

## CONTACTS

**PERA:** 800/652-9026  
[www.mnpera.org](http://www.mnpera.org)

**Social Security:** 800/772-1213  
[www.ssa.gov](http://www.ssa.gov)

**Alerus COBRA:** 952/847-1372  
[www.alerusrb.com](http://www.alerusrb.com)

**Further:** 800/859-2144  
[www.hellofurther.com](http://www.hellofurther.com)

**HealthPartners:** 800/883-2177  
[www.healthpartners.com](http://www.healthpartners.com)

**Delta Dental:** 800/553-9536  
[www.deltadental.com](http://www.deltadental.com)

**Medicare:** 800/633-4227  
[www.medicare.gov](http://www.medicare.gov)

**HP Medicare:** 866-993-7428  
[www.healthpartners.com/medicare](http://www.healthpartners.com/medicare)

**ICMA:** 800/669-7400  
[www.icmarc.org](http://www.icmarc.org)

**MSRS (MNDCP):** 800/657-5757  
[www.msrs.state.mn.us/mndcp](http://www.msrs.state.mn.us/mndcp)

**MUTUAL OF OMAHA:**  
800/775-6000  
[www.mutualofomaha.com](http://www.mutualofomaha.com)

**EAP:** 866/326-7194  
[www.hpeap.com](http://www.hpeap.com); password: dcc

**LEIF PETERSON:** 952/345-2302



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## Retirement Information



**DAKOTA 911**  
POLICE • FIRE • EMS



**Retirement** represents a major change in your lifestyle. Many people simply base this retirement decision on their birthdate, but there are other factors to consider.

Contact the Public Employee Retirement Association and the Social Security Office to determine your eligibility for retirement and your estimated amount of benefits.

Submit your written notice of intent to retire at least 14 days in advance of your intended retirement date to Administration. Basis for early retirement must be clearly stated in your notice.

Because retirement is not a recognized status change, continuation of coverage will be of the same plan you were enrolled in your last day worked and will continue until the next open enrollment. At that time, and at future open enrollments, you will be eligible to change plans. You will not, however, be able to add coverage for yourself or dependents.

## HEALTH INSURANCE AFTER EMPLOYMENT

Upon separation from employment, you may terminate insurance coverage or elect continuation. Leaving employment before retirement eligibility may restrict your health, dental and life insurance continuation to 18 months. Continuation is at your own expense and enrollment and payments are handled directly with the Dakota 911 third-party COBRA administrator. Watch your mail for COBRA information from Alerus.

Per MN § 471.61 subd. 2b, eligible employees of a local government unit are allowed to continue participation in the employer-sponsored hospital, medical and dental insurance they participated in immediately before retirement, indefinitely. Participation would be at your own expense. Life insurance, however, must either be dropped or converted to a private policy after 18 months.

When you turn 65 or become Medicare-eligible, you may elect to enroll in Medicare with a Supplemental plan. If you have continued Dakota 911 insurance up to that time, you may be eligible to participate in a supplemental plan offered through Dakota 911. For individual consultation on these benefits please call **Leif Peterson at Gallagher Benefit Services, Inc. at 952/345-2302**. Also ask about the impact of this decision. Individual coverage may be cheaper than the offered group plan, but it also excludes your spouse from continuation options. Your dependents may continue on the Dakota 911 group plan until Medicare-eligible or no longer dependents.

Other options include MNSure or a private plan. Contact these providers directly for more information.

## OTHER CONSIDERATIONS:

- Meet with your ICMA or MNDCP representative to determine an appropriate course of action with your deferred comp account.
- Your Health Savings Plan or VEBA account can be used to reimburse yourself for medical premiums or any other eligible medical expense with tax free dollars. Account administration fees become the responsibility of the employee upon employment separation.
- Medical Flex dollars remain available to the end of the year, but claims must be incurred during active employment in order to receive reimbursement.
- Retirement can be confusing, scary, or elicit other emotions. You may benefit from contacting the Employee Assistance Program (EAP) offered by your insurance provider.

