

**Guide to**

*Insurance  
Benefits for  
Retiring State  
Employees*

*\*This Guide provides direction regarding most administrative processes that impact insurance for State employees and dependents. In any case, where this Guide or Union Contract/Plan or any State or Federal Law differs, the Laws and Contract/Plan take precedence.*

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**Forms/Samples** (Available on MMB home page at [www.doer.state.mn.us](http://www.doer.state.mn.us) )

- Request for Continuation of Coverage (Regular & Early Retirees)
- Request for Continuation of Coverage (Special Retirees)
- Post-retirement Benefit Application (Under Age 65 & Over Age 65)
- Post-retirement Benefit Application/Spouse
- Basic Application
- Retiree Rate Chart
- Retiree Insurance Guide
- Union Contracts/Plans
- MN State Statute 43A.27

## **Procedures (Regular and Early Retirees)**

### **Role of Agency HR Office:**

- When employee terminates and is qualified as a retiree, Agency HR representative will enter the proper action/reason code in SEMA 4.
- Explain the right to continue coverage as a retiree.
- Go to MMB home page for SEGIP HR resource information and review information available in retiree section.
- Inform retirees and/or spouses age 65 or older of Medicare A & B requirement to continue SEGIP. Medicare Part D is included in the Senior Plans' premiums paid to the carrier.
- Provide a *Request for Continuation of Coverage upon Retirement* application found on the MMB home page.
- Provide *Basic Application* found on the MMB home page if the employee exercises option to change medical/dental plans upon retirement.
- Provide rate sheets located on MMB home page:
  - Health
  - Dental
  - Life
- Employees who retire on or after January 1, 2008, shall be entitled to a contribution of two hundred, fifty dollars (\$250) to the Minnesota State Retirement System's (MSRS) Health Care Savings Plan (process through Payroll Unit). Regarding employees who retired before January 1, 2008, contact SEGIP and provide the *\$500 Paid Up Death Benefit* application.
- Provide the *Insurance Post Retirement Benefit* forms (if applicable).

### **Role of Employee:**

- Attend State Retirement Seminars (optional)
- Read the information provided.
- Notify the Agency HR Office of their intention to retire as soon as possible.
- Complete all applications within 30 days from termination of employment.
- Return all completed forms to Agency HR Office, SEGIP, or carrier, as appropriate, within 30 days from the termination of employment.
- Make payments when billed.

**Role of SEGIP Employee Insurance:**

- Send COBRA continuation forms. See COBRA/MN Continuation section for further directions.
- Receive and process life insurance and MDEA elections.
- Notify carrier that coverage is being terminated as an active employee.
- Bill retirees who have continued life insurance and MDEA with SEGIP.
- Notify retiree of conversion rights at the end of life insurance continuation period (if applicable).
- Answer HR and employee questions on retiree continuation provisions.

## **Procedures (Special/Early Incentive Retirees)**

### **Role of Agency HR Office**

- When employee terminates and is qualified as a retiree eligible for an employer contribution, Agency HR representative will enter the proper action/reason code in SEMA 4.
- Explain the right to continue coverage as a retiree.
- Go to MMB home page for SEGIP HR resource information and review information available in retiree section.
- Provide a Request for Continuation of Coverage-Special Retirement application found on the MMB home page
- Provide Basic Application found on the MMB home page if employee exercises the option to change medical/dental plans upon retirement.
- Provide rate sheets located on MMB home page:
  - Health
  - Dental
  - Life
- Employees who retire on or after January 1, 2008, shall be entitled to a contribution of two hundred, fifty dollars (\$250) to the Minnesota State Retirement System's (MSRS) Health Care Savings Plan (process through Payroll Unit). Regarding employees who retired before January 1, 2008, contact SEGIP and provide the *\$500 Paid Up Death Benefit* application.
- Provide the Insurance Post Retirement Benefit forms (if applicable).

### **Role of Employee:**

- Attend State Retirement Seminar (optional)
- Notify the Agency HR Office of their intention to retire as soon as possible.
- Complete all applications within 30 days from termination of employment.
- Return all completed forms to Agency HR Office, SEGIP, or carrier, as appropriate, within 30 days from the termination of employment.
- Make payments when billed.

### **Role of SEGIP Employee Insurance:**

- Receive and process life insurance and MDEA elections.
- Set retiree up as a non-employee in SEMA4 and assign a new ID #.
- Assign SEGIP code that corresponds to the incentive to which the retiree is entitled.
- Verify eligibility.
- Calculate rates for employer and retiree.
- Notify carrier that coverage is being terminated as an active employee.
- Notify carrier that coverage is being continued with an employer contribution.
- Bill special retirees for medical and/or dental insurance premium due.
- Bill retirees that have continued life insurance and MDEA with SEGIP.
- Bill agencies for early incentive retirees
- Notify retiree of conversion rights at the end of life insurance continuation period (if applicable).
- Answer HR and employee questions on retiree continuation provisions.

## Agency HR Checklist for Retirement

- Review this checklist with the employee to ensure that you offer all appropriate benefits.
- See (page 4) and Eligibility (page 7) of this section for detailed information.
- All paperwork is initiated at the agency.

\_\_\_\_\_ **Application** (Request for continuation of coverage – Retirement)

- ♦ *Regular retiree or early retiree **OR***

\_\_\_\_\_ **Application** (Request for continuation of coverage – Special Retirement)

- ♦ *Qualified special retiree by legislation or collective bargaining agreement.*

\_\_\_\_\_ **Costs** (Retiree rate chart)

- ♦ *Health*
- ♦ *Dental*
- ♦ *Life*

\_\_\_\_\_ **Age 65 and Medicare**

- ♦ *Must have Medicare Parts A and B to continue in the State Employee Group Insurance Program. All “65 and older” plans coordinate with Medicare. Medicare Part D is included in the Senior Plans.*

\_\_\_\_\_ **Application** for Insurance Post Retirement Benefit

- ♦ *15% of the least amount of optional life they have had in force for 5 years preceding age 65 or retirement, whichever is later.*
- ♦ *Different insurance post retirement benefit applications for retiree under age 65 or over 65 and for spouse. Retiree under age 65 will pay premiums to Minnesota Life.*

NOTE: *Employees who retire on or after January 1, 2008, may be entitled to a contribution of \$250 to the Minnesota State Retirement System’s (MSRS) Health Care Savings Plan (processed through the Payroll Unit).*

## Guidelines

All insurance eligible retirees have the option to continue most insurance coverage. Retirees who elect not to continue insurance coverage at the time of retirement **cannot enroll at a future date.**

- Health and dental insurance can be continued indefinitely.
- Basic Life and Manager's life insurance can be continued at the group rate for 18 months from the date of retirement.
- Optional life (employee and/or spouse) may be continued for 18 months or until age 65 if the employee is eligible for a Post-Retirement Benefit
- Child life may be continued for 18 months if child continues to meet the definition of eligible dependent.
- Disability coverages (short-term and/or long-term) cannot be continued after retirement.
- Medical/Dental Expense Account may be continued for the remainder of the year on an after-tax basis. See *Guide to Pre-Tax*.
- Dependent Care Expense Account and Transit Expense Accounts cannot be continued.
- Long Term Care is portable and can be continued indefinitely.

**Agency HR staff must provide the appropriate forms no later than the effective date of the employee's retirement.**

- The retiree must complete the appropriate continuation form within 30 days of the date of retirement. Use the Agency HR checklist and other information in this section to determine the appropriate forms. All forms are located on the MMB home page.



## Eligibility

For administration purposes, retirees fall into one of three groups: regular retirees, early retirees or special retirees.

- 1) **Regular Retiree:** Regular retirees continue coverage at their own expense. (Generally, payment is made directly to the insurance carrier.)

A regular retiree is an employee who is:

- 65 or older at the time of retirement,
- enrolled in both Medicare Parts A & B,
- is eligible for a retirement annuity.

- 2) **Early Retiree:** Early retirees continue coverage at their own expense. (Generally, payment is made directly to the insurance carrier.)

An early retiree is an employee who:

- is under age 65,
  - has five years of allowable pension service or meets the service requirement of the collective bargaining agreement or plan, whichever is greater, and is entitled at the time of retirement to immediately receive a retirement benefit or an annuity under a retirement program sponsored by the state or such organization of the state
- OR-**
- Is at least age 50 with 15 years of state service
- OR-**
- Has 30 years of service time in MSRS General Fund or TRA.

- 3) **Special/Early Incentive Retiree:** Special/Early Incentive retirees continue to receive some employer contribution. (Payment for the employee portion of premiums is made to SEGIP.)

A special/early incentive retiree is an employee who:

- is under age 65,
- remains eligible for some employer contribution toward insurance premiums after retirement because of special legislation or through their collective bargaining agreement.
  - The length of time the employer contribution continues, and the coverage to which it applies, varies based on the bargaining unit.
  - Legislated special retirement provisions usually specify limited periods of time and require a combination of years of service and age.
  - Remains eligible for some Employer Contribution towards insurance premiums based on a Memo of Understanding (MOU) with a bargaining unit.

## Health Insurance

- All regular and early retirees may continue single or family health insurance at their own expense. Special retirees, who are eligible for an employer contribution until age 65, may continue health insurance coverage by paying a portion of premiums.
- The health insurance for retirees under age 65 is the same as that offered to active employees.
- The premiums charged to regular or early retirees are the total of current employee and employer contributions. Regular or early retirees will be billed directly by the health carrier. A Special Retiree's premium is based on the incentive under which s/he retired. Special Retirees are billed for their portion by SEGIP.
- It is **not** a requirement that they must carry a particular benefit in order to continue other benefits. For example, a retiree may choose to continue dental insurance only and waive life and health coverage.
- A retiree may change health carriers during the 60 calendar days immediately preceding the date of retirement by completing an *Application for Basic Coverage* in addition to the *Request for Continuation* form. Attach and send the completed forms to the new insurance carrier.
- The employee may not add dependent coverage during this period or at any time after retirement unless the retiree's eligible dependent loses group coverage or the retiree marries.
- If a retiree elects not to continue health insurance at retirement or fails to pay the required premiums at any point in time after retirement, he/she cannot re-enroll at any time in the future. When the retiree turns 65, he/she must make a decision to continue in the over 65 plans. If the choice is not to continue, he/she cannot re-enroll at any future date.
- If a retiree continued coverage for a dependent spouse at the time of retirement and the spouse is under age 65 when the state retiree turns 65, the health plan will bill for two premiums—retiree over 65 and dependent under 65.
- All health plans in the state group provide world-wide coverage while a retiree is in travel status. If the retiree permanently moves outside of the state of Minnesota and is over age 65, they must enroll into the Coordinated Plan within 30 days of the move by completing the *Continuation Health/Dental Insurance Change* form.

## Medicare and Retiree Coverage

The State Employee Group Insurance Program offers continued coverage for state retirees after age 65; all coverage is coordinated with Medicare Parts A, B, & D. Dependent spouses remain under the current plan until reaching their 65th birthday.

- Employees who continue to work past age 65 are automatically enrolled in Medicare Part A and are not required to enroll in Medicare B while actively employed. The Social Security Administration will offer a special enrollment opportunity to enroll in Part B at the time they actually retire. Employees should contact the Social Security office about 60 days before retirement to inform them of his/her intent to retire. There is no need for employees to take Part D because the Advantage Plan offers as good or better prescription coverage (creditable).
- The health plans for retirees or spouses over age 65 provide benefits that coordinate with Medicare A & B. Retirees can opt to continue coverage in an over 65 plan by paying premiums directly to the health plan for retiree or family coverage continued after age 65.
- Approximately three months prior to an employee/retiree's 65th birthday, the Social Security Administration will send out information regarding Medicare enrollment. Retirees **MUST** be enrolled in both Medicare A & B, to continue to participate in the State Employee Group Insurance Program. Medicare Part D is part of the SEGIP senior plan for state retirees and does not require separate enrollment.
- Part A (hospitalization coverage) is provided at no cost. The premium for Part B (medical coverage) is deducted from the retiree's and/or dependent spouse's Social Security check each month. Medicare Part D benefit is automatically included in the senior plans: the cost of part D is included in the premium paid to the carrier.
- After the request for continuation of coverage application is received by the health carrier, an additional application will be mailed to a retiree/spouse at or over age 65. This application will also be sent to early retirees/spouses approximately two months prior to their 65<sup>th</sup> birthday. The application must be completed and returned to the carrier to provide the carrier with the information necessary for Medicare coordination. Failure to complete and return the additional application immediately will cause the retiree/spouse to pay the higher premium for an under 65 plan until the senior application is received by the carrier. Failure to meet the Medicare enrollment requirement will result in cancellation of coverage.
- If the dependent spouse turns 65 before the employee retires, the dependent can decline Medicare Part B until such time as the employee retires. If a dependent spouse turns 65 while the retiree is receiving an employer contribution and no longer actively working, the dependent must enroll in Medicare Part B to avoid future penalties by Medicare.

## Dental Insurance

All regular and early retirees may continue their dental insurance at their own expense. Special/Early Incentive retirees, who are eligible for an employer contribution until age 65, may continue dental insurance coverage by paying the employee portion of premiums.

The dental plans for all retirees are the same as those offered to active employees: there is no difference in coverage before or after age 65.

- It is **not** required that health insurance be continued in order to continue dental insurance.
- A retiree may change dental plans during the 60 calendar days immediately preceding the date of retirement.
- The employee may not add dependent coverage during the 60 day period immediately preceding retirement or at any time after retirement unless the retiree's spouse loses group coverage due to termination of employment, or the retiree gets married.
- If a retiree elects not to continue dental insurance at retirement or fails to pay the required premiums at any point in time after retirement, he/she cannot re-enroll at any time in the future.
- Retirees who move to another Minnesota location outside of their current dental plan's service area must change dental plans within 30 days of the move by completing the *Continuation Health/Dental Insurance Change Form*.
- All dental plans in the state group provide worldwide emergency coverage while in travel status. If the retiree moves outside of the state of Minnesota, coverage will be at the reduced out-of network benefit level.
- The premiums charged to regular and early retirees are the total of current employee and employer contributions. Retirees will receive a bill for the premiums due directly from the dental plan. A Special Retiree's premium is based on the incentive under which they retired. Special retirees are billed for their portion by SEGIP.

## Life Insurance

There is no open enrollment for life insurance after retirement. Retirees need to plan ahead to ensure they have the desired amount in force upon retirement.

### **Basic and Manager's Life**

Basic life or Manager's life insurance in force at the time of retirement may be continued for 18 months after retirement. Payment of life insurance premiums is the responsibility of the retiree, even if the State is paying a portion of health and/or dental premiums under a special retirement provision.

- Premiums are paid to the Minnesota Management & Budget.
- After the 18-month continuation period, SEGIP will notify the retiree of the opportunity to convert all or part of the life insurance to an individual policy.

### **Optional Life (employee, spouse, & child)**

Any optional life insurance in force at the time of retirement may be continued for 18 months after retirement. Payment of life insurance premiums is the responsibility of the retiree, even if the State is paying a portion of health and/or dental premiums under a special retirement provision.

- Premiums are paid to Minnesota Management & Budget.
- After the 18-month continuation period, SEGIP will provide the retiree with the opportunity to convert all or part of the life insurance to an individual policy.
- Early retirees may elect to continue their optional employee and/or spouse life insurance to age 65 if they will qualify for the post-retirement benefit. This is the only circumstance in which the continuation period may extend beyond 18 months.

### **Post Retirement Benefit (employee and/or spouse life)**

Employees who retire on or after January 1, 1992, may be eligible for a paid up life insurance benefit. Employees who have, or will have, carried optional life insurance in the State Employee Group Insurance Program for the five consecutive years immediately prior to the date of retirement *or* age 65, whichever is later, are eligible. This benefit is also applicable to optional spouse life, with the same five year requirement. This benefit only applies to optional life and optional spouse life coverage paid for by the employee (basic life & manager's life are not included).

- Employees who retire before age 65 must pay the required premiums to Minnesota Life to continue the optional life coverage until age 65 to remain eligible for this benefit.

The Agency HR staff should assist the employee in the completion of the Post-retirement benefit application(s) and then send application(s) to SEGIP. The SEGIP representative will complete the form and send it to MN Life. MN Life will bill the under-65 retiree for payments.

### **Historical Information for Paid-up Post Retirement Benefit**

- Employees who retired during the period from 1/1/92 to 12/31/93 are entitled to a paid-up benefit equal to 5% of the smallest amount of optional life insurance (employee and/or spouse) in force during the 5-year period specified above.
- Employees who retired during the period from 1/1/94 to 1/5/2000 are entitled to a paid up benefit equal to 10% of the smallest amount of optional life insurance (employee and/or spouse) in force during the 5-year period specified above.
- Employees who retired during the period starting with the 2000 plan year (either 1/1/2000 if an IBU employee, or 1/5/2000 for other employees) are entitled to a paid up benefit equal to 15% of the smallest amount of optional life insurance(employee and/or spouse) in force during the 5-year period specified above.

### **Historical Information for the \$500 Death Benefit**

Most employees who retired before January 1, 2008, were entitled to a \$500 death benefit per his/her collective bargaining agreement. This benefit is paid to the retiree's designated beneficiary upon the retiree's death.

Employees who retire after December 31, 2007, are eligible for a \$250 Health Savings Account which replaces the \$500 Death Benefit per bargaining agreements.

## Employer Paid Insurance

Eligibility	Varies by collective bargaining or legislation. Refer to special legislation or the bargaining agreement under which the employee is terminating.
Timeline	To age 65.
Employer Pays	Full or partial portion of the employer contribution for employee or family medical and dental coverage and the administrative fee.
Employee Pays	<p>The non-state portion of insurance premiums for medical and dental coverage.</p> <p>Basic life is paid to SEGIP by the employee for a total of 18 months.</p> <p>Premium for employee additional life and spouse life insurance is paid directly to Minnesota Life until age 65 if enrolled in the Post-Retirement Benefit.</p> <p>The retiree must continue employee coverage to continue the employer contribution toward dependent coverage for medical or dental. If the employee drops coverage, any dependents have the right to COBRA for the remainder of 18 months from the time of termination of employment. If at the time, the retiree is gaining Medicare eligibility, the spouse will be offered COBRA for up to 36 months continuation. If employee chooses not to keep coverages, they <u>cannot</u> enroll at a future date.</p>

### **What to expect after submitting the *Request for Continuation of Coverage - Special Retirement form*:**

Agency will see this new person added to the monthly invoice listed separately as “Special Retirement”, or as “Spec Legis Reti”.

Employee will receive a monthly invoice for their medical and dental portion and for any life coverages they chose to continue. If they owe nothing, they will not receive an invoice. Retirees are responsible to pay the current monthly charge along with any outstanding balance as listed on the invoice.

Before 18 months is reached for any life coverages, SEGIP will send the employee a letter advising them of their conversion rights.

Prior to the retiree turning 65, SEGIP will send the employee a letter advising them that they will start paying the carrier directly.

## Employer Paid Insurance-Faculty

Eligibility	Varies by collective bargaining agreement.
Timeline	One year or age 65, whichever is earlier.
Employer Pays	The full amount of employee or family medical only, <u>no dental</u> , and the administrative fee.
Employee Pays	<p>Pays for dental to the carrier directly. Nothing for medical insurance.</p> <p>Basic life is paid by the employee for a total of 18 months.</p> <p>Premium for employee and spouse additional life insurance is paid directly to Minnesota Life until age 65 if enrolled in the Post-Retirement Benefit.</p> <p>Have to continue employee health coverage to continue dependent health coverage.</p> <p>If employee chooses not to keep coverages, they <u>cannot</u> enroll at a future date.</p>

### **What to expect after submitting the *Request for Continuation of Coverage - Special Retirement form*:**

Agency will see this new person added to the monthly invoice listed separately as an “Early Incentive”.

Employee will receive a monthly invoice if they continue basic life coverage, for use in making their payment. If they owe nothing, they will not receive an invoice. The retiree is responsible to pay the current monthly charge along with any outstanding balance as listed on the invoice.

Prior to the end of retiree’s year, SEGIP will send them a letter advising them that they will start paying the carrier directly.

Before 18 months are up, SEGIP will send the retiree a letter explaining their conversion rights for life insurance.



## Early Retirement Incentive Special Restrictions

Instructions for early retirement are offered in some union contracts. There are special requirements and restrictions placed on eligibility and how the benefit will be administered. Agency HR representatives must read the appropriate contract carefully to determine retirement rights.

Below are only two examples of general types of early retirement incentives that have special restrictions:

1. **Pro-rated employer contribution.** Some employees who work for the Department of Corrections and employees who are covered by the Law Enforcement Association are eligible to retire at age 50 and receive a pro-rated employer contribution to age 65.
2. **Capped employer contribution.** Some employees who are covered by MAPE and Nurses Agreements have special language which allows for an employer contribution with the amount capped following retirement. DHS also has MOU's with various unions which cap the employer contribution following retirement.

## Other Benefit Options

At the time an employee is eligible as a retiree, he/she may have other life events occurring and have other benefit options available to consider as well. An employee should explore all options to make an informed decision and choose the best benefit for themselves.

### Layoff

If an employee is being laid off and also meets the eligibility requirements to continue insurance as a retiree, he/she may receive benefits under both life events.

- At the time of layoff, the employee must make the decision and complete an application to retire within 30 days of when they leave employment.
- If the employee selects the retirement benefit, he/she may also receive the layoff benefit of an employer contribution for 6 months if qualified. If an employee is eligible for both the employer contribution at the time of layoff and retirement, the HR Office must enter the layoff in SEMA4, and within 30 days also enter a retirement date in the future by 6 months.
- Electing retirement will remove the retiree's name from the Layoff Lists.

### Former Employee with Disability (FEWD)

If an employee has been on medical leave for more than 6 months, he/she may have the option of continuing health and/or dental coverage in the State group as a FEWD or as a retiree. At the time the employee makes the decision that he/she is unable to return to work and is determined to be qualified as a FEWD because of total disability, they must weigh the option of continuing coverage as a FEWD or as a retiree. It is usually to the employee's benefit to select the retirement benefit.

The employee must make the decision to retire while on medical leave or within 30 days of termination of employment at the end of the one-year medical leave period.

- As a FEWD, the employee may continue health and dental coverage indefinitely and may also be eligible for life and long term disability premium waivers.
- As a retiree who has also been determined disabled, the employee may continue health and dental coverage along with other retirement benefits, as well as a life insurance premium waiver if qualified by MN Life and long term disability premium waiver if qualified by Hartford.

- As a FEWD, the former employee will remain in the health plan for active employees indefinitely, at their own expense. A retiree remains in the health plan for active employees at their own expense until age 65. At age 65, Medicare-eligible participants may continue by enrolling in one of the senior plans offered in SEGIP that coordinate with Medicare at their own expense. The premium for a senior plan is less than for the plan designed for active employees.

## **COBRA**

Retirement is a qualifying event and SEGIP is required to offer COBRA. COBRA allows a former employee to continue health and dental coverage for 18 months. Under MN State Statute, a former employee may also continue life insurance for 18 months. Continuation under COBRA is for a limited time period. Because retirement offers continuation for some benefits indefinitely, it is the better benefit for most former employees who qualify.

Former employees must apply within 30 days from the termination of employment to continue coverage as a retiree. Former employees must apply within 60 days from the termination of employment to continue coverage under COBRA. Therefore, if a former employee misses the 30-day window to elect retirement benefits, they may still be within their COBRA election period.

## Questions and Answers

- Q. Can a retiree over age 65 choose not to apply for Medicare and pay the full health plan premium to stay in the MN Advantage Plan?**
- A. No. A retiree must apply for Medicare when he/she reaches age 65 unless the retiree is not eligible for Social Security. If a retiree is not eligible for Medicare, e.g., some State Patrol, he/she can stay in the group by paying the full premium for the under 65 plan.
- Q. Is a retiree covered while in travel status?**
- A. Yes. All of the health and dental plans provide coverage for emergencies while in travel status. All medical and dental plans in the State Group Insurance Program have worldwide coverage for emergency procedures while you are in a travel status, usually to a maximum of 90 days. For retirees under age 65, who permanently move away from the State of Minnesota or the plan's service area, the Advantage health plans offer out of network benefits. Retirees may receive provider discounts when using the national PPO of the health plan in which they enroll. Retirees over age 65, who permanently move away from the State of Minnesota or the plan's service area, must enroll in Blue Cross Blue Shield Coordinated Plan.
- Q. Can a retiree change coverage?**
- A. Yes, a potential retiree may change health and/or dental plans during the 60 days prior to their date of retirement. And if the retiree has continued coverage under one of the state group plans, they will be offered open enrollment opportunities to change plans each year.
- Q. Can a retiree re-enroll in the State Employee Group Insurance Program if, at the time of retirement, he/she enrolled in other group insurance but subsequently lost coverage under that group?**
- A. No. If a retiree chooses not to continue coverage at the time of retirement, he/she can never re-enroll for any reason.
- Q. Which coverages may be continued and/or converted upon retirement?**
- A. A retiree may continue his/her health and dental coverage by paying the group rate premiums directly to the carrier. Basic or optional life insurance may be continued for 18 months; premium payments are made to the Minnesota Management & Budget. After the 18 months expires, Minnesota Life will offer the retiree the opportunity to convert the group term life insurance to an individual policy. Long Term Care may be continued by paying the plan directly.
- Q. Can a retiree continue single coverage and add a spouse at a later date?**
- A. A retiree may only add dependent coverage within 30 days if his/her eligible dependents lose other group coverage, or if the retiree marries after retirement. When losing other group coverage, they must send written verification of the loss of coverage from the dependent's employer.

## **Resources for Retiree Information**

### **Continuation of Insurance Eligibility Information**

- 1) Collective Bargaining Agreements
- 2) Minnesota Statute 43A
- 3) [www.doer.state.mn.us](http://www.doer.state.mn.us)

### **Plan and Rate Information**

- 1) Guide to Insurance Benefits for Retiring State Employees
- 2) Retiree Open Enrollment Summary
- 3) Retiree Rate Chart
- 4) Health/Dental Plan Customer Service Centers

### **Resources for Retiring Employees**

- 1) Retirement Associations: MSRS or TRA
- 2) Social Security Administration
- 3) MAD Retirement Planning Seminars

### **Reminders to Retirees**

- 1) Keep all copies of forms completed with agency personnel office
- 2) Keep a copy of last pay stub.
- 3) Keep copy of union contract in effect at time of retirement.
- 4) Keep all health cards and copies of open enrollment booklets and applications.