

CITY OF NEWBURYPORT



If you are retiring and will be receiving a pension from the City or Mass Teachers you will be eligible to continue with benefits. The following information may be helpful for you.

1. **Health Insurance:** Under age 65 you will remain on the health insurance you currently are on. The premiums will be deducted from your Mass Teachers pension or the City's retirement pension each month.
2. **Re-Entry into Health Insurance:** The City will allow retirees to re-enter the insurance program on an open enrollment basis every 12 months at the open enrollment period.
3. **Turning 65:** If you or your spouse are 65 or turning 65 and have children on your health insurance please read the information on the **IF YOU ARE TURNING 65** handout which is enclosed or attached. This should answer most of your health insurance questions.
4. **Dental Insurance:** When you retire you will be required to sign up for the Retiree Dental Plan. You can opt for single, plus one or family plan and premiums will be deducted from your Mass Teachers pension or the City's retirement pension each month. If you choose to decline when you retire, the City will allow retirees to re-enter the program on an open enrollment basis every 12 months at the open enrollment period.
5. **Life Insurance:** Basic \$5000 may be carried into retirement. The premium will also be deducted from your Mass Teachers pension or the City's retirement pension each month.
6. **Vision Insurance:** Vision Insurance is offered through Altus for all Retirees. The premium will also be deducted from your Mass Teachers pension or the City's retirement pension each month.

Contact Human Resources with any concerns at 978-465-5896
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