

Insurance coverage you can continue upon retirement



The Continuation of Coverage Upon Retirement application can be submitted to SEGIP, by your Human Resources, no later than 30-days after your retirement date by fax to 651-296-5445.

- Continuation of Retiree Insurance policies requires timely payment of monthly premiums
- Once coverage is terminated you cannot reenroll for that insurance policy

Coverage type	How long you can maintain coverage after retirement
Minnesota Advantage Health Plan	Unlimited, until age 65 if Medicare eligible
Senior Plans for age 65 retirees and their spouse	Unlimited
Dental Insurance	Unlimited
Basic Term Life/ Managerial Term Life	18 months
Optional Employee Life Insurance	Greater of 18 months or period of time until retiree reaches age 65
Spouse Optional Life Insurance	Greater of 18 months or period of time until retiree's spouse reaches age 65
Child Life	18 months
Medical Dental Expense Account	Through the months remaining in the calendar year in which you retire

Insurance coverages you cannot continue following retirement:

- Employee Accidental Death and Dismemberment (AD&D)
- Spouse Accidental Death and Dismemberment (AD&D)
- Short-Term Disability
- Long-Term Disability (Note: If you are in an active claim status upon date of retirement, the claim may continue per the rules of the contract)

Coverage Eligibility on other side

Coverage eligibility

Your Eligibility depends on your type of retirement:

65 or over

Regular:

Age 65 or over, and entitled to receive a regular retirement annuity based upon years of service.

Under 65

Early:

- Under age 65 at time of regular retirement, with five years of allowable pension service or meets the service requirement of the collective bargaining agreement or plan, whichever is greater, and is entitled at the time of retirement to immediately receive a retirement benefit or a retirement annuity under a retirement program sponsored by the state or such organization of the state
- Is at least 50 years of age with at least 15 years of state service
- 30 years participation in the General Plan

Special:

Under age 65 and remains eligible for a continuing State contribution toward insurance premiums for a specified time because of legislation.

Whichever category applies, you must make a decision no later than 30 days from your retirement. If you choose not to continue coverage or miss your enrollment period, you cannot enroll at any time in the future.

If you do not meet the above criteria to continue insurance as a retiree, or miss the enrollment deadline, you may be eligible for COBRA continuation.