

## RETIREMENT – IMRF 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
Building Support Technician	August 31
Elementary School Admin. Asst.	July 31
Food Service – Salaried	August 31
Occupational Therapist	August 31
Physical Therapist	August 31
Registered Nurse	August 31
Teaching Assistant	August 31
Tech Facilitators	July 31

**12 Month Employees** and any IMRF employee who retires at any other time of the year other than the end of the school year, insurance will end by the following schedule:

- If retirement date is between the 1<sup>st</sup> and 15<sup>th</sup>, the last date of coverage is the 15<sup>th</sup> of the retirement month.
- If retirement date is between the 16<sup>th</sup> 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 Illinois Municipal Retirement Fund (IMRF) are eligible to continue their insurance, post retirement, based on the chart below:

Insurance	Administrator	Length of Coverage
Medical	AHSD25	Indefinitely*
Dental	AHSD25	Indefinitely *
Vision**	COBRA	18 months
Life	Guardian Life	Contact Guardian for possible conversion 800-627-4200

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

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

By law, the District is required to send retirees information on continuing coverage through COBRA. **IMRF members electing medical and/or dental coverage should not elect those benefits through COBRA.** Medical and/or dental election and billing will be handled through AHSD. Retiree and COBRA insurance rates can be found in the library section of [Bswift](#).

Retirees interested in continuing medical and/or dental coverage must complete their enrollment in [Bswift](#) and submit an [online questionnaire](#).

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

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