

Coordination with Medicare

Important Notes:

- The primary payer pays up to the limits of its coverage.
- The secondary payer only pays if there are costs the primary payer didn't cover.
- The secondary payer may not pay all of the uncovered costs. You may still be responsible to pay a portion of covered services. If a co-pay applies for the service you received, you may be asked by your doctor to pay your co-pay at the time of service

How Does Cigna determine Coordination of Medicare benefits for Fairfax County Government retirees and employees?

The Coordination of Medicare benefits procedure utilized for Fairfax County Government's plan with Cigna is called "Maintenance of Benefits." When Cigna's normal liability is equal to or less than Medicare's payment, Cigna does not make an additional payment as the secondary payer.

For More Information

Plan	Vendor	Phone	Web
Benefits/HR Central		703-324-3311	HRCentral@fairfaxcounty.gov
OAP Plans	Cigna	800-244-6224	www.mycigna.com
HMO	Kaiser Permanente	301-468-6000	www.kaiserpermanente.org
Dental	Delta Dental	800-237-6060	www.deltadentalva.com
Vision	Davis Vision	800-208-2112	www.davisvision.com
Group Life	Standard	703-324-3351	Lonna.owens@fairfaxcounty.gov
Deferred Compensation	T. Rowe Price	888-457-5770	www.rps.troweprice.com

2014 Health and Dental Premiums

Retirees pay the full cost of their health and/or dental insurance premiums. Retirees age 55 or older, or those retired on a service-connected disability, receive a monthly subsidy from the county toward the cost of a county health plan. Surviving spouses are entitled to a subsidy only if they receive a Joint and Last Survivor benefit.

Monthly Subsidy for Retirees Ages 55-64

Years of Service at Retirement	Subsidy Amount	2014 Supplement	2014 Subsidy Amount
5-9	\$25	\$5	\$30
10-14	\$50	\$15	\$65
15-19	\$125	\$30	\$155
20-24	\$150	\$40	\$190
25 or more*	\$175	\$45	\$220

*Also includes retirees of any age who are approved for a service-connected disability retirement and covered under a county health plan and police officers who retired with unreduced benefits after 20 years of service.

Monthly Subsidy for Retirees Age 65+

Years of Service at Retirement	Subsidy Amount	2014 Supplement	2014 Subsidy Amount
5-9	\$15	\$15	\$30
10-14	\$25	\$40	\$65
15-19	\$100	\$55	\$155
20-24	\$150	\$40	\$190
25 or more*	\$175	\$45	\$220

*Also includes retirees of any age who are approved for a service-connected disability retirement and covered under a county health plan and police officers who retired with unreduced benefits after 20 years of service.