

Optional Insurance Programs For Retired Members

As a retired Fire & Police Pension Association (FPPA) Member, you have access to several optional insurance plans designed to help meet your healthcare, dental, vision, and cybersecurity needs in retirement. Enrollment is voluntary, and eligibility requirements differ by plan. While some plans are available through a simple application process, others may require a health review and approval by the insurance company.

For certain plans, premiums will be deducted directly from your FPPA pension benefit. If payroll deduction is not available, payments must be made directly to the insurance provider.

FPPA is partnered with *HUB International*, an insurance brokerage, that provides commercial and personal insurance. For more information on these plans, you can visit FPPARetireeInsurance.com. Please note that this website is updated and monitored by our *HUB International* partners, not FPPA.



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Group Insurance Plans

FPPA provides group plans for retirees and their family members. Most group insurance plans have an open enrollment period from November 1 through December 31. Medicare open enrollment usually runs from October 15 through December 7 for coverage beginning January 1.

FPPA does not have an open enrollment period, but if you've had a qualifying event (such as termination of employment, marriage, or divorce) and no longer have coverage, you may explore the options that FPPA has to offer. Retirees can enroll in an FPPA plan at any time.

FPPA Deductible Plans

Health Insurance for Medicare-Eligible Members

Humana Medicare Advantage Plan (PPO)

The *Humana Medicare Advantage Plan* provides coverage for office visits, inpatient treatment, preventive care, prescription drugs, and emergency treatment worldwide. Additional services include *Silver Sneakers* or *Silver&Fit* depending on where you reside.

Learn More

Contact *Humana* at (866) 396-8810 (TTY: 711) for information and/or to enroll. Let the representative know that you are a Fire & Police Pension Association retiree.

Member Eligibility

The FPPA retiree and/or their spouse or survivor who are age 65 or older, qualify for Medicare Part A and Part B, and reside in the *Humana* service area are eligible.

Premium Payments

A deduction from your pension check is required to participate in this program. *Please note: In order to participate in this plan, the payee must receive sufficient FPPA pension payments to cover the full premium.*

AARP Medicare Supplement Plan

The *AARP Medicare Supplement Insurance Plans*, insured by UnitedHealthcare Insurance Company, are issued on an individual basis and may require applicants to complete a health questionnaire to determine eligibility and/or rates.

Learn More

Visit FPPARetireeInsurance.com or contact *HUB International* at (888) 795-0300 for information and/or to enroll. When speaking with a *HUB International* representative, request to be enrolled in the Fire & Police Pension Association's Medicare Supplement Plan Group #941.

Member Eligibility

The FPPA retiree and/or their spouse or survivor who are age 65 or older and qualify for Medicare Part A and Part B are eligible.

Premium Payments

A deduction from your pension check is required to participate in the program. *Please note: In order to participate in this plan, the payee must receive sufficient FPPA pension payments to cover the full premium.*

Prescription Coverage

For Medicare Eligible Members: AARP MedicareRx Plans

The AARP MedicareRx Plans, insured by UnitedHealthcare Insurance Company, are Medicare prescription drug plans.

Learn More

Visit FPPARetireeInsurance.com or contact HUB International at (888) 795-0300 for information and/or to enroll. When speaking with a HUB International representative, request to be enrolled in the Fire & Police Pension Association's Medicare RX Plan Group #472.

Member Eligibility

The FPPA retiree and/or their spouse or survivor who are age 65 or older and qualify for Medicare Part A and Part B are eligible.

Premium Payments

A deduction from your pension check is required to participate in this program. *Please note: In order to participate in this plan, the payee must receive sufficient FPPA pension payments to cover the full premium.*

For All FPPA Retirees, Survivors and Their Families: HealthTrans Prescription Discount Card

This free discount prescription drug card provides discounts on prescription drugs at more than 58,000 participating pharmacies. Participants can immediately save 10 - 85% on the cost of both brand name and generic drugs. This is not an insurance plan. It is a discount prescription drug program.

Enroll

Visit FPPARetireeInsurance.com to print the free pharmacy discount card and to search and compare prescription prices. There is no cost to sign up, no obligations, no limits on number of prescriptions, and can be used by family and friends.

Member Eligibility

This prescription discount card is available to all FPPA active Members, retirees, survivors and their families through *HealthTrans*.

Premium Payments

There is no cost for this program.

Dental Insurance

Retirees may choose to participate in a *Delta Dental of Colorado Retiree Dental Plan*. This plan offers high, medium, and low coverage options, has a large nationwide network of dentists and allows for out-of-network dentists. Preventative, basic, and major services are covered at various benefit levels, annual maximums, and deductibles.

Learn More

Contact an FPPA Payroll Administrator at (303) 770-3772 ext. 6200 in the Denver metro area or (800) 332-3772 toll-free nationwide for information and/or to enroll.

Member Eligibility

FPPA retirees, their spouses, and their dependent children up to age 26 are eligible to enroll in this dental plan. Eligible survivors who were not previously covered under the plan may also enroll. Survivors must provide proof of prior dental coverage. If a survivor did not have dental

coverage before enrolling, a 24-month waiting period will apply to major services. Retirees who enroll within 60 days of retirement do not have to serve any waiting periods.

Premium Payments

A deduction from your pension check is required to participate in this program. *Please note: In order to participate in this plan, the payee must receive sufficient FPPA pension payments to cover the full premium.*

Vision Insurance

Vision Service Plan (VSP) and EyeMed Vision Insurance

FPPA currently offers two different vision programs, VSP and EyeMed Vision Plan. You may enroll in these programs at any time. Both VSP and EyeMed have extensive lists of participating doctors to choose from. VSP also offers savings for plan members on TruHearing® hearing aids.

Learn More

Contact an FPPA Payroll Administrator at (303) 770-3772 ext. 6200 in the Denver metro area or (800) 332-3772 toll free nationwide for information and/or to enroll. Visit vsp.truhearing.com for additional information on the TruHearing® hearing aids benefit.

Member Eligibility

An FPPA retiree, their spouse and/or dependents up to age 26, or a survivor are eligible.

Premium Payments

A deduction from your pension check is required to participate in VSP and EyeMed Vision Insurance programs. *Please note: In order to participate in these plans, the payee must receive sufficient FPPA pension payments to cover the full premium.*

Identity Theft Protection

Norton LifeLock Identity Theft Program

Norton LifeLock Benefit Plans provide an all-in-one solution to help protect your family's personal information from falling victim to identity theft. Get alerts to possible identity threats, the ability to proactively lock accounts, and if your identity is stolen, Norton LifeLock will work on your behalf to fix it for you. Keep your personal data and browsing activity private by blocking online trackers and disguising your unique digital fingerprint. As a secure customer of Norton LifeLock, you also have access to a reimbursement of stolen funds, personal expenses, and provide coverage for lawyers and experts up to \$1 million per event.

Learn More

Visit FPPARetireeInsurance.com for more information.

Member Eligibility

An FPPA retiree, their spouse and/or dependents up to age 26, or a survivor are eligible.

Premium Payments

A deduction from your pension check is required to participate in this program. *Please note: In order to participate in this plan, the payee must receive sufficient FPPA pension payments to cover the full premium.*

Self-Pay Programs

FPPA does not withhold premiums for the following resources from your pension check. Visit [FPPARetireeInsurance.com](https://fpparetireeinsurance.com) for more information or call *HUB International* at (303) 893-0300 in the Denver metro area or (888) 795-0300 nationwide for information, advice, or help with the application process. When you contact *HUB International*, identify yourself as a Member of FPPA.

With *HUB International*, you can find:

- Health Insurance
- Life Insurance
- Long-Term Care Insurance
- Supplemental Plans including Travel Insurance and ID Theft

Medicare Supplement Plans

For those who are eligible for Medicare, *HUB International* has options for individual Medicare Supplement plans through major insurance carriers such as Aetna, Anthem Blue Cross, and HealthSpring.

[Learn More](#)

Visit [FPPARetireeInsurance.com](https://fpparetireeinsurance.com) or contact *HUB International* at (303) 893-0300 in the Denver metro area or (888) 795-0300 nationwide for more information on Medicare-eligible supplement plans.

Non-Eligible Medicare Plans

Finding health insurance when you are not eligible for Medicare can be difficult and available plans may be expensive. *HUB International* will shop the insurance market on your behalf to find plans available to you.

[Learn More](#)

Visit [FPPARetireeInsurance.com](https://fpparetireeinsurance.com) or contact *HUB International* at (303) 893-0300 in the Denver metro area or (888) 795-0300 nationwide for more information on Medicare-eligible plans.

Telemedicine with *WorkWell by LASO*

WorkWell by LASO is a non-insurance healthcare membership designed to complement a retiree's existing health insurance. The membership includes:

- Virtual primary and urgent care visits with a licensed medical doctor in under a minute.
- Mental health therapy visits with a licensed mental health professional.
- Access to prescription medication discounts.
- Simple enrollment through a monthly membership billed to your credit card that can be canceled at anytime.

[Learn More](#)

To learn more about *WorkWell* telehealth memberships, visit [FPPARetireeInsurance.com](https://fpparetireeinsurance.com) or contact *HUB International* at (303) 893-0300 in the Denver metro area or (888) 795-0300 nationwide for more information.

Connect for Health Colorado Plans for Members 65 and Under

Connect for Health Colorado is a non-profit health insurance marketplace created to help individuals, families, and small employers across Colorado purchase health insurance and apply for new federal financial assistance to reduce costs. This online marketplace includes a customer support network of customer service center representatives, health coverage guides, and licensed agents/brokers to help Coloradans find the best health plan for their needs. It is the only place where Coloradans can apply for advance premium tax credits and cost-sharing reductions to help pay for commercial insurance coverage. The mission of *Connect for Health Colorado* is to increase access, affordability, and choice for those purchasing health insurance in Colorado.

[Learn More](#)

Visit [ConnectforHealthCO.com](https://connectforhealthco.com) or call (855) 752-6749 or if you are hearing impaired, please call the TTY line: (855) 695-5935.





[FPPAco.org/Optional-Insurance-Programs](https://fppaco.org/Optional-Insurance-Programs)

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