

DEFINITION OF RETIREE

An individual may purchase group health insurance at their own expense through the District's health insurance provider if they are qualified as a Retiree. An individual may qualify as a Retiree under any of the alternative standards set forth in paragraphs 1 to 4 below:

1. **Retirement Plan Standards** - An individual qualifies as a Retiree if upon termination of employment with the District, he or she is immediately eligible to receive retirement plan benefits from the NH Retirement System.
2. **Vested Deferred Retirement Standards** – If upon termination of employment of at least 5 years with the District, the employee is not immediately eligible to receive retirement benefits, but is entitled to vested deferred retirement benefits through NHRS, the individual will qualify as a Retiree for group health plan coverage purposes at the time their pension payments begin.
3. **Age and Service Standard** – If upon termination of employment with the District, the employee is not eligible for immediate or vested deferred pension benefits through NHRS, the individual will still qualify as a Retiree of the District for group health plan coverage purposes if he or she is age 60 or older at the time of retirement and has a total of at least 10 years of employment with the District. To qualify, or to continue to qualify as a Retiree, the individual must also not be actively working more than 20 hours per week or covered under another employer-sponsored group health plan.
4. **Individuals Not Eligible for Retiree Status** – If upon termination of employment with the District, an individual does not qualify for immediate or vested deferred retirement plan benefits and also does not satisfy the age 60 or 10 years of employment requirement for retire status, he or she will not be eligible for group health coverage through the Districts' health plan.

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