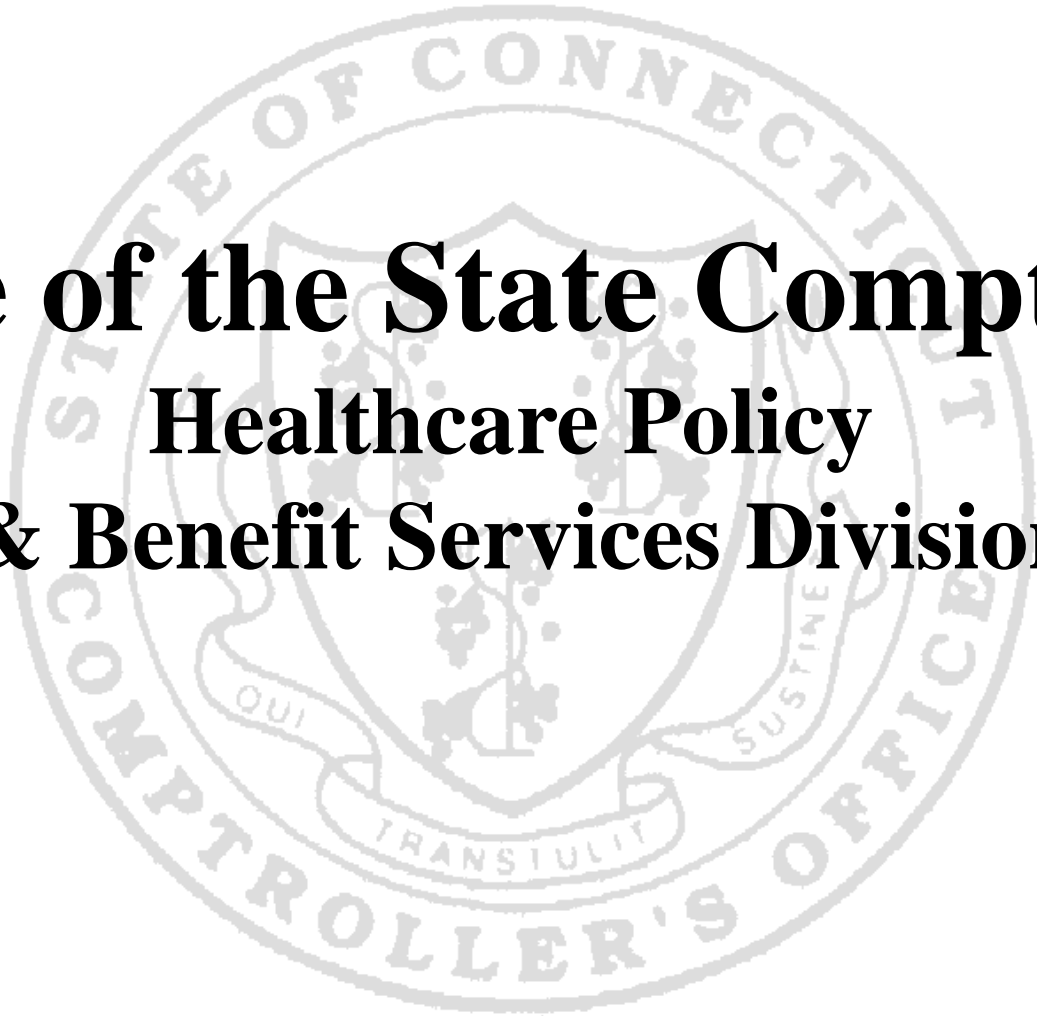




Office of the State Comptroller

Healthcare Policy & Benefit Services Division





- Medical/Dental Insurance
- Group Life Insurance
- Deferred Compensation (§457) Plan
- Supplemental Benefits Program
- Refund of Retiree Health Fund Contributions



Medical/Dental Insurance

- COBRA
- Retirement Medical/Dental Plan Options



COBRA

- Active coverage terminates the last day of the month in which separation occurs.
- COBRA coverage, if elected, begins the day following the date active coverage is terminated.

Example: Termination date Jan. 4, 2019

Active coverage ends Jan. 31, 2019

COBRA coverage begins Feb. 1, 2019



COBRA Cont.

- Each person is eligible for 30 months of coverage
- A COBRA notice is automatically generated once an employee's termination is entered into the Core-CT system.
- The employee and each enrolled dependent receive their own notice.



COBRA Cont.

- Notices must be mailed to each individual to their last known address.
- The employee notice permits enrollment in individual coverage or the highest level of coverage in force at the time of termination.
- Each dependent may enroll in an individual policy in their own name.



State of Connecticut - Office of the State Comptroller
Healthcare Policy & Benefit Services Division
2018 - 2019 COBRA Medical Insurance Rates

Vendor	Plan Name	Class Coverage	Monthly COBRA Rate
Anthem	Point of Service	Employee Only	\$861.75
		Employee +1	\$1,895.84
		Family	\$2,326.72
Anthem	Point of Enrollment	Employee Only	\$834.66
		Employee +1	\$1,836.24
		Family	\$2,253.57
Anthem	Point of Enrollment - Gatekeeper	Employee Only	\$831.74
		Employee +1	\$1,829.83
		Family	\$2,245.69
Anthem	Preferred	Employee Only	\$1,238.66
		Employee +1	\$2,725.05
		Family	\$3,344.38
Anthem	Anthem Out of Area	Employee Only	\$1,194.04
		Employee +1	\$2,626.90
		Family	\$3,223.91
Oxford	Freedom Select POS	Employee Only	\$699.10
		Employee +1	\$1,538.02
		Family	\$1,887.57
Oxford	HMO Select	Employee Only	\$665.30
		Employee +1	\$1,463.65
		Family	\$1,796.30
Oxford	HMO	Employee Only	\$610.48
		Employee +1	\$1,343.06
		Family	\$1,648.30
Oxford	Oxford Out of Area	Employee Only	\$743.23
		Employee +1	\$1,635.12
		Family	\$2,006.74



2018 - 2019 (Monthly) COBRA Dental Insurance Rates CIGNA

Basic Dental Plan

Employee Only \$51.03
Employee +1 \$155.64
Family \$155.64

Enhanced Dental Plan

Employee Only \$43.97
Employee +1 \$134.12
Family \$134.12

Dental HMO

Employee Only \$29.62
Employee +1 \$65.17
Family \$79.98

Judges Plan

Employee Only \$53.35
Employee +1 \$162.17
Family \$162.17



Retirement Health Plan Options

Under Age 65

- Point of Service (POS)
 - In and out of network benefits
- Point of Enrollment (POE)
 - In network benefits only
- Point of Enrollment—Gatekeeper (POE-G)
 - In network benefits only
 - Care is coordinated by a Primary Care Physician.



Retirement Health Plan Options

Under age 65

- Out of Area Plan
 - In and out of network benefits for retirees who are not Connecticut residents

Over age 65

- Retirees over the age of 65 will be covered by the Medicare Advantage Plan administered by United Healthcare



Retirement Health Plan Options

- All plans offer national networks
- All plans cover the same services
- For active plans Anthem and Oxford provider networks may differ slightly (Be sure to verify whether your providers are in network for selected carrier)
- Medicare Advantage plan allows you to see any provider that accepts Medicare



Retirement Health Plan Options

Medicare Advantage Plan

- Medicare Advantage enrollment is required for retired employees (and their dependents) over the age of 65
- For retirees eligible for Medicare
 - You must enroll in Medicare Part B when first eligible otherwise there may be a gap in coverage.
 - Your coverage includes pharmacy benefits



Retirement Health Plan Options

Medicare Advantage Plan

- The state reimburses retirees for the basic cost of Medicare Part B premiums plus any Income Related Monthly Adjustment Amount (IRMAA) assessed for their own or a dependent's coverage.
- You must provide the Retiree Health Insurance Unit with a copy of the Medicare card for each person eligible for reimbursement.
- Do not enroll in a separate Medicare D Plan (pharmacy benefits are included)



Dental Insurance

- Dental Options:
 - Cigna Basic Dental Plan
 - Cigna Enhanced Dental PPO Plan
 - Cigna Dental DHMO Plan



Rule of 75

- The following rules apply to employees leaving state service:
- If you had 10 years of actual state service as of July 1, 2009, you are not subject to the Rule of 75 for purposes of retiree healthcare coverage.
- If you are entitled to and commence Normal or Early Retirement Benefits immediately upon leaving service and have at least 10 years of actual state service, (or 5 years of actual state service in the case of someone age 62 or older*) you are eligible for retiree health coverage and are not subject to the Rule of 75. ***This only applies to those who were actively employed as of April 21, 2009 and were age 52 or older as of July 1, 2009.**
- If you do not transition directly to retirement upon separation from service and did not accrue 10 years of actual state service until after July 1, 2009, you will be subject to the Rule of 75. When you commence Normal or Early Retirement benefits you will not be eligible for retiree health coverage until the combination of your age and actual service equals 75.



Medical/Dental Plan Information

- For further information:
- Anthem: 800-922-2232
- Oxford/UnitedHealthcare: 800-385-9055
- Cigna Dental: 800-244-6224
- Caremark PBM: 800-318-2572
- Medicare Advantage UnitedHealthcare:
888-803-9217
- OSC - Retirement Health Ins. Unit: 860-702-3533
- OSC website: www.osc.state.ct.us



Group Life Insurance

Retiring employees:

- 25 years or more actual state service
 - Receive paid-up policy reduced to one-half of your basic coverage
- Less than 25 years actual state service
 - Receive a prorated paid-up policy



Group Life Insurance Cont.

- May convert remaining portion at your own expense without evidence of insurability
- Retirees will receive a conversion notice from the Office of the State Comptroller automatically



Group Life Insurance Cont.

- Employees who are not retiring may convert any amount up to the maximum amount in force at termination without evidence of insurability.
- You must request the conversion application form from OSC's Group Life Unit at 860-702-3537 within 30 days of the termination.



Group Life Insurance Cont.

- Terminating employees do not receive an automatic conversion application and are not eligible for a paid-up policy.
- Contact the Office of the State Comptroller's Healthcare Policy & Benefit Services Division at 860-702-3537 to request a conversion application.
- The conversion application must be requested no less than 30 days from the termination date



Deferred Compensation (§457) Plan

- Participants are allowed to leave funds in plan after termination
- All contributions cease upon termination, but you may contribute your vacation and any sick-leave payout to 457 Plan (Contact Prudential for details. This must be arranged prior to termination and be consistent with payroll schedule)
- You may roll over or withdraw funds after separation
- No penalty on withdrawals, regardless of age
- In you're planning on making a withdrawal or rollover, OSC must confirm your termination date to Prudential.



Deferred Compensation (§457) Plan

- Further information:
- www.ctdcp.com Under “Forms” click on link for Final Vacation Sick Payouts
- Prudential: 844-505-7283
- OSC - Employee Benefits Unit: 860-702-3543



Supplemental Benefits Program

- You will need to arrange for direct billing of premiums prior to separation from service to prevent interruption of coverage
 - Voluntary Life
 - Short Term Disability
 - Long Term Disability
 - Long Term Care
 - Home and Auto Insurance
- Flexible Spending Account Programs
(DCAP, MEDFLEX and Qualified Transportation Account):
Participation will end with separation from service. You have until March 31, 2019 to submit claims for reimbursement of eligible 2018 expenses.



Refund of Retiree Health Fund Contributions

Who can submit request for refund of Retiree Health Fund (OPEB) Contributions?

- Terminating employees who are not eligible for retiree health benefits

What is impact of refund?

If you return to state service you will have to repay refunded amounts in order to have prior service credit restored for purposes of retiree healthcare eligibility



Refund of Retiree Health Fund Contributions

How to request refund

- Fill out CO-1301 prior to your separation date
- Submit form to your agency in time to obtain refund in your final paycheck
- If you are looking to return to state service you may want to hold off seeking OPEB refund until you know your future employment status.



Retiree Health Fund (OPEB) Contributions

Please note:

- OPEB refunds are subject to income tax (State and Federal) and FICA.
- Post-termination refund requests take longer to process depending on volume.

Further information: OSC, Healthcare Policy & Benefits Div., Employee Benefits Unit

860-702-3543



Questions?

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860-702-3486



NEXT UP:

Tax Implications

Pete Gacek, Department of Revenue Services