

FPPA

Retiree Insurance for Health, Dental & Vision *Processing Reminders & Deadlines*

If your department has group retiree insurance premiums that are deducted through the retiree pension checks, the following deadlines will apply:

- Monthly changes are due by the 10th of each month in order for the change to be processed that month. If the 10th falls on a weekend, submit your changes the previous business day.
- Open enrollment changes for prepaid plans will be due by December 1st in order to allow for the additional time needed to process the higher volume of changes. For current month pay plans, the due date is January 1st.
- When enrolling a new retiree in a group insurance plan, please make sure the retiree is aware of what their premium amounts will be and the possibility that more than one month of premium deductions may be withheld from their first check due to a timing issue.
- In the case of a retiree/survivor passing away, premium refunds may be due back to the retiree's estate. We will usually process these premium refunds at the time we are terminating the retiree's monthly pension benefit record. If we have not heard from the retiree's family, we may hold off processing the applicable insurance premium refunds until a family member is located.
- Telephone calls received from retirees with questions regarding their employer- sponsored insurance plan will be referred back to their department as FPPA does not have detailed knowledge of the employer insurance plans.



Many new retirees are surprised when their first pension check is a lot less than expected due to retroactive insurance premiums being deducted.



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Fire & Police Pension Association of Colorado