Disability Plans Health Coverage Enrollment Guide

Short-Term Disability Recipients

Your state employer pays monthly short-term benefits. Please direct any questions about State Health Plan coverage during short-term disability enrollment to your employer.

Extended Short-Term Disability Recipients

- If you have five years or more of “membership” service as a state employee in the Teachers' and State Employees' Retirement System (TSERS) by the end of your short-term period, you are eligible for State Health Plan coverage and the state will pay the Retirement Systems' share of the premium.
- If you have less than five years of "membership" service, you are eligible for State Health Plan coverage while in receipt of extended short-term disability benefits but you must pay the full premium yourself.

Long-Term Disability Recipients

- If you have five years or more of “membership” service as a state employee in the Teachers' and State Employees' Retirement System (TSERS) by the end of your short-term period, you are eligible for State Health Plan coverage and the state will pay the Retirement Systems' share of the premium.

State Health Plan Enrollment

Effective date: Your State Health Plan coverage can be effective no earlier than the first of the month in which your extended short-term and/or long-term disability is approved. If your disability is approved with a retroactive date, your State Health Plan coverage will not be retroactive, and will have a current effective date.

Auto-enrollment: The State Health Plan will automatically enroll you in coverage once your disability is approved. Once enrolled, you have 30 days to cancel or make changes to your State Health Plan Coverage.

COBRA: You will be responsible for enrolling in COBRA (Consolidated Omnibus Budget Reconciliation Act) to cover any gap between your short-term disability and extended and/or long-term disability if either is approved retroactively.

State Health Plan Enrollment con't

Example: If your extended short-term disability is approved on 4/9/18 with a 2/1/18 effective date, your State Health Plan benefit is not effective until 4/1/18 because that is the month it was approved. If you want State Health Plan coverage between the end of your short-term disability and the start of your State Health Plan benefit on 4/1/18, you will need to elect and pay for COBRA.

Premiums: Your portion of the State Health Plan premium will be deducted from your disability benefit payment each month. If the State Health Plan is unable to deduct your premium from your disability benefit, we will mail you a premium invoice.

Payments are due by the first of the month, and if the premium is not paid by the end of the grace period, your coverage will be terminated and you will not be eligible to enroll in State Health Plan benefits until the next Open Enrollment period.

Teachers' and State Employees' Retirement System (TSERS) Disability Retirees

If you are a State employee who had five years of “membership” service as of 12/31/1987 and became disabled on or prior to your last day worked or exhaustion of leave and you have been approved for TSERS Disability Retirement by the Department of State Treasurer's Medical Board, you are eligible for State Health Plan coverage and the state will pay the Retirement Systems' share of the premium.

Local Governmental Employees' Retirement System (LGERS) Disability Retirees

If you are an LGERS employee who has five years of creditable service and you became disabled on or prior to your last day worked or exhaustion of leave and you have been approved for LGERS Disability Retirement by Department of State Treasurer's Medical Board, you ***MAY*** be eligible for State Health Plan coverage. You must contact your local employer to verify whether you are eligible.

Thank You.

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