

2008 DFWBGH Retiree Survey

Responses: 39

1. Retiree Health Care Benefits			
Top number is the count of respondents selecting the option. Bottom % is percent of the total respondents selecting the option.	Yes	No	N/A
Do you offer retiree medical benefits?	13 54%	11 46%	0 0%
Are the same medical plans available to both retirees and active employees?	8 38%	6 29%	7 33%
Does the retiree medical plan cover dependents?	13 62%	1 5%	7 33%

2. What is the earliest age and service requirement for retirement?	
Age	Service Requirement
55	10 years
55	15
55	15
65	62 + years service or rule of 80
55	10 years
55	minimum 10 years and age + service = 70
50 (police officer after 25 years any age)	Rule of 80 other an police officers--25 years
55	16 years
N/A	N/A
65	currently covered on our medical plans at 65
any age with	20 years of service
none	20 years
55	15
55	15
none	n/a
Any Age (cash balance with lump sum option)	Three Years
any age	20 years of service
unreduced at age 55	Rule of 75 for age and service with minimum 15 yrs
55	no svc requirement for 401k (5 yrs svc for vesting)
55	5
62	N/A
60	5
52	5
55	15
50	>5
for DPS 25 and out or rule of 80	for non DPS five year vesting
none	20 years
55	5
50	15

3. What percentage of retirees are currently enrolled in your medical plan option(s)?

Retirees under age 65	Retirees age 65 and over
99%	90%
80	80
100	0
30%	20%
4%	12%
10%	27% (frozen groups)
estimate 85 to 90%	estimate 90%
95%	90%
N/A	N/A
N/A	50
90%	20%
50%	100%
98%	98%
100%	0
n/a	n/a
Retiree is defined as being (25%)	eligible to participate in Retiree Medical (75%)
530	120
50%	50%
99%	90%
75%	none
20%	N/A
0	0
2,444	7,429
10	0
95	100
30	3
80%	60%
100%	100%
50	55

4. What type of health benefit is provided for retirees?

Access Only for all	3	17%
Access Only for new hires	3	17%
Subsidy for all to purchase medical benefits on their own	0	0%
Subsidy for a closed/grandfathered group to purchase medical benefits on their own	1	6%
N/A	5	28%
Other, please specify	6	33%
<65 has voluntary PPO; >65 has cob with medicare		
Access for some, up to 100% subsidy for others		
same as active plan		
Must have 10 years of service to be eligible		
Retirees pay 100% of premiums		
City contribution is tied to date of employment		
Total	18	100%

5. What is the % or dollar amount of the employer subsidy for retiree health benefits?	
Varies by grandfather group from 90% to 80%	
varies by work group	
Depends on CBA, service, age, and plan election	
50%	
40%	
frozen group, 100%; current plan 0%	
from 100% to 33% depending upon date of employment	
40% to 80%	
N/A	
Contingent on years of service	
Varies annually based on claims, averages \$500,000	
85%	
100% or 50% or 0%	

6. Does the company subsidize dependent coverage for retirees under age 65?		
Yes	19	58%
No	8	24%
N/A	6	18%
Total	33	100%

7. For retirees under age 65, what kind of health care coverage is offered? (Check		
Medical	12	29%
Prescription	12	29%
Dental	8	19%
Vision	4	10%
N/A	6	14%
Other, please specify	0	0%

8. What types of medical plans are offered to retirees? (Check all that apply.)		
HMO	3	9%
PPO	11	33%
POS	2	6%
Indemnity	7	21%
High Deductible	3	9%
N/A	5	15%
Other, please specify	2	6%
Self-Insured EPO		
Medicare Companion for Medicare Eligible		