

RETIREMENT – TRS MEMBERS

Whether you are retiring or just thinking about retiring, the information below will help you understand how your benefits will be handled once you have left the District.

10 Month employees retiring at the end of the school year (June) will have their insurance continued based on the following chart:

Employee Type	Coverage Termination Date
Certified Nurse	August 31
DSL Coordinator	July 31
Early Childhood Coordinator	July 31
Elementary School Principal	July 31
Elementary School Asst. Principal	July 31
Psychologist	August 31
Social Worker	August 31
Special Education Coordinator	July 31
Speech & Language Pathologist	August 31
Teachers	August 31

12 Month Employees and any TRS employee who retires at any time other than the end of the school year, insurance will end as follows:

- If retirement date is between the 1st and 15th, the last date of coverage is the 15th of the retirement month.
- If retirement date is between the 16th and the last day of the month, the last date of coverage is the last day of the retirement month.

Retirees who are members of the Teachers Retirement System (TRS) are eligible to continue their insurance, post-retirement, based on the chart below:

Insurance	Administrator	Length of Coverage
Medical*	COBRA**	18 months
Vision*	COBRA**	18 months
Dental	AHSD25	Indefinitely ***
Life	Dearborn National (Division of BCBS)	Contact Dearborn National for possible conversion 800-367-6401

*TRS Members are encouraged to contact TRS regarding medical and vision options, as well as timing for enrollment in TRS.

** Employee Benefit Corp (EBC) will send COBRA information directly to you via USPS.

*** Coverage will continue as long as the retiree's account is kept in good standing. Benefits will be cancelled for non-payment.

****ENROLLING IN RETIREE BENEFITS IS A TWO STEP PROCESS****

Retirees interested in continuing dental coverage must

1. Complete an enrollment in [Bswift](#)
2. Submit an [online questionnaire](#).

**RETIREE ENROLLMENT IS OPEN APPROXIMATELY 15 DAYS PRIOR TO RETIREMENT AND CLOSSES 30 DAYS AFTER THE COVERAGE TERMINATION DATE. (See above for coverage termination dates)
NO ENROLLMENT CAN BE LEGALLY ACCEPTED AFTER THE ENROLLMENT WINDOW HAS CLOSED.**

Retirees who choose **not** to continue dental coverage must still log into [Bswift](#) and **WAIVE** their benefit

By law, the District is required to send retirees information on continuing coverage through COBRA. **TRS members who want to continue dental coverage and have completed the 2 step process of enrollment with the District, SHOULD NOT complete a COBRA enrollment.** Dental election and billing will be handled through Arlington Height School District 25. Retiree and COBRA insurance rates can be found in the library section of [Bswift](#)