

Health Coverage and Retirement

1. When Your Active Employee Coverage Ends

Your active employee coverage will continue for about one month after your last payroll deduction. For example: If your last payroll is 06/01/2017, your employee health coverage is effective until 07/01/2017. If your last payroll is 06/16/2017, your employee health coverage is effective until 07/15/2017.

At the end of active employee coverage, you have 60 days to submit Retiree and/or COBRA enrollment forms.

- Retiree enrollment forms are mailed to eligible members on a monthly basis after the South Dakota Retirement System (SDRS) qualifications are met.
- COBRA enrollment forms are automatically mailed to employees, covered spouses and dependents with health, dental and/or vision when coverage terms.

2. Retiree Eligibility

To be eligible for retiree health coverage, you must first work with SDRS to become a qualified retiree and set up your monthly retiree benefit.

Once a month, the Benefits Program receives a list of eligible retirees from SDRS and mails enrollment forms and information based on your age.

South Dakota Retirement System

P.O. Box 1098

Pierre, South Dakota 57501-1098

Website: <http://www.sdrs.sd.gov/>

Phone Numbers: Toll-free 1.888.605.SDRS or 605.773.3731

3. Health Coverage Options

COBRA—Continuation of current elections.	Retiree Health Plan Coverage—only SDRS qualified retirees are eligible to enroll.	
COBRA Continuation Coverage	Pre-65 Retiree Health Plans	Retiree Plan F Supplemental (Age 65+)
<ul style="list-style-type: none"> • Covered employee, spouse, and dependents are all eligible. • COBRA coverage is available for up to 18 months. • Choose your health plan deductible. • Continue your dental and/or vision plans with COBRA. • Monthly direct payment of premiums from your bank account. 	<ul style="list-style-type: none"> • SDRS eligible retiree, spouse, and dependents are eligible. • Retiree coverage is available to age 65. • Choose your health plan deductible. • Dental and vision are not covered, but plans can be continued through COBRA. • Monthly retiree health premiums deducted from your retirement benefit check or bank account. 	<ul style="list-style-type: none"> • SDRS eligible retiree and/or covered spouse. • Plan F supplemental coverage for Medicare Parts A & B. • Covered spouse and/or dependents may enroll in COBRA or Retiree health plans. • Dental and vision are not covered, but plans can be continued through COBRA. • Monthly retiree health premiums deducted from your retirement benefit check or bank account.

Resources

- <http://benefits.sd.gov/retiree.aspx>

Note: Risty Benefits sends life insurance information when coverage ends. If you have questions, call Risty Benefits at 1.866.237.9411.

For additional Retiree/COBRA information, call 877.573.7347, option 2.