surviving dependent spouse must notify the Benefits Office within thirty-one (31) days of marriage. If the surviving spouse's new marriage later ends, the surviving spouse may **not** rejoin the City's insurance plans.
  - b. Medical coverage for a non-Medicare eligible Dependent of an age 65+ Retiree terminates when the Dependent no longer meets the City's dependent criteria, qualifies for Medicare (due to age or disability), enrolls in another non-City group medical plan, or ceases to be covered under the City's group medical plan. The Dependent must notify the Benefits Office within thirty-one (31) days of these situations. Once dis-enrolled, the Dependent may not re-enroll at a later date.



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**Appendices**

Appendix A – Coverage Grid

**References**

City of Tucson Employee and Retiree Insurance Handbook  
A.R.S. §38-817 and §38-857

**Review Responsibility  
and Frequency**

The Human Resources Director will review this directive as needed.  
Last review date: January 1, 2016.

**Authorized**

  
\_\_\_\_\_  
City Manager

  
\_\_\_\_\_  
Date

<b>MEDICAL</b>	<b>Retiree is under age 65 and doesn't qualify for Medicare *</b>	<b>Retiree is under age 65 and qualifies for Medicare (disability) *</b>	<b>Retiree is 65 or older and qualifies for Medicare</b>	<b>Retiree is 65 or older and doesn't qualify for Medicare</b>	<b>Retiree passes away</b>
<b>Retiree</b>	Allowed on City of Tucson sponsored group medical plan.	Allowed on City of Tucson sponsored group medical plan.	Coverage under the City of Tucson sponsored medical plan ends the first day of the month during which Retiree turns 65. If Retiree's birthday falls on the first day of any given month, medical plan ends the first day of the month PRIOR to the month during which Retiree turns 65.	Retiree may remain on City of Tucson sponsored group medical plan until death by paying 100% of the premium (no City subsidy). Alternative option is available for certain PSPRS retirees - see Section VII for criteria and details.	Coverage ends on date of death.
<b>Spouse is not Medicare eligible (due to age or disability)</b>	Spouse may be on City of Tucson sponsored group medical plan only if retiree is on same plan.	Spouse may be on City of Tucson sponsored group medical plan only if retiree is on same plan.	Spouse may remain on City of Tucson sponsored group medical plan provided proper procedures are followed and the Benefits Office receives required documentation by prescribed deadlines. Contact Benefits Office for details. If spouse leaves City medical coverage for any reason, spouse may not return to medical plan at a later date. Retiree pays 100% of the premium (no City subsidy).	Spouse may be on City of Tucson sponsored group medical plan only if retiree is on same plan. Retiree pays 100% of premium (no City subsidy).	Spouse (widow) may continue coverage alone by paying 100% of premium (no City subsidy). However, coverage ends if spouse re-marries, qualifies for Medicare, joins another group medical plan or drops City of Tucson sponsored medical plan. Spouse must notify the Benefits Office within 31 days of marriage, Medicare qualification or joining of another group medical plan. If spouse later divorces, spouse may NOT return to City plan. Spouse who does not maintain continuous coverage may not later join City of Tucson sponsored plan.
<b>Spouse is Medicare eligible (due to age or disability)</b>	Spouse may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which spouse qualifies for Medicare.	Spouse may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which spouse qualifies for Medicare.	Spouse may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which spouse qualifies for Medicare.	Spouse may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which spouse qualifies for Medicare.	Spouse (widow) may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which spouse qualifies for Medicare.
<b>Child meets dependent criteria</b>	Child may be on City of Tucson sponsored group medical plan only if retiree is on same plan.	Child may be on City of Tucson sponsored group medical plan only if retiree is on same plan.	Child may remain on City of Tucson sponsored group medical plan provided proper procedures are followed and the Benefits Office receives required documentation by prescribed deadlines. Contact Benefits Office for details. If child leaves City medical coverage for any reason, child may not return to medical plan at a later date. Retiree pays 100% of the premium (no City subsidy).	Child may be on City of Tucson sponsored group medical plan only if retiree is on same plan. Retiree pays 100% of premium (no City subsidy).	Child may continue coverage alone by paying 100% of premium (no City subsidy) until child no longer meets dependent criteria or joins another group medical plan. Child must notify the Benefits Office within 31 days of date he/she no longer qualifies. Once child leaves City coverage for any reason, child may not return to plan at a later date.
<b>Child doesn't meet dependent criteria</b>	Child may not remain on City of Tucson sponsored group medical plan.	Child may not remain on City of Tucson sponsored group medical plan.	Child may not remain on City of Tucson sponsored group medical plan.	Child may not remain on City of Tucson sponsored group medical plan.	Child may not remain on City of Tucson sponsored group medical plan.
<b>Child is Medicare eligible (due to age or disability)</b>	Child may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which child qualifies for Medicare.	Child may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which child qualifies for Medicare.	Child may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which child qualifies for Medicare.	Child may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which child qualifies for Medicare.	Child may not remain on City of Tucson sponsored group medical plan - coverage ends first day of month during which child qualifies for Medicare.

\* Retirees (and their dependents) who meet the criteria outlined in Section IV may not enroll in City medical, pursuant to the provisions outlined in Section IV.