SOTA EXTENDED HEALTH/DENTAL FOR RETIRED/RETIRING MEMBERS

➢ **MPSE Extended Health 'Blended Rate' (Applies to SOTA Retirees/Retiring Members)**

- **SOTA has successfully requested that the 'non-blended rate' be removed for SOTA Retirees looking to participate in the MPSE plan. SOTA Retirees will pay the blended rate as listed below.**
- Available to teachers, who are at least age 50, have terminated participation in the MPSE active plan, and have worked in a public school for the last 5 years and;
- are **enrolled in a mandatory plan -** no minimum *plan participation requirement*
- MUST enroll in true family status

Premiums are;

SOSD Equitable (eff Sept 1/25)	MPSE (eff Sept 1/25)
Health Single $134.65	single - $149.90 monthly,
Health Family $271.22	family - $299.80 monthly up to Sept. 1, 2025 Premiums are not age banded

➢ **MUST enroll within 90 days of retirement**

Or, after retirement, within 90 days of loss of coverage under a spousal group plan or own teacher plan (Seven Oaks TA)

➢ Within the 90 day period, coverage and premiums commence the first of the month after receipt of the application at Blue Cross

Retiree Questions:

Current Equitable Retirees must enroll to Blue Cross by June 30, 2026, to be enrolled for September 1, 2026

The letter to retirees' states "This change affects retired Seven Oaks teachers currently covered under the Equitable Life Extended Health Benefits Plan. Coverage under Equitable will end on August 31, 2026, and you will be required to transition to another plan by September 1, 2026." To be clear, retirees will no longer be covered with equitable after Aug. 31 and will need to decide on coverage for September 1 (transition/find another plan or not seek coverage).

Q: Will retirees automatically be transferred over to Blue Cross?
A: No, they will have to complete an application form with their pre-authorized debit information and submit to Blue Cross.

Q: Why the June 30 deadline to sign up if typically have 90 days to sign up with loss of coverage on Aug. 31?
A: The June 30 deadline is for existing retirees already covered under the Equitable Life retiree plan. They will remain covered under Equitable Life until the end of August, and retiree coverage with Blue Cross will start Sept 1/26 so there is no gap in retiree coverage. Retiree claims history under Equitable Life will be carried forward to the Blue Cross retiree plan.

Q: Information for retirees will be sent out week of May 5th, deadline for registration is June 30. Will the forms be electronic or paper?
A: For retirees, they will get it both emailed and mailed as not all have emails.

Q: Are retired members required to be part of the dental plan?
A: Retiree Dental coverage is optional if Health coverage is elected.

- If wanting Blue Cross Dental, you must also have Blue Cross Extended Health
- Blue Cross Extended Health does not require Blue Cross Dental

Q: Can Equitable Retirees get Blue Cross dental even though they don't currently have it now (Equitable does not offer)?
A: Yes, the Dental option is available when they enroll as long as they are electing Health. They must remember that if they elect Dental, they can't cancel it later without losing their retiree Health coverage also.

- **Q**: If yes, that would mean they would pay 4 months of premiums for the remainder of the calendar year and get full benefits during that time?
- **A**: Yes that is correct.

Q: If my spouse loses coverage, can I opt in for Blue Cross?
A: you may enter the retiree plan within 90 days of losing your spousal coverage. You may want to consider applying before loss of benefits under partner's plan to ensure you remain covered.

Q: For current retirees that apply with Blue Cross by June 30, 2026, when does coverage with Blue Cross begin?
A: Although existing retirees are required to enroll with Blue Cross by June 30, 2026, their retiree coverage with Blue Cross is not effective until September 1, 2026

Q: If current SOTA retirees join blue cross in September – will their benefits use transfer over from equitable to blue cross?
A: Yes

Q: Current retirees moving to Blue Cross September 1, 2026 – are premiums blended or non-blended?
A: Rate will be blended (see page 1)