

This guide is designed to help lead you through the things you must do to continue your insurance when you leave active employment. There are a number of forms included in this guide; however, it will explain which forms you must complete.

Your Member Status

When you leave active employment, you are given a member status based on your vesting right with a state funded retirement system or your years of employment service. There are four member status categories:

- **Vested** – You have worked long enough to keep insurance benefits and you contributed to a retirement system, but you are not ready to draw your retirement benefits.
- **Non-Vested** – You have worked long enough to keep insurance benefits, but you did not contribute to a retirement system that participates with EGID or you withdrew your contributions from your retirement system.
- **Retiree** – You have worked long enough to retire (leave active employment), keep insurance benefits, and draw retirement benefits.
- **Defer** – You have worked long enough to qualify as a vested, non-vested or retiree member, but you elect to transfer your health, dental and/or vision insurance to your spouse's current insurance through the Employees Group Insurance Division (EGID).



If you leave active employment, lose coverage because of a reduction in hours of employment, or your employment is terminated for reasons other than gross misconduct, you are eligible to continue coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Under COBRA, you can continue health, dental, and/or vision coverage for up to 18 months.

Coverage continued under COBRA is temporary. You are encouraged to continue coverage under one of the other status options, if you qualify.

Years of Service You Need to Continue Insurance at Retirement

- **Teachers Retirement System (TRS)** – Ten years of creditable service.
 - **Oklahoma Public Employees Retirement System (OPERS)** – Eight years of creditable service.
 - **Oklahoma Law Enforcement Retirement System (OLERS)** – Eight years of creditable service.
 - **Other or No Retirement System** – Employment years may qualify as creditable service to continue insurance. Please contact EGID Member Services for specific information.
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When You Leave Active Employment

Keep all the coverage you think you will need in retirement. You can drop or reduce benefits later, but you cannot add health, dental or life insurance after you leave active employment.

EGID Administrative Rule 260:50-3-13 (rev.