

Moving From Active Plans to Under Age 65 Retiree Plans: Q & A

Medical Plans

Question: *Do I have to start over with my deductible and out-of-pocket maximums when I retiree from the City of Seattle and choose a City-sponsored under age 65 plan?*

The answer depends on which early retiree plan you choose. The under-age 65 retiree plans are the same designs as their active plan counterparts. If you choose the same plan that you had as an active employee, you will not have to start over with your deductible and out-of-pocket maximums. See the below chart for examples.

Active Plan	Under Age 65 plan choice	Re-Set Deductible	Re-Set Out-of-Pocket Maximum	New ID Cards
Most Preventive	Most Preventive	No	No	Yes
Most Preventive	Most Traditional	No	No	Yes
Most Traditional	Most Preventive	No - as long as you don't change the "W" ID number	No - as long as you don't change the "W" ID number	Yes
Any Aetna Plan	Any Kaiser Plan	Yes	Yes	Yes
Any Kaiser Plan	Any Aetna Plan	Yes	Yes	Yes
Any Fire Fighter Local 27 plan	Any early retiree plan	Yes	Yes	Yes
Any Police Plan	Any Most Plan	No - as long as you don't change the "W" ID number	No - as long as you don't change the "W" ID number	Yes
Police Traditional Plan	Police Traditional Plan	No	No	Yes
Police Preventive Plan	Police Preventive Plan	No	No	Yes
Police Traditional Plan	Police Preventive Plan	No - as long as you don't change the "W" ID number	No - as long as you don't change the "W" ID number	Yes
Any Local 77 Plan	Any Most Plan	No - as long as you don't change the "W" ID number	No - as long as you don't change the "W" ID number	Yes

Dental Plans

Question: *Do I have to start over with my deductible and out-of-pocket maximums when I retire from the City of Seattle and choose the retiree dental plan?*

See the below chart – the deductible and the out-of-pocket maximum re-set when you move to the retiree dental plan, which is available only to SCERS retirees.

Active Plan	Retiree Dental	Re-Set Deductible	Re-Set Out-of-Pocket Maximum	New ID Cards
Delta Dental of Washington	DDWA Retiree Plan (available to SCERS retirees only)	Yes	Yes	Yes
Dental Health Services	DDWA Retiree Plan (available to SCERS retirees only)	Yes	Yes	Yes

Additional questions? Please contact the Benefits Unit at Benefits.Unit@seattle.gov.