
From: Gene [mailto:syber@tampabay.rr.com]
Sent: Thursday, November 18, 2010 2:26 PM
To: EBSA, E-ORI - EBSA
Subject: RIN 1210-AB18

Responding comment to:
RIN 1210-AB18

While I have read much about equality of benefits in ERISA local Government self funded health plans on thing still is present.

That is discrimination. Police and fire person retire early at age 53. So from age 53 to age 65 those retirees many times are covered by the municipal employer

they retired from. While we have laws which prohibits employers from providing a higher level of benefits to younger retirees and lower level of benefits to older retirees, it goes on. In my own plan, at age 58 I was surprised to learn that employees who retired in the past 4 years have both dental and eyeglass under our Humana plan. Those retired more then 4 years ago have no such benefit. Because most if not all retire at age 53 they have essentially created two separate and distinct classes based on age of pre-medicare retirees. The younger retiree get the benefit while to older one doesn't.

Now as the employers report statistics to you, it would be interesting when they provide how much they contribute to there employee plan, if they actually split the the age 53 to 64 group into two separate groups. In our retirement with local government you actually have three retiree groups. One, the younger retiree who received dental and eyeglass. Two the older ones who do not, then a third class of those on medicare who also do not receive dental and eyeglass reimbursement. In the end though, if you retired in the past 4 years you are between age 53 and 57 and receive dental and eyeglass. If you retired 5 years or more you are age 58 to age 80 and do not receive the benefit. So it would be interesting to see how they report to HHS what they spent on those retirees age 53 to age 57 and those age 58 to age 64.