

# Retiree Health Coverage Continuation Information



## Introduction

The federal COBRA law ensures that you and your dependents have the opportunity to continue health coverage in certain circumstances where it would normally terminate.

## Qualifying Events

Certain events provide the opportunity to continue health coverage. They are:

### Events for the Retiree

- You cease to be eligible for a benefit from any retirement system

### Events for the Dependent

- Death of retiree
- Retiree and spouse divorce
- Retiree's child is no longer eligible under the terms of the plan

You, your spouse, or child must notify the Division in writing within 60 days of a qualifying family event such as divorce or loss of dependent status.



## Continued Coverage

### Medical Coverage

- May select the same or lesser level of coverage as in effect at termination

### Dental, Vision, and Audio (DVA) Coverage

- Optional
- May only select the same or lesser level of coverage as in effect at termination
- May be elected without medical coverage

### Long-Term Care (LTC) Coverage

- Optional
- May only select the same or lesser LTC option as in effect at termination
- Bronze Option is available only to those enrolled at termination
- May be elected without medical coverage

## Continuation Period

Coverage may be continued for up to:

- 18 months for retiree or dependents from the date the retiree becomes ineligible for retirement benefits
- 36 months for divorced spouse or children who lose eligibility
- LTC may be continued as long as you pay the required premium

## How to Enroll

Must enroll within 60 days of:

- The date notified of right to elect coverage

Forms to enroll will be mailed to you directly from the Claims Administrator once notification of termination is received and reported by the Division.

## Premiums

- Paid monthly
- Paid retroactive to the date coverage ended. No partial month payments.
- First premium due within 45 days of date you elect coverage
- Due on the first of the month for which coverage is provided. For example, October 1 for October coverage.
- May elect direct withdrawal from bank account

## When Continuation Ends

Coverage ends at the earliest time one of the following occurs:

- Maximum continuation period is reached
- Premiums are not paid
- Coverage starts under another plan that does not limit pre-existing conditions
- Coverage is terminated for the entire group of members
- Social Security disability ends

For more information on these benefits, contact the Benefits Section at (907) 465-4460 or by email at [doa.drb.benefits@alaska.gov](mailto:doa.drb.benefits@alaska.gov).

## Examples

The following are examples of when you may elect coverage and how long coverage may be continued.

### ***Electing coverage due to a divorce (No QDRO in effect)***

Effective date of the divorce was October 15. Coverage ends October 15. You may elect coverage any time prior to December 13 (60 days). Premiums are due retroactive to October 1.

### ***Electing coverage for a child who is no longer an eligible dependent***

A child is no longer an eligible dependent, i.e., turns 23, marries, or is no longer dependent upon you for support, effective September 15. Coverage ends September 30. He/she may elect coverage any time prior to November 28. Premiums are due retroactive to October 1.

### ***Long-Term Care***

LTC coverage may be continued as long as you pay the required premium.



## Alaska Division of Retirement and Benefits

6th Floor, State Office Building | 333 Willoughby Ave. | P.O. Box 110203 | Juneau, AK 99811-0203

### Member Services Contact Center

Hours: Monday-Thursday 8:30 a.m. - 4 p.m. | Friday 8:30 a.m. - 3 p.m.

Toll-Free: (800) 821-2251 | In Juneau: (907) 465-4460 | Fax: (907) 465-3086 | TDD: (907) 465-2805  
[alaskacare.gov](http://alaskacare.gov) | [doa.drb.mscc@alaska.gov](mailto:doa.drb.mscc@alaska.gov)

ben047