

# 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.

#### COBRA Continuation Coverage

- Covered employee, spouse and dependents are eligible.
- COBRA coverage is available for up to 18 months.
- Choose your health plan deductible.
- Continue your dental and/or vision with COBRA.
- Monthly direct payment of premiums from your bank account.

### Retiree Health Plan Coverage—only SDRS qualified retirees are eligible to enroll.

#### Pre-65 Retiree Health Plans

- SDRS eligible retiree, spouse and dependents are eligible.
- Retiree coverage is available to age 65.
- Choose your health plan deductible.
- Monthly premiums deducted from your retirement benefit check or bank account.

#### Retiree Plan F Supplemental (Age 65+)

- 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.
- Monthly premiums deducted from your retirement benefit check or bank account.

### Resources

- FY17 COBRA Rates: <http://benefits.sd.gov/Files/2017/fy17cobararates.pdf>
- FY17 Retiree Rates: <http://benefits.sd.gov/Files/2017/fy17retireerates.pdf>
- CY17 Plan F Rates: [http://benefits.sd.gov/Files/2017/CY17\\_PlanF.pdf](http://benefits.sd.gov/Files/2017/CY17_PlanF.pdf)

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, visit the benefits website at <http://benefits.sd.gov/retiree.aspx> or call 877.573.7347, option 2.