

Retiree Cash in Lieu (CIL) Annual Renewal Frequently Asked Questions

Contents

Hold the Ctrl button down on your keyboard and click on any question to be taken to the response section.

1. [Do I need to participate in the Annual CIL Renewal **and** Open Enrollment?](#)
2. [What are the different ways I can complete my Annual CIL Renewal?](#)
3. [What type of proof of medical coverage is acceptable?](#)
4. [I am turning 65 soon, what do I do?](#)
5. [What to do if I am making changes?](#)
6. [What to do if I am not making changes?](#)
7. [What if my premium does not change with the new year, but rather with my anniversary date?](#)
8. [What if the provider is unable to provide proof of coverage \(including monthly premium\) by the deadline?](#)
9. [What if I missed the 2025 CIL deadline?](#)
10. [Since I am eligible for the City Contribution toward retiree health benefits, why am I not receiving all of it?](#)
11. [I need assistance with completing the forms and/or have questions.](#)
12. [I emailed or called Benefit Services, and I have not heard back yet.](#)

Questions and Answers

1. **Do I need to participate in the Annual CIL Renewal **and** return my Retiree Open Enrollment form?**

Yes, you must complete your Annual CIL Renewal (forms and letters will go out mid-November) **and** submit your Retiree Open Enrollment Form. Open Enrollment usually starts the end of September/beginning of October each year.

Completing the annual renewal of your CIL is required so the reimbursement received is not subject to income taxes.

2. What are the different ways I can complete my Annual CIL Renewal?

You **cannot** complete your CIL Form online. You will need to provide proof of medical coverage with your completed Annual CIL Renewal Form, and consequently, need to email/fax/mail the completed Annual CIL Renewal Form and proof of medical coverage to Benefit Services.

3. What type of proof of medical coverage is acceptable?

Any documentation that shows the medical provider's name (examples: Kaiser, UHC, etc.), your name, and the monthly premium. This can be a statement from the provider that states the aforementioned information, an invoice from the provider for the monthly premium, or a copy of a bank statement or credit card statement that lists the monthly premium charge (must include the provider's name).

4. I am turning 65 soon, what do I do?

You will still need to participate in the Annual CIL Renewal. If you are turning 65 outside of the Annual CIL Renewal period (mid-November through mid-December), you will manage this separately, as it is a Qualifying Life Event. You may enroll in Medicare up to 90 days before you turn 65. You will also research and select the Medicare Supplemental plan that meets your needs and enroll in the plan with an effective date for the first day of the month you turn 65. You will then need to provide proof of your new Medicare Supplemental plan and cost to Benefit Services for CIL reimbursement. The City's retiree health contribution may not be used to pay for your cost of Medicare Part B.

5. What do I do if I am making changes?

If you are making changes to your medical coverage you will need to provide the completed Annual CIL Renewal Form, and proof of the new coverage (including the provider's name, your name, effective date and new monthly premium) to Benefit Services. If you are making changes to your City dental and/or City vision, you will complete your changes during Open Enrollment, and the changes will then be included in the calculation for your CIL reimbursement.

6. What if I am not making changes?

If you are not making changes to your individual medical coverage eligible for CIL reimbursement, you still need to complete the Annual CIL Renewal Form and provide proof of medical coverage (including the monthly premium) as required by the IRS for your CIL reimbursement to not be subject to income taxes.

7. What if my premium does not change with the new year, but rather with my anniversary date?

If your premium does not change with the new year, but rather with your enrollment anniversary date, you will need to provide the proof of medical coverage including what you will be paying for January of the new calendar year with your completed Annual CIL Renewal Form. Then later when you receive a premium change, you will provide that proof of the premium change for the month of change to Benefit Services.

8. What if the provider is unable to provide proof of coverage (including monthly premium) by the deadline?

We understand the concern caused by your provider being unable to provide the required proof of coverage by the deadline, therefore the following option is available:

You can provide a statement from the provider that includes their name, your name, and the monthly premium. Acceptable proof can also include an invoice from the provider for the monthly premium, or a copy of a bank statement or credit card statement that lists the monthly premium charge (must include the provider's name - examples: Kaiser, UHC, etc.).

9. What if I miss the 2025 Annual CIL Renewal deadline?

If you miss the deadline to turn in your 2025 Annual CIL Renewal Form and proof of medical coverage, your CIL reimbursement will be cancelled until we receive the required form and proof of coverage. Additionally, your CIL reimbursement will be effective the month we receive the required documents and will not be retroactive.

10. Since I am eligible for the City's Retiree Health Contribution, why am I not receiving all of it?

The amount of City retiree health contribution you receive is dependent on the labor agreement covering the job classification from which you retired. If you enroll in a City vision and/or dental plan, these premiums are deducted first from your retiree health contribution, and the remaining contribution amount is available for CIL reimbursement towards the cost of your individual medical plan. Please note that you cannot receive any excess contribution that is not used for your health coverage.

11. I need assistance with completing the forms and/or have questions.

For assistance contact Benefit Services via email at benefitservices@cityofsacramento.org or call (916) 808-5665.

12. I emailed or called Benefit Services, and I have not heard back yet.

Benefit Services strives to respond within *two business days* from the date an inquiry is received. It is important to not wait for assistance until the final two days of the Annual CIL Renewal period. Demand for assistance is highest during this time, and we may not respond by the deadline.