# 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/](http://www.sdrs.sd.gov/)  
Phone Numbers: Toll-free 1.888.605.SDRS or 605.773.3731

## 3. Health Coverage Options

<table>
<thead>
<tr>
<th>COBRA–Continuation of current elections.</th>
<th>Retiree Health Plan Coverage–only SDRS qualified retirees are eligible to enroll.</th>
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</thead>
<tbody>
<tr>
<td>COBRA Continuation Coverage</td>
<td>Pre-65 Retiree Health Plans</td>
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<tr>
<td>• Covered employee, spouse, and dependents are all eligible.</td>
<td>• SDRS eligible retiree, spouse, and dependents are eligible.</td>
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<tr>
<td>• COBRA coverage is available for up to 18 months.</td>
<td>• Retiree coverage is available to age 65.</td>
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<td>• Choose your health plan deductible.</td>
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<tr>
<td>• Continue your dental and/or vision plans with COBRA.</td>
<td>• Dental and vision are not covered, but plans can be continued through COBRA.</td>
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<tr>
<td>• Monthly direct payment of premiums from your bank account.</td>
<td>• Monthly retiree health premiums deducted from your retirement benefit check or bank account.</td>
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</tbody>
</table>

**Resources**

- [http://benefits.sd.gov/retiree.aspx](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.