

ORP Retirees: Health Insurance Continuation Under Age 65

Eligibility and Service Requirements

1. Retiree must be under age 65; not required to receive a monthly benefit to continue insurance coverage.
2. *Age 55 and at least 10 years of employment*
 - a. Enrolled in insurance plan 3 years or more immediately prior to retirement
 - b. Insurance must begin immediately following termination of employment
3. *Age 55 and 20 or more years of employment*
 - a. Enrolled in insurance plan 1 year immediately prior to retirement
 - b. Insurance must begin within 5 years following termination of employment
4. *25 years of service – no age requirement*
 - a. Enrolled in insurance plan 1 year immediately prior to retirement
 - b. Insurance must begin within 5 years following termination of employment
5. After death of retiree, dependents may continue insurance if covered at the time of death; first 6 months are free.

Application and Payment

1. Must apply for insurance coverage within 30 days of beginning retirement benefits; insurance may be delayed up to 5 years if retiree has at least 20 years of service and is delaying retirement benefits.
2. Application for continuation of health insurance is part of the retirement packet.
3. Premiums are based on health insurance plan enrolled in at time of retirement and years of service with the State.
4. Must remain in the same health plan at retirement but may change between the 3 plans each year during the Annual Enrollment Transfer Period (October 15 – November 15).
5. Premiums are paid directly to Benefits Administration.
6. If retiree moves from the service area of the HMO or POS, must change to PPO or appropriate in-state HMO or POS plan.