

CONTINUATION OF DENTAL & VISION COVERAGE AS A RETIREE

CAN I CONTINUE MY DENTAL & VISION COVERAGE AS RETIREE?

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

If you are a Teamsters, your coverage is through the Teamsters Union and not under the Cambridge Public Employees Dental & Vision Fund Plan. Please contact the Teamsters Union for more information at 617-241-9220.

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

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 1st day 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

HOW AM I NOTIFIED?

Once the Dental & Vision Fund receives notification of your retirement from either the Cambridge Retirement System or MTRS (CEA Retiree) via School Benefits Office; the Fund will mail a COBRA Continuation Election Notice & 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 retirement – this is the address the Notice will be mailed.**

HOW DO I ENROLL & DEADLINES?

Once you receive your COBRA Continuation Election Notice & 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 receive a COBRA Notice after your retirement date, please contact the Fund Office on the status of your notice at phone: 617-354-1110 or email: info@cdvfund.org.

IF I DO NOT ELECT COBRA COVERAGE DURING THE ELECTION PERIOD, CAN I STILL GET COVERAGE AT A LATER DATE?

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 through the Fund – you permanently forfeit your right to COBRA Coverage. You must elect COBRA Continuation Coverage within the election period outlined in the COBRA Notice mailed to you.

WHAT IS THE COST FOR COBRA 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.

HOW DO I MAKE COBRA PAYMENTS?

Your **initial premium payment due must be paid by check or money order** made payable to the Cambridge Dental & Vision Fund (CDVF) and mailed to the address outlined on the COBRA Election Form. After submitting your COBRA Election Form and making your first initial payment via check or money order, **you can make subsequent premium payments online through the Fund's membership portal at <https://member.cdvfund.org>.**

The link to create an account is on the Fund website at www.cdvfund.org. Please confirm your email address on file with Fund before you create an account – this is the email address you will need to create an account and must match what the Fund has on file. If you already have an existing account, you can simply log in. If you need to update or change your email address, please notify the Fund – this may require re-registration.

After your initial payment by check or money order you can start to pay your monthly premiums online by either credit card or debit card. **There is no automatic withdrawal at this time** – must go into the member portal directly and make payments – you have the option to pay more than one month at a time.

AFTER THE FIRST INITIAL PAYMENT, WHEN IS MY NEXT COBRA PREMIUM DUE?

After your first initial premium payment, your next subsequent monthly premium payment is due by the first of each month – should be received on or before the due date. Example:

- If you elected COBRA coverage and it is effective May 1st and you sent in the first monthly premium payment for May – your next monthly premium will be due by June 1st.

IS THE RETIREE COVERAGE THE SAME AS 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 benefits history.

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

Yes – if your dependent spouse or dependent children 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 or enroll dependent(s) after retirement.**

COVERED ELIGIBLE DEPENDENT(S) INCLUDE?

Spouse or Ex-Spouse – legally married spouse, or divorce spouse as part of the divorce decree, as long as neither the employee nor ex-spouse is remarried.

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 as proof of verification – **must be an official letter from the school registrar’s office.**
- **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 may be 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.**

IF A RETIREE DOES NOT WANT TO ELECT COBRA, CAN THEIR SPOUSE ELECT COBRA CONTINUATION COVERAGE INSTEAD?

Yes, a spouse can elect COBRA even if the retiree chooses not to enroll. The spouse is eligible to elect COBRA Continuation Coverage for themselves and eligible active dependent children for the maximum length of the COBRA period – outlined in the COBRA Notice.

The dental and vision coverage benefits would remain the same and be a continuation of their previous coverage under the Retiree – claim history would remain. **The only change would be the spouse becomes the primary account holder, and a new Delta Dental Subscriber ID card would be issued with the new primary account holder information.**

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 if eligible for the Annual Retiree Buy-In Coverage – to be eligible must be receiving a retirement pension from the Cambridge Retirement System or MTRS (Massachusetts Teachers Retirement System). In addition, you 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 receiving a retirement pension from the Cambridge Retirement System or MTRS will be eligible to continue under the Fund's Annual Retiree Buy-In Continuation Coverage that opens each January 1st, at an annual premium rate.

The Fund will notify eligible retirees once their COBRA Retiree Continuation Coverage ends and mail an Annual Retiree Buy-In Election Notice and Application. **Coverage will continue once the Annual Buy-in Retiree Election Form and Annual Premium are received.**

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

You can remain on the coverage as a retiree permanently, if you keep your coverage in good-standing and make all your 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 THE ANNUAL BUY-IN RETIREE COVERAGE?

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.

You must have all your COBRA premium payments paid before you can elect and continue coverage under the Annual Buy-In Retiree Coverage.

You can either pay by check, money order, or online through the membership portal. Must be registered under the membership portal to pay online.