



Montgomery County
Public Schools

**RETIREE INCENTIVE HEALTH
INSURANCE PLAN SUBSTITUTE
HANDBOOK
(RIHIP)**

2018-19

**Montgomery County
Public Schools**



**ENGAGE
ENCOURAGE
EMPOWER**



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RIHIP ORIENTATION

You must attend a RIHIP Substitute Orientation and complete the corresponding forms prior to working your required 35 days. Retiree substitutes are required to keep contact information and availability information current. Please send any updates to Human Resources.

FULFILLING YOUR 35 DAY SUBSTITUTE REQUIREMENT
(Rules of the Affordable Care Act – Waiting Period)

Employees enrolled in the RIHIP program have acknowledged the obligation to complete 35 days of substitute service for each year that the retirement incentive is received. The type of work service should be commensurate with the position type at the time of retirement.

It is the obligation of each RIHIP participant to ensure he/she fulfills the 35 days of substitute work. If you fail to meet the 35 day requirement, you will be notified by letter and will be removed from the Retirement Incentive Health Insurance Plan. You will also be required to reimburse MCPS for any health insurance benefits on a prorated basis determined by the number of service days worked and health insurance cost. Substitute assignments for RIHIP participants shall be in half day or full day increments unless approved by the Superintendent or his/her designee.

Should you turn 65 years of age during a current agreement year, the 35 day requirement is prorated based on your date of birth. RIHIP participants are dropped from Montgomery County Public School's insurance plan on the 1st of your birth month and at that time, Affordable Care Act (ACA) rules apply.

Please note that it is important to plan well in regard to the Affordable Care Act (ACA) and the rules that apply to Retirement Incentive Health Insurance Plan (RIHIP) participants. Montgomery County Public Schools cannot offer you work in a regular substitute position until after a waiting period of 26 weeks or October 1, whichever calendar date is earlier.

LONG TERM SUBSTITUTE POSITIONS

For retirees participating in the Retiree Incentive Health Insurance Plan, long term status will not apply. If you accept a long term position, the first 35 days will be to fulfill the requirements of the incentive plan. After those 35 days are complete, you will need to work an additional 15 consecutive days before reaching long term substitute pay status.



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START DATE FOR EMPLOYEES PARTICIPATING IN THE RETIREE INCENTIVE PLAN

VRS/IRS requires that employees who retire wait 30 days (one full calendar month) past the normal first day of work for the current school year before working as a substitute or in any other position. **For example:** If you are a 12 month employee your first day of work for the 2017-18 school year would be July 1st. Therefore, you could begin working as a substitute on August 1st. If you are a 10 month employee, you can begin working as a substitute on October 1st. Please contact payroll for more information.

C.O.B.R.A. (Consolidated Omnibus Budget Reconciliation Act)

By law, employees must be offered COBRA at the time of retirement but if they choose to enroll in the retiree health insurance incentive plan they will not be offered COBRA at the end of their RIHIP agreement. This is because the post-enrollment COBRA eligibility period will have expired. Any dependent that is covered when the retirement occurs will also receive COBRA notification when the employee retires.

Please remember that COBRA beneficiaries generally are eligible for group coverage for a maximum of 18 months for qualifying events due to employment retirement. If you have COBRA related questions please contact the payroll office for further explanations of benefits.

LOG SHEET FOR DAYS WORKED

Please keep track of the job numbers, dates, and locations you work while meeting your 35 day substitute requirement. A log sheet is provided to you as part of this handbook (pages 3-4). When you have completed your 35 days you will receive a letter to let you know you have fulfilled your requirement. At this time, we welcome you to continue working as substitute for the division, and you will be paid based on the current substitute pay scale. Please refer to your Substitute Handbook for current payroll information.



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Work Schedule Summary Sheet for Retirement Incentive Health Insurance Plan (RIHIP)					
Name					
	Location	Assignment	FTE (1 or .5)	Date	Administrator Initials
1					
2					
3					
4					
5					
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40						
41						
				TOTAL DAYS		
*When you complete the total days outlined in your agreement, you have fulfilled your Retirement Incentive obligation. Please notify Angela Carr by email.						