

# 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 06/01/2018, your employee health coverage is effective until 07/01/2018. If your last payroll is 06/15/2018, your employee health coverage is effective until 07/15/2018.

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

### Resources

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

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