



# Retiree Benefits Overview

# 2025

*SCHOOL YEAR 2024-2025*



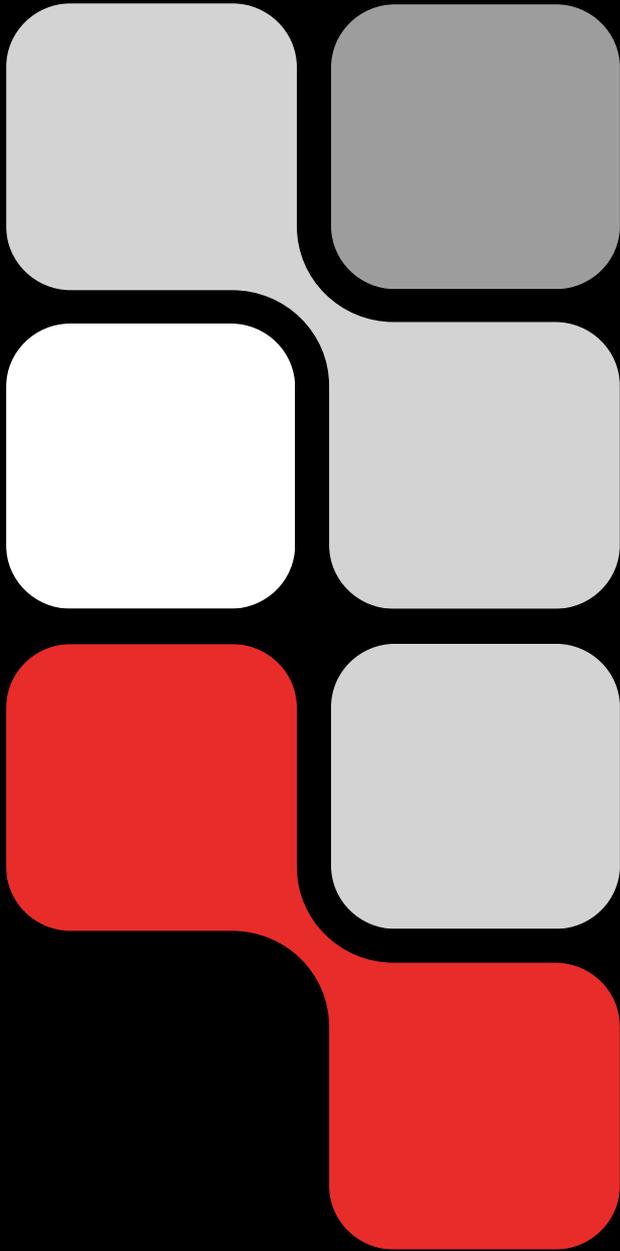
**Olathe**  
PUBLIC SCHOOLS



# District Retiree Insurance Plan

Retirees are eligible to elect coverage under the District's Retiree Insurance Plan if all the following qualifications are met:

1. You are retiring with the District and with KPERS at the same time.
2. You were enrolled in medical, dental and/or vision insurance at the time of retirement.
3. You worked for the District for five years or more.
4. You are under age 65.



## Next Steps

- Return completed **Retiree Benefits Continuation of Coverage Form and Debit Authorization Form**
- Create an account to access Oracle using personal email address
- Enroll in **Retiree Benefits in Oracle**
- Set up **Surency HRA account (if applicable)**



# Final Pay & Benefits End Date

## Certified Staff

Retirement Date	Final Paycheck	Benefits End
June 1	6/15	7/31
July 1	7/15	7/31
August 1	7/30	7/31

## Classified Staff

Retirement Date	Final Paycheck	Benefits End
June 1	6/15	5/31
July 1	7/15	6/30
August 1	7/15	7/31



# Retiree Benefits

## Continuation of Coverage

- Complete and return the Retiree Benefits Continuation of Coverage and Debit Authorization Forms if you plan to enroll in Retiree Benefits.
  - The debit authorization is used to initiate debit entries for health, dental and/or vision insurance premiums from your checking/savings account.
  - Payment of premiums does not come directly from your Health Reimbursement Account (HRA).
- Verify that your personal email and home address are up to date in Oracle before last day worked.
- ***Important Note:*** Your insurance benefits do not roll over. You will need to make elections in the Olathe Public Schools Retiree Benefits in Oracle upon retirement.



# Retiree Premiums

- Retirees pay the full premium cost for insurance **one month in arrears.**
  - For example, if your active employee benefits end on July 31, your retiree benefits start on August 1. Your first premium deduction will be on September 1 for August coverage.
- Olathe pulls the premium from your designated bank account on the first of each month.
- If you are signed up for direct deposit from your HRA with Surency, you will receive reimbursement for premiums within 5-7 business days.



**Reminder:**  
**If you are enrolling in Retiree Benefits, DO NOT enroll in COBRA!**

## **COBRA**

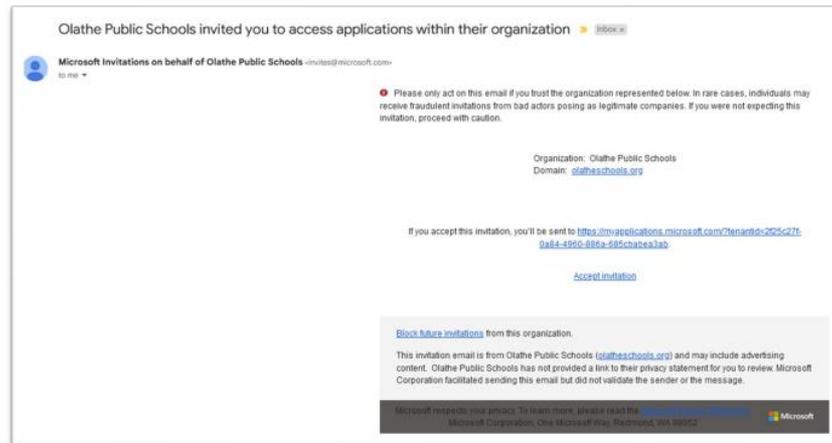
- All retirees will receive a COBRA packet as required by law. Surency will mail the COBRA packet to your home address.
- **Retirees enrolling in the District Retiree Insurance program should DISREGARD the COBRA packet.**
- Employees over the age of 65 who are currently on district benefits upon retirement are eligible to continue medical, dental and/or vision insurance coverage for 18 months with COBRA coverage.



# After Retirement

On your retirement date, you will receive two emails from **Olathe Public Schools** to your personal email address on file:

1. Information email from the Benefits Team including instructions on how to access Oracle and how to enroll in benefits as a retiree.
2. A welcome invitation from Microsoft to create an Oracle account.



You will not be able to create your Oracle profile or enroll in retiree benefits until *after* your benefits end as an active employee.



# Enrolling in Retiree Benefits

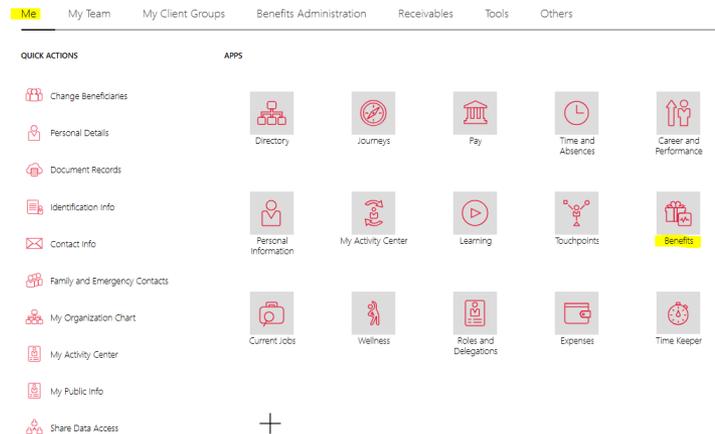
- Information and rates for Retiree medical, dental and vision plans are located on the Olathe Schools Human Resources website -> Benefits -> Retiree Benefits: [www.Olatheschools.Org/page/10646](http://www.Olatheschools.Org/page/10646).
- Retiree benefits start on the first of the month and your coverage will be backdated. You have 30 days to enroll.
- Any dependents who were on your plan at the time of retirement may remain on the plan if you choose to cover them.

**No additional dependents may be added to Olathe's retiree insurance.**

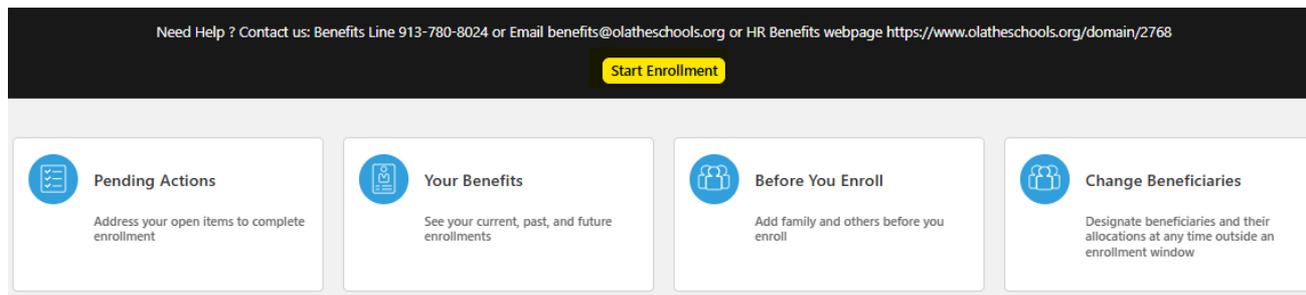


# Enrolling in Retiree Benefits

- Log into Oracle -> click on the **Home** page.
- Under the **Me** tab -> click on the **Benefits** tile.



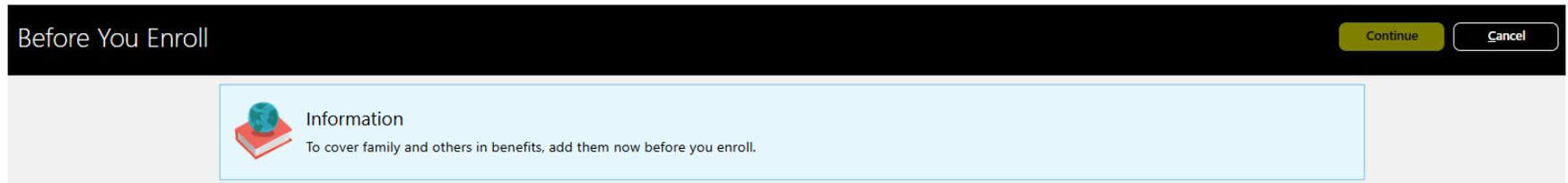
- Click on the **Start Enrollment/Make Changes** button under your name.





# Enrolling in Retiree Benefits

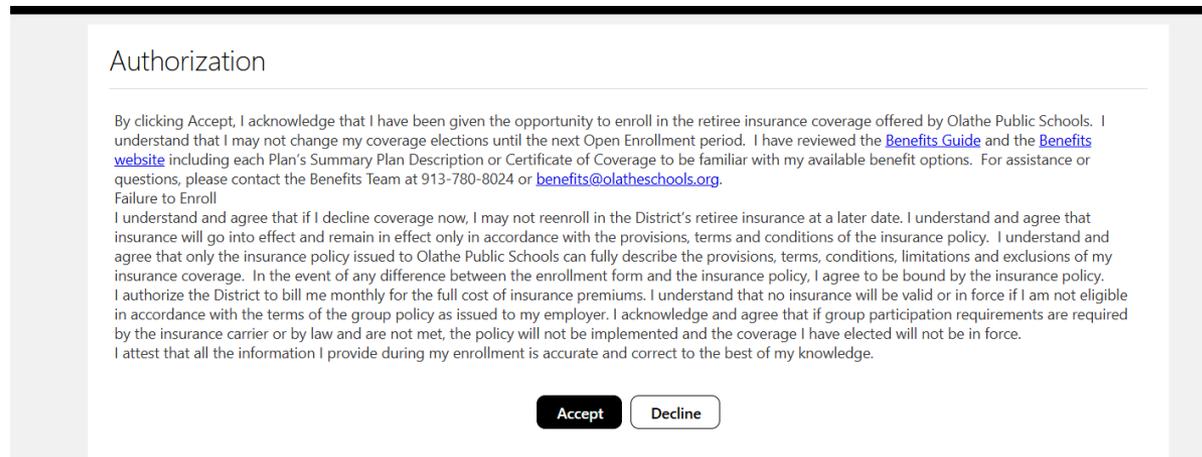
- Click **Continue** button in the top right-hand corner.



Before You Enroll Continue Cancel

 Information  
To cover family and others in benefits, add them now before you enroll.

- Read and accept the authorization to take you to a new page to begin the enrollment process.



Authorization

By clicking Accept, I acknowledge that I have been given the opportunity to enroll in the retiree insurance coverage offered by Olathe Public Schools. I understand that I may not change my coverage elections until the next Open Enrollment period. I have reviewed the [Benefits Guide](#) and the [Benefits website](#) including each Plan's Summary Plan Description or Certificate of Coverage to be familiar with my available benefit options. For assistance or questions, please contact the Benefits Team at 913-780-8024 or [benefits@olatheschools.org](mailto:benefits@olatheschools.org).

Failure to Enroll  
I understand and agree that if I decline coverage now, I may not reenroll in the District's retiree insurance at a later date. I understand and agree that insurance will go into effect and remain in effect only in accordance with the provisions, terms and conditions of the insurance policy. I understand and agree that only the insurance policy issued to Olathe Public Schools can fully describe the provisions, terms, conditions, limitations and exclusions of my insurance coverage. In the event of any difference between the enrollment form and the insurance policy, I agree to be bound by the insurance policy. I authorize the District to bill me monthly for the full cost of insurance premiums. I understand that no insurance will be valid or in force if I am not eligible in accordance with the terms of the group policy as issued to my employer. I acknowledge and agree that if group participation requirements are required by the insurance carrier or by law and are not met, the policy will not be implemented and the coverage I have elected will not be in force. I attest that all the information I provide during my enrollment is accurate and correct to the best of my knowledge.

Accept Decline



# Enrolling in Retiree Benefits

- All benefits plans automatically default to Waive. Click on the **Enrollment** button to get started.

Evaluated Life Events

+ Add v



 20 days left for enrollment

Enroll

- Click the **Edit** button for each plan that you want to elect.

Medical	
Retiree Medical	
Waive Retiree Medical	
<hr/>	
Dental	
Retiree Dental	
Waive Retiree Dental	
<hr/>	
Vision	
Retiree Vision	
Waive Retiree Vision	



# Enrolling in Retiree Benefits

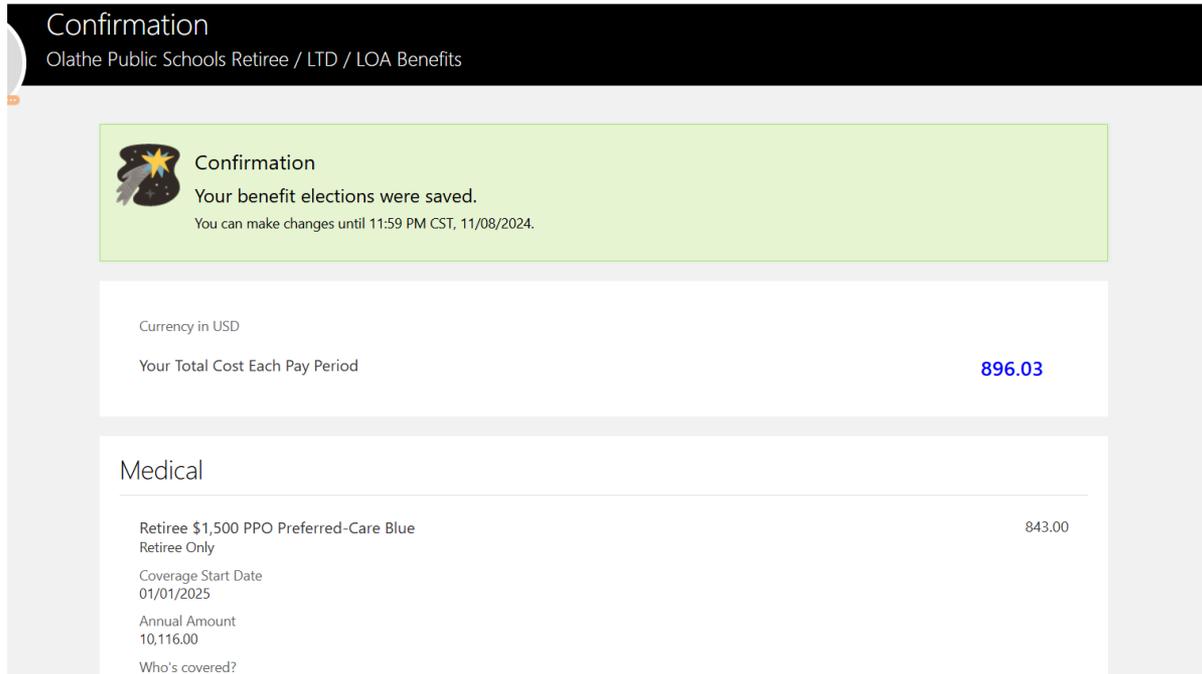
- Check the box next to the coverage option you want to elect.

Retiree \$2,000 EPO Spira Care		
<input type="checkbox"/>	Retiree Only 9,228.00 Annually	769.00 Employee
Retiree \$3,300 HDHP Preferred-Care Blue		
<input type="checkbox"/>	Retiree Only 9,708.00 Annually	809.00 Employee
Retiree \$1,500 PPO Preferred-Care Blue		
<input checked="" type="checkbox"/>	Retiree Only 10,116.00 Annually	843.00 Employee
Waive Retiree Medical		
<input type="checkbox"/>	Waive Retiree Medical	

- Select applicable dependent(s) you want to cover. Click the **OK** button.
- Complete the same process until you are finished making your elections.

# Enrolling in Retiree Benefits

- Click the **Continue** button to return to the benefits page.
- Click the **Submit** button in the top right-hand corner of the page. A confirmation page will display stating your benefits elections were saved with a deadline for making changes.



**Confirmation**  
Olathe Public Schools Retiree / LTD / LOA Benefits

 **Confirmation**  
Your benefit elections were saved.  
You can make changes until 11:59 PM CST, 11/08/2024.

Currency in USD

Your Total Cost Each Pay Period **896.03**

**Medical**

Retiree \$1,500 PPO Preferred-Care Blue Retiree Only	843.00
Coverage Start Date 01/01/2025	
Annual Amount 10,116.00	
Who's covered?	



# Health Reimbursement Account (HRA)

- If you qualify at the time of retirement, a maximum of 425 unused sick days are converted into a monetary amount.
- The balance will be placed into a Health Reimbursement Account (HRA) with Surency. The account can be used for eligible medical, dental and/or vision expenses for you and your eligible dependents.
- You will receive an email from Nancy Jirik with the following information:
  - HRA balance and effective date
  - Surency username
  - Surency account set up instructions
  - Direct deposit authorization



# Surency Account Set Up

- Visit <https://www.surency.com/> and select to view as a **Member – Reimbursement Account**, then click on **Login**.
- Select **Create your new username and password** under New User.

The screenshot shows a dropdown menu for account selection. The menu is open, showing several options. The option "Member - Reimbursement Account" is highlighted in blue. Below the menu is a "LOGIN" button.

ACCOUNT TYPE
Member - Vision
<b>Member - Reimbursement Account</b>
Member - COBRA
Employer - Vision Account
Employer - Vision Bills
Employer - Reimbursement Account
Employer - Reimbursement Bills
Employer - COBRA Account
Employer - COBRA Bills
Broker
Select one

LOGIN

The screenshot shows the Surency FLEX login page. The page has a blue header with the Surency FLEX logo and the tagline "It sure is easy." Below the header is a "Login" section with two columns: "Existing User?" and "New User?". The "Existing User?" column has a "Login to your account" label, a "Username" input field with a "Forgot Username?" link, a "Password" input field with a "Forgot Password?" link, and a "Login" button. The "New User?" column has a "Create your new username and password" link. At the bottom of the page, there is contact information and a copyright notice.

Existing User?  
Login to your account  
Username  [Forgot Username?](#)  
Password  [Forgot Password?](#)

New User?  
[Create your new username and password](#)

Contact Us - Call Surency Life & Health at (316) 462-3316, Toll Free at (866) 818-8805 or Email us at [moreinfo@surency.com](mailto:moreinfo@surency.com)  
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# Surency Account Set Up

- To start, verify your identity.
- Set your security questions and answers and select a username and password.
- Access your Surency account online or on the Surency Flex app

### Verify User

Complete the information below to verify your identity. \*Required

First Name\*

Last Name\*

Zip Code\*

Identification Number (select one)

SSN\*  -  -

OR

Employee ID\*



# HRA Reimbursement Non-Debit Card Claims

## 1. Direct Deposit:

Set up bank account information with Surency to take advantage of direct deposit reimbursements.

- Log into your account to input your bank account information.
- Complete and mail the paper Direct Deposit form.

## 2. Paper Checks:

If you would rather receive paper checks in the mail, Surency will mail reimbursement checks to the address of record.

- Log into your Surency to update your address, email and/or phone number.

**Reimbursement occurs within 5-7 Days after the first of the month.**



# Ending Retiree Insurance Coverage

- Retirees may end their insurance coverage at any time by notifying the Benefits Team via email.
- Retirees may not come back on the District's retiree insurance at a later date.
- Remember that premium payments are in arrears, so the District will pull a final premium on the 1st of that next month.
  - For example, if you are ending your insurance coverage on May 31, the District will deduct premiums on June 1 for the May coverage.

**Important note:**

**Retirees MAY  
NOT come back  
on the District's  
retiree insurance  
at a later date.**



# Retiree Benefits FAQs

- **Where can I find information about Retiree Benefits?**
  - All information will be posted to the OPS district website under the HR Benefits tab located here <https://www.olatheschools.org/Page/10646>.
- **Will I be able to keep my HSA when I retire?**
  - Yes, you still have access to your HSA.
  - Your HSA is a savings account that you own, so your HSA balance remains available to you even after you retire. This means that you can continue to use your HSA for qualified expenses even after you retire.



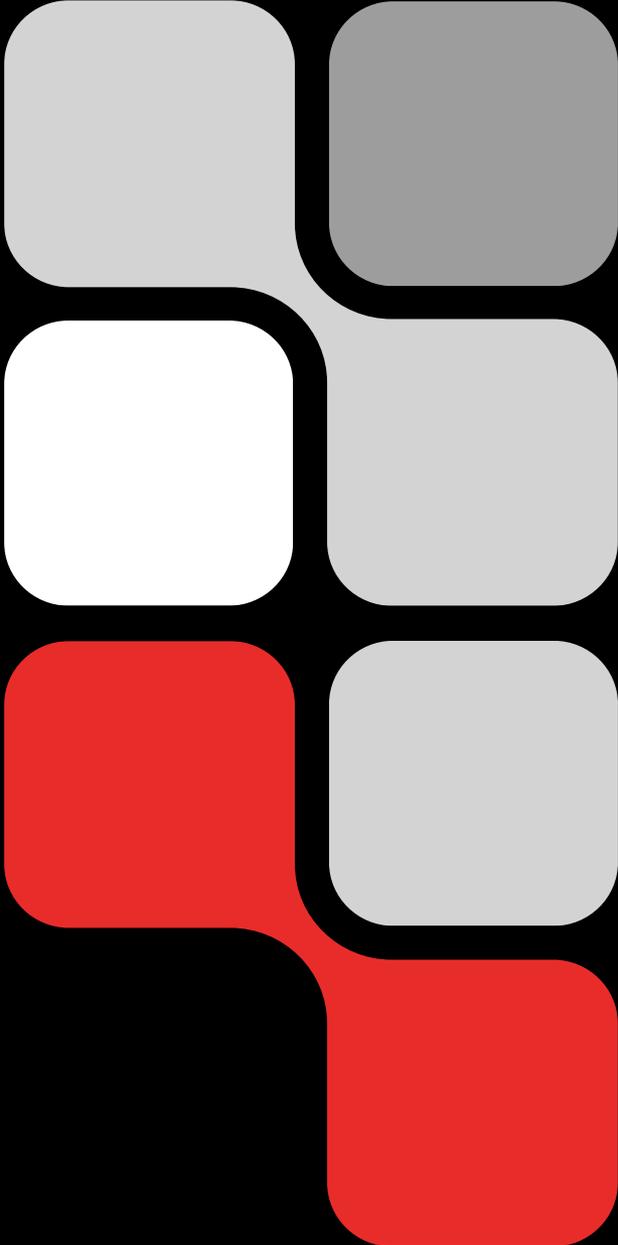
# Retiree Benefits FAQs

- **Will I be able to keep my FSA when I retire?**
  - Your FSA will terminate when you retire and your benefits end. The IRS' use-or lose rule governs flexible spending accounts (FSAs). Because of this, any unused money left in your FSA is forfeited after you leave employment.
  - Your FSA will pay for eligible expenses up to the amount you committed to contributing for the entire year, even if you haven't contributed that much yet. To get the most out of your FSA, you should try to spend your FSA funds prior to the date that your benefits end.
  - You must file claims for the reimbursement of eligible expenses incurred during the coverage period prior to termination ***within 60 days.***



# Retiree Benefits FAQs

- **Can I switch medical plans at this time?**
  - Yes, you can change medical plans at the time of retirement as this is a qualifying life event.
  - You can drop current dependents, but you are not able to add any new dependents.
- **When is the next open enrollment period?**
  - Open enrollment will be at the end of October / beginning of November for the 2026 plan year.
  - Watch your email and mail for more information this fall.



# Carrier Contacts

## Medical Plan

### **Blue Cross Blue Shield of Kansas City**

Group #11640000

Customer Service: 816.395.2270

Website: [www.bluekc.com](http://www.bluekc.com)

## Dental

### **Delta Dental of KC**

Group #03500

Customer Service: 800.234.3375

Website: [www.deltadental.com](http://www.deltadental.com)

## Vision

### **VSP**

Group #12240761

Customer Service: 800.877.7195

Website: [www.vsp.com](http://www.vsp.com)

## HRA

### **Surency**

Customer Service: 866.818.8805

Website: [www.surency.com](http://www.surency.com)

# District Contacts

## Benefits Team:

Olathe Public Schools:

Benefits Line: 913.780.8024

[benefits@olatheschools.org](mailto:benefits@olatheschools.org)

Gerri Birks, Lead Benefits Specialist

Sammi Williams, Benefits Specialist,

Renee Hernandez, Benefits Specialist

## Retirement Representative:

Nancy Jirik

[njirikec@olatheschools.org](mailto:njirikec@olatheschools.org)



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