

Insurance coverage you may continue upon retirement

The Continuation of Coverage Upon Retirement form can be submitted to SEGIP by your Human Resources Professional, ***up to 60 days prior to, and*** no later than 30-days after your retirement date. Your HR office may fax the form to 651-296-5445 or scan and email it to segip.mmb@state.mn.us.

- Retiree Insurance Policies require timely payment of monthly premiums
- Once coverage is terminated you cannot reenroll for that insurance policy

Coverage type	Length of participation	Where does the bill come from?
Minnesota Advantage Health Plan	Indefinitely, until age 65 if Medicare eligible	Blue Cross Blue Shield of MN or HealthPartners
Senior Plans for age 65 with Medicare A & B	Indefinitely	Blue Cross Blue Shield of MN or HealthPartners
Dental Insurance	Indefinitely	Delta Dental of MN Gr. 216 or HealthPartners
Basic Term Life/ Managerial Term Life	18-months	MMB - SEGIP
Optional Employee Life Insurance	Greater of 18-months or period of time until retiree reaches age 65	Securian Financial
Spouse Optional Life Insurance	Greater of 18-months or period of time until retiree's spouse is reaches age 65	Securian Financial
Child Life	18-months	MMB-SEGIP
Medical Dental Expense Account	Through the months remaining in the calendar year of retirement	MMB-SEGIP

Insurance coverages you cannot continue following retirement:

- Employee Accidental Death & Dismemberment (AD&D)
- Spouse Accidental Death & 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 next page

Coverage eligibility

Your Eligibility depends on your type of retirement:

65 or over

Regular:

Age 65 or greater 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

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 elections 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, you may be eligible for COBRA.