

CONTINUATION OF DENTAL & VISION COVERAGE AS A RETIREE

CAN I CONTINUE MY DENTAL & VISION COVERAGE AS A RETIREE?

Yes – eligible Active Employee(s) covered under the Cambridge Public Employees Dental & Vision Fund, have the right to purchase and elect Dental & Vision Continuation Coverage through COBRA (the federal Consolidated Omnibus Budget Reconciliation Act) – administered through the Fund, when coverage would otherwise terminate due to your retirement – **provided you are receiving a retirement pension from the Cambridge Retirement System or MTRS.**

If you are not receiving a retirement pension – you will not be eligible for continuation of dental & vision benefits as retiree – may still be eligible for non-retiree COBRA election.

HOW AM I NOTIFIED?

Once the Dental & Vision Fund receives notification of your retirement from the Cambridge Retirement System or MTRS (CEA Retiree), or Benefits Office the Fund will mail a COBRA Continuation Election Notice and Form that you are eligible as a retiree to elect COBRA Retiree Continuation Coverage at a monthly premium cost. Please make sure the Fund has your current address on file, prior to your retirement.

HOW DO I ENROLL?

Once you receive your COBRA Continuation Election Notice and Form from the Fund you will have until a set date after your retirement to mail in your completed Election Form and monthly premium payment(s) to the Fund. Information on when your COBRA Election Form is due, monthly premium cost, COBRA effective date, etc. – will be outlined in the COBRA Notice mailed to you. **If you do not Elect COBRA Continuation coverage when it is offered to you by the deadline date, you will not be eligible in the future to elect dental and vision coverage – you must elect continuation coverage by the due date outlined in the COBRA Notice.**

If you do not receive your COBRA Notice after your retirement date (must be approved by Retirement Board), please contact the Fund Office on the status of your Notice.

WHEN WILL MY DENTAL & VISION COVERAGE END AFTER I RETIRE?

Dental & Vision benefits as an active employee will terminate at the end of the month of your retirement date, unless your retirement date is the first of the month, then your coverage will terminate the same date (1st of the month). Example:

- If you retire May 2nd then your coverage will terminate May 31st
- If you retire May 1st then your coverage will terminate May 1st

IS THE RETIREE COVERAGE THE SAME ACTIVE EMPLOYEES?

Yes – the coverage is the same Dental & Vision Coverage you had as an Active Employee. It is a continuation of your benefits. Your subscriber id with Delta remains the same, along with your claims and benefit history.

ARE MY DEPENDENT(S) ELIGIBLE UNDER MY RETIREE COVERAGE?

Yes – **if your dependent(s) were “active” on your coverage prior to retirement** – must be currently active & enrolled on your Active Employee Dental & Vision Coverage.

Please check with Dental & Vision Fund prior to retirement to see who is active on your coverage.

You will not be able to add/enroll dependent(s) after retirement.

COVERED ELIGIBLE DEPENDENT(S) INCLUDE?

Your Spouse (must be enrolled/active prior to retirement) – spouses receiving a survivor’s benefits and your dependent children are eligible to be covered, unless the surviving spouse remarries, then coverage is terminated.

Your Dependent Children - must be enrolled/active prior to retirement. **Once a dependent child turns 19 years of age, they must meet one of the dependent children eligibility requirements listed below** to remain “active” on your coverage. It is the responsibility of the subscriber (retiree) to submit in the requirements to the Fund.

- **Dependent Children (Full-Time Student)** – can remain on coverage up to age 25 (terminates on 25th birthday). **Must provide the Fund Office with a full-time student verification letter each semester, dated after the start of each semester.** Part-time or half-time students are not eligible. College transcripts, grade reports, or payment schedules do not qualify for proof of verification.

- **Dependent Children Aged 19 – under 26** – can remain on coverage up to age 26 (terminates on 26th birthday). **Must complete a Dependent Children Aged 19-26 Application and submit that to the Fund Office** – only if the dependent meets all the requirements below:

Unmarried, not working full-time, not enrolled in another dental plan, financially dependent on the subscriber for support, and claimed as a dependent on the member federal taxes. *Please note that the Fund can request proof that your dependent child is claimed on your taxes.*

- **Disabled Dependent Children** - totally disabled, handicapped, and mentally disabled children maybe eligible for coverage regardless of age. If your child is permanently disabled and claimed as a dependent on your federal tax returns – a **Disabled Dependent Application Form must be completed** & submitted to the Fund.

HOW LONG CAN I REMAIN ON COBRA RETIREE CONTINUATION COVERAGE?

Retirees can remain on COBRA Retiree Continuation Coverage if elected for potentially 18 months (may extend beyond 18 months until Annual Retiree Buy-In Coverage Eligibility). Must make all your premium payments on time and keep your coverage in good-standing.

WHAT HAPPENS WHEN COBRA RETIREE CONTINUATION COVERAGE ENDS?

When COBRA Retiree Continuation Coverage ends – retirees will then be eligible to continue under the Fund’s Annual Retiree Buy-In Continuation Coverage that opens each January 1st, at an annual premium rate (retirees will no longer be eligible to pay at monthly premium rate under COBRA).

The Fund will notify you once your COBRA Retiree Continuation Coverage ends and will mail you Annual Retiree Buy-In Election Notice and Application. Your coverage will continue once your Election Form and Annual Premium is received.

HOW LONG CAN I REMAIN ON THE ANNUAL BUY-IN RETIREE COVERAGE?

You can remain on the coverage as a retiree as long as you want, regardless of Medicare, as this does not affect your Dental & Vision Retiree Coverage. Must make all premium payments on time, any late payments are subject to termination without the option of reinstatement.

Your surviving spouse in case of your death can continue the coverage – must be collecting on your retirement pension to remain on.

WHAT IS THE COST FOR RETIREE COVERAGE?

Retiree COBRA Continuation Coverage: The monthly premium cost of Retiree COBRA Continuation Coverage will be outlined in your initial election notice. The monthly premium cost is subject to change each year – not a set price. The current COBRA Monthly Premium Rates can be found on the Funds website: www.cdvfund.org.

Annual Buy-In Retiree Coverage: When COBRA Retiree Coverage ends the Annual Retiree Buy-In Rates will be outlined in your election notice. The Annual premium cost is subject to change each year – continuation notices with rate change will be sent each year. The current Annual Buy-In Retiree Premium Rates can be found on the Funds website: www.cdvfund.org.