

## CONTINUATION OF COVERAGE AS A RETIREE (COBRA)

- Dental & Vision benefits as an active employee will terminate at the end of the month following the month that you were last employed. However, if you retire on the first of the month your coverage will terminate on the same date. For example:
  - If you retiree May 2<sup>nd</sup> then your coverage will terminate May 31<sup>st</sup>;
  - If you retiree May 1<sup>st</sup> then your coverage will terminate May 1<sup>st</sup>
- Retired employees (must be receiving dental & vision coverage) can extend their Dental & Vision Fund Benefit through the federal Consolidated Omnibus Budget Reconciliation Act (COBRA). The dental & vision benefits under COBRA as a retiree is the same as the coverage as an active employee, it is a continuation of coverage.
- The Fund will automatically send a COBRA election form for continued dental & vision coverage to your address on file when your active employee status ends. Please notify the Fund if you have a change of address.
- Monthly premiums for COBRA will not be billed and payment is the responsibility of the retiree. Payments are due the first of each month and must be received by the Fund no later than the 30<sup>th</sup> of each month (grace period) or coverage will be cancelled. Premiums may be paid in advance for current year only.
- When COBRA coverage ends, members have the option of continuing coverage by electing the Fund's Annual Buy-In Retiree Coverage. The Fund will automatically send out an election form for the Annual Buy-In Retiree Coverage when your COBRA ends.
- Actively listed dependents are eligible under your retiree coverage as long as they maintain eligibility status. **Cannot add dependents onto your coverage once you retiree, they must be on your coverage prior to retirement.** Your covered dependents include:
  - **Your Spouse** – spouses receiving a survivor's benefit are covered, unless the surviving spouse remarries, then coverage is terminated
  - **Your Children** – must be unmarried, financially dependent on their parents for support, living with parents' more than half the year, and has no additional coverage. Dependent children are eligible for benefits until age 26 – coverage ends when dependent turns 26 – on child's 26<sup>th</sup> birthday. Totally disabled, handicapped, and mentally disabled dependent children may be eligible for benefits regardless of age; must be permanently disabled and claimed as a dependent on your federal tax return.