



## **Health Insurance Reimbursement – Annual Plans**

*For City Retirees Enrolled in Privately Secured Health Plans*

You may enroll in a privately secured health insurance plan of your choice and request a reimbursement of your out-of-pocket cost for the insurance premium, up to your monthly or annual maximum allowance. Once established, the monthly reimbursements will be added to your monthly pension.

Privately secured health insurance could be offered through another employer, a spouse's employer, a private insurance company, the military or COBRA. If some or all of the insurance premium is paid by another source through a discount, tax credit or employer subsidy, you will be reimbursed only for the portion of the premium you actually paid for your coverage. If you are enrolled in a plan with other subscribers, you will need to provide the cost of coverage for your portion of the premium. Reimbursement is *not* available for dependent coverage.

To establish monthly reimbursements, you must provide the following:

- Health Insurance Reimbursement Form – Annual Plans
- Proof of Premium Amount and Plan Coverage (premium information must include premium rates for each subscriber on the plan)
  - Proof of premium may be established with a rate chart from the insurance company or employer or a signed letter from the insurance company stating your name, plan type, amount of the premium and effective date
- Proof of Initial Payment (proof of payment depends on how the premium is paid)
  - Pay stub with deduction clearly noted; or
  - Bank or credit card statement AND corresponding invoice; or
  - Cancelled check (must provide both sides) AND corresponding invoice; or
  - Cashier's check or money order, AND corresponding invoice; or
  - Signed letter or receipt from insurance company AND corresponding invoice

Once established, reimbursements will continue for up to 12 months or until the plan ends or the premium or coverage changes, whichever occurs first. Each time the premium or plan coverage changes, you must submit new reimbursement documentation and declare under penalty of perjury that the reimbursements you received were accurate.

**Reimbursement history is subject to audit. If you receive an amount in excess of the actual cost of coverage, you will be expected to repay the full overpayment and accept repayment terms determined by the City of San Diego. Retirees are required to retain supporting documentation for three (3) years for audit purposes.**