



## Retiree Coverage

CVT is dedicated to actively finding new ways to help manage the spiraling costs that often hit retirees the hardest. We believe that the dedicated career service of teachers and school employees should be rewarded with the security of manageable healthcare costs, which is why we offer special options for your district's retirees, such as:

- **District paid retirees** – Retired employees of a newly participating group or subscribers who retire from a CVT participating group may enroll with the Trust as a district-paid retiree when so determined by the school district. Retirees may select from the same health plans as the active employees from the unit they unite with. However, final plan selection is determined by their "retirement contract" through the school district. If Medicare eligible, CVT requires a copy of the retirees Medicare card showing they are enrolled in both A & B coverage.
- **Self-paid retirees** – Retired employees of a newly participating group or subscribers who retire from a CVT participating group may enroll directly with the Trust as a self-paid retiree when their status as a district-paid retiree ends. You may also enroll as a CVT self-paid retiree if you qualify as a retiree under PERS or STRS or are the surviving spouse/partner of a district-paid or self-paid retiree. Subscribers who have completed one full term or two 2-year terms as a board member are also eligible for enrollment. If Medicare eligible, CVT requires a copy of the retirees Medicare card showing they are enrolled in both A & B coverage.
- **Spouse of a retiree** – A surviving spouse of an enrolled retiree is eligible for coverage; however, the surviving spouse will need to contact the school district office first for any special contract limitations. The surviving spouse will be offered self-paid retiree benefits through CVT if there are no special contractual items. A surviving spouse is not permitted to add a new partner.

