

Retirement FAQ's

Q. What is an Escrow Account?

A. An Escrow Account can be used to help pay for your health, dental, life and long-term care insurance that you were enrolled in through the District. The Escrow Account can only be used for District provided coverage. The account can be used to pay for your and/or your spouse's insurance coverage (using single, single x 2 or family coverage).

Q. What is a Health Reimbursement Arrangement (HRA)?

A. A Health Reimbursement Arrangement (HRA) can be used to help pay for your health, dental and long-term care insurance that you were enrolled in through the District. The HRA account can also be used for non-District provided health and dental coverage, by submitting for reimbursement of your costs. The account cannot be used for life insurance premiums. Additionally, reimbursement is not allowed for Medigap or Medicare D plans (or any other plans managed by the government). The account can be used to pay for your and/or your spouse's insurance coverage (using single, single x 2 or family coverage).

Q. What happens when my Escrow Account or HRA through the District ends?

A. You can continue to pay for your insurance directly to the insurance carriers. Medical insurance can continue to age 65 and dental insurance can continue indefinitely. More information on transitioning to directly paying the insurance carriers will be mailed to you prior to your account ending.

Q. Who do I contact to receive WRS?

A. You will want to contact the Wisconsin Retirement System (through ETF) for a Retired Annuitant Estimate and to make your Annuity election. WRS can be reached at 608-266-3285 or at etf.wi.gov.

Q. Can I work after receiving WRS?

A. WRS imposes a 75 day wait period after retiring before being allowed to work for another WRS allowable employer. After the 75 day wait period has elapsed, you can begin working for any WRS-type employer (school district, municipality, county, state, etc.). The 75 day wait period is not required for any non-WRS employer. Therefore, you can work for any non-WRS (private) employer at any time.

Q. Who do I contact to receive Social Security?

A. You can apply at a Social Security Office or by calling 1-866-770-2262.

Q. When should I enroll in Medicare A, B and/or D?

A. You and/or your spouse/domestic partner should consider enrolling in Medicare when reaching the age of 65 and are a retiree. You may also need to enroll at other times, based on certain medical conditions.

Q. Who do I contact to enroll in Medicare A, B and/or D?

A. You can enroll in Medicare A and B by applying at a Social Security Office or by calling 1-866-770-2262. You can also apply online at www.ssa.gov. You can enroll in a Medicare D plan at www.medicare.gov or by calling 1-800-663-4227.

You may also want to consider enrolling in a Medicare B Supplement or Medigap plan. Please note: If you enroll in a Medicare B Supplement (not Medigap) and have an HRA Account, you can submit for reimbursement from your HRA Account of the cost of the supplemental plan.

Many local insurance carriers provide Medicare B and D supplement plans. Please contact the local carriers for more information about their plans.