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# Fort Bend County Podcasts

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## Podcast Episode 6- Retirement

June 27, 2024

**Gina:** Welcome to this week's Benefit Detective Podcast. I'm Gina.

**Wendy:** And I'm Wendy. And our guest today is Destanie Galarza. She's one of our benefit detectives. She's also our retiree benefit specialist with our Risk Management.

**Gina:** Hi, Destanie.

**Destanie:** Hello.

**Gina:** Destanie, can you give us a little information about yourself in case those that don't know Destanie can get to know you?

**Destanie:** Definitely. I started here in 2021 in this department, risk management, and have worked my way up, to the retiree benefit specialist.

**Gina:** Awesome.

**Wendy:** Destanie, we are so glad you are here today because we have had some employees send us questions in regards to retirement.

**Destanie:** I'm happy to be here, and I'm ready to answer any of these retirement questions.

**Wendy:** So if someone is thinking of retiring, what are the requirements?

**Destanie:** Well, keep in mind that TCDRS has requirements that are different than your retirement benefits. That depends on what year you were hired and what age, you decide to retire. And if you're thinking of retiring at age 65 or older, then you're going to need to have Medicare Part A and B effective by the time you do retire. You will also need to contact me for a request for employment information form to present to Medicare to show that you have had continued coverage.

**Wendy:** What plans can you take with you into retirement?

**Destanie:** You are able to take any of the Fort Bend County plans like medical plan A or B and the Fort Bend County dental plan. Also, if you are 65 or older, you will be put on the County Choice Silver Plan, which is a supplement to the Medicare. And just remember, to be eligible, you and your dependents will need to be on the Fort Bend County plans for consecutive 12 months, before retiring.

**Gina:** Oh, let's see. That's good information to know. Hey, Destanie. Also, do the retirees and their dependents able to use the clinic?

**Destanie:** They sure can. The retirees on the medical plan A or B, as well as the county choice silver members.



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**Gina:** So that is for them and their dependents. Right?

**Destanie:** Yes, ma'am.

**Gina:** Awesome. I knew that you were talking about when a person retires, they can take a Fort Bend County policy such as the medical and the dental with them upon retirement. But what about the Humana, like, say the vision and Humana DHMO for the dental? What happens with those?

**Destanie:** Yes, ma'am. You are able to COBRA those plans for 18 months. And, also, those who are currently have the UNUM group term life or voluntary life can convert those to a self-pay policy once they have retired.

**Wendy:** I know there have been questions regarding the chapter 175. Can you tell us what it is?

**Destanie:** Yes, ma'am. I sure can. The chapter 175 is a Texas statute that allows Fort Bend County to offer continuation of benefits at the same level of coverage as an active employee upon retirement. And make sure if you are seeking employment after retirement, the position that you were offered is not eligible for benefits.

**Gina:** I know that there are some seminars that we have in regards to retirement. Is there anything coming up soon?

**Destanie:** There is a seminar coming up on August 6th at 8 AM at the Gus George Academy, but make sure you register online on E-connect, employee self-service under training.

**Gina:** Awesome. Thank you.

**Wendy:** Well, Destanie, that's all the commonly asked questions that employees have regarding retirement. Is there anything else you would like to add?

**Destanie:** I do. I wanted to mention to current and future retirees to keep your demographic information, like your mailing address, your phone number, and emails up to date, to just make sure we keep you informed of any upcoming changes or information.

**Gina:** Well, thank you, Destanie, for joining us this week's podcast.

**Destanie:** Thank you for having me. And if you have any retirement questions, please give me a call at 281-341-4505. And you can also email me at [destanie.galarza@fbctx.gov](mailto:destanie.galarza@fbctx.gov).

**Gina:** Awesome. Thank you, Dest. Well, that wraps up this week's Benefit Detective Podcast. I'm Gina.

**Wendy:** And, I'm Wendy. And, remember, next week, there will be a holiday on Thursday. Therefore, our podcast will go out on Friday. So look for it then.

**Gina:** That's right. And remember, the benefit detectives are here to help.