

NORTHWEST FLORIDA STATE COLLEGE  
**Policy Number 6Hx17-4.151**

TITLE	GROUP INSURANCE - PARTICIPATION BY RETIRED EMPLOYEES
REFERENCE	FS 112.0801
HISTORY	Florida Statute Revised 2007 Local Language Revised January, 1989

FS 112.0801 Group Insurance;  
participation by retired employees. –

(1) Any state agency, county, municipality, special district, community college, or district school board which provides life, health, accident, hospitalization, or annuity insurance, or all of any kinds of such insurance, for its officers and employees and their dependents upon a group insurance plan or self-insurance plan shall allow all former personnel who have retired prior to October 1, 1987, as well as those who retire on or after such date, and their eligible dependents, the option of continuing to participate in such group insurance plan or self-insurance plan. Retirees and their eligible dependents shall be offered the same health and hospitalization insurance coverage as is offered to active employees at a premium cost of no more than the premium cost applicable to active employees. For the retired employees and their eligible dependents, the cost of any such continued participation in any type of plan or by any of the cost thereof may be paid by the employer or by the retired employees. To determine health and hospitalization plan costs, the employer shall commingle the claims experience of the retiree group with the claims experience of the active employees; and for other types of coverage, the employer may commingle

the claims experience of the retiree group with the claims experience of active employees. Retirees covered under medicare may be experience-rated separately from the retirees not covered by Medicare and from active employees, provided that the total premium does not exceed that of the active group and coverage is basically the same as for the active group.

(2) For purposes of this section, “retiree” means any officer or employee who retires under a state retirement system or a state optional annuity or retirement program or is placed on disability retirement and who begins receiving retirement benefits immediately after retirement from employment. In addition to these requirements, any officer or employee who retires under the Public Employee Optional Retirement Program established under part II of chapter 121 shall be considered a “retired officer or employee” or “retiree” as used in this section if he or she:

(a) Meets the age and service requirements to qualify for normal retirement as set forth in s. 121.021(29);  
or

(b) Has attained an age specified by s. 72(t)(2)(A)(i) of the Internal Revenue Code and has 6 years of creditable service.

History - s.2, ch. 76-151; s.1, ch. 79-88; s.1, ch. 80-304; s.5, ch. 81-103; s. 1, ch. 38-294; s.1, ch. 87-373; s. 1, 2007-92; s. 1, 2007-100..

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**Local Language**

NWFSC retirees and their eligible dependents shall be given the opportunity to participate in the group insurance programs offered by the College. Participation shall be in accordance with applicable Federal and State Statutes and Rules.

Premiums for such participation shall be paid by the retiree.