



## Retirement Education Workshop Questions and Answers

### City of San Antonio

#### **Retirement Process**

**Q: Can I get a job with the City after I retire from the City?**

A: If you return to employment with the City of San Antonio as a full-time employee and you are receiving a pension benefit from the Texas Municipal Retirement System (TMRS) based upon prior service with the City, your TMRS benefit will be suspended until you again leave service with the City.

**Q: If I submit my letter of resignation to the City, can I take it back before my intended retirement date?**

A: Your department director has the discretion to rescind the resignation.

**Q: What happens if you have an increasingly debilitating disease and need to retire before retirement age?**

A: If eligible, you can receive a disability retirement benefit from TMRS.

**Q: Can you file for disability through Social Security and get your pension through TMRS?**

A: If you are also receiving a disability benefit from the City, the City benefit will be offset by the amount you are receiving from TMRS.

#### **Retiree Health Care**

**Q: Where can I find information about the cost of retiree health care plans?**

A: The [2021 Retiree Benefit Matters Guide](#) provides a high-level description of available health care plans available at retirement including the monthly premiums.

**Q: Are medical premiums the same for retirees and active employees?**

A: The monthly retiree medical premiums are different than those paid by active employees. The premiums can be found in the [2021 Retiree Benefit Matters Guide](#).

**Q: Does the City pay part of the cost for retiree medical insurance?**

A: Yes, the City pays approximately 67% of the premium for retirees who left service on or before October 1, 2007.

**Q: I am eligible to retire from the City. If I were to leave City employment and plan to retire later, am I eligible for retiree medical benefits?**

A: Yes, you are eligible for retiree medical benefits if you are eligible to retire. You are not required to take your TMRS pension benefit.

**Q: If we leave the City with 16 years of service and come back within 4 years, will we still receive the same level of benefits we had before we left?**

A: If an employee returns to active employment within 5 years, you are bridged for the purposes of leave accrual only. You will have the option to enroll in the active employee benefits that are available.

**Q: At age 60 with 10 years of service with the City, I am eligible for retiree medical insurance, right?**

A: Yes, if you leave service at age 60 with at least 5 years of service, you are eligible for retiree medical insurance.

**Q: Can I have the City's retiree medical insurance and still be covered if I go to another employer who provides insurance?**

A: Yes, you can keep your City retiree medical insurance even if you work for another employer and have access to medical coverage through that entity.

**Q: Do the City's retiree medical plans include coverage for home care or long-term care?**

A: A high-level overview of the Medicare coverage is available on the [benefits webpage](#).

**Q: My wife is a resident alien and has worked very little in United States. If I die, will she be able to sign up for Medicare Parts A and B and then begin the process of signing up for Aetna?**

A: Resident aliens are eligible to enroll in the City's Medicare-eligible health care plans if they are enrolled in Medicare Parts A and B.



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**Q: If you are 65 when you retire, do you need to sign up for Medicare in addition to the City's Medicare retiree plan?**

A: Yes, you must have Medicare Parts A and B to be eligible to enroll in one of the Aetna Medicare insurance plans.

**Q: Do I need to enroll in Medicare A and B before I retire from the City?**

A: Employees who are eligible for Medicare at the time of retirement are required to have Medicare Parts A and B. This is also true for your spouse if they will be enrolling in the Aetna Medicare plan.

**Q: If I plan to retire in March at age 65, will I be able to get both Medicare Parts A and B and AETNA insurance at the time I retire?**

A: If you plan to enroll one of the Aetna insurance plans, you are required to have Medicare Parts A and B. The recommendation is that you contact Medicare at least 60 days prior to your retirement date to be sure there is no lapse in medical coverage.

**Q: Does the life insurance coverage continue when you retire?**

A: Your life insurance as an active employee will end as of your termination day. You will have the option to convert any portion of your coverage to a whole life policy or a term policy. This application for coverage is made directly with the insurance carrier. The City will provide you with information about this in your retirement packet.