

September 2014, states that you must return to work for an EGID participating employer for three years in order to qualify to retain benefits not previously elected upon ceasing current employment.

If your employer offers these benefits through EGID, the following rules apply:

Health and/or Dental Insurance – You can add, keep, drop and/or defer coverage within 30 days of leaving active employment.

Vision Insurance – You can add, keep, drop or defer coverage within 30 days of leaving active employment or during the annual Option Period.

Once you leave active employment, vision insurance is the only benefit that can be added during the annual Option Period.

Life Insurance – You can keep, reduce or drop life coverage you have in place at the time you leave active employment. The election must be made within 30 days of leaving active employment. You cannot add or increase life insurance at retirement. Life insurance cannot be deferred and must be kept in your retirement account.

Life insurance must be kept in \$5,000 units. Refer to the premium rate charts included in this guide.

Life insurance continued at retirement does not include Accidental Death and Dismemberment benefits.

Life Insurance Beneficiaries

If you continue life insurance coverage when you leave active employment, it is very important

to keep your beneficiary information current. If you are unsure of your beneficiary designations, please complete a new *Beneficiary Designation Form* which is located on page 23 of this guide. Instructions for completing the form are located on page 24.

HealthChoice must pay life benefits to the beneficiaries listed on the most recent beneficiary designation. If there is no signed beneficiary designation, benefits are paid to the estate.

Coverage for Your Dependents

You can add, keep and/or drop health, dental and vision coverage for your spouse and other eligible dependents at retirement; however, dependent life insurance must be in effect before you leave active employment.

You can exclude your spouse from health and dental coverage and cover your other eligible dependents.

Your spouse must sign the *Spouse Exclusion Certification* section of your *Application for Retiree/Vested/Non-Vested/Defer Insurance Coverage*.

If you add or keep coverage for your dependent children, including disabled dependents, all your eligible dependents up to age 26 must be covered.

You can exclude dependents from coverage if they have other group coverage or are eligible for Indian or military health benefits. You can also exclude eligible dependents who do not reside with you, are married, or are not

