

financially dependent on you for support.

After retirement, you cannot add dependents to any coverage except vision, unless one of the following qualifying events occurs:

- Birth of a child;
- Your spouse or eligible dependents lose other group coverage;
- You marry; and/or
- You adopt or gain legal guardianship of a child under age 26.

Your spouse and any eligible dependents must be added within 30 days of the date of the qualifying event.

Dependent Life Insurance

You can keep Dependent Life insurance in effect at retirement, but it cannot be added later. It must be kept in \$500 units and each covered dependent pays a separate, individual premium.



- **For your spouse** – The amount you keep for your spouse can be different from the amount you keep for your covered dependents.
- **For your dependents** – The amount you keep must be the same for each covered dependent.

Plan Premiums

Refer to the premium rate charts in this guide.

Premium Payment Options:

- **Retirement check deduction** – Your monthly premium is automatically deducted from your retirement check.

- **Direct bill** – You are directly billed for your monthly premium, and your premium is due by the 20th of each month.
- **Automatic draft** – Your monthly premium is automatically drafted from your checking account on or around the 20th of each month.



To elect this option, select the direct-bill option on your *Application for Retiree/Vested/Non-Vested/Defer Insurance Coverage* and provide EGID with an *Electronic Fund Transfer Authorization* form and a voided check. This form is available on the EGID website or by contacting Member Services.

Retirement System Contribution to Your Monthly Insurance Premium

Your retirement system may contribute toward your health insurance premium.

- OPERS contributes \$105 monthly.
- OLSERS contributes \$105 monthly.
- TRS contributes \$100 to \$105 monthly.

The premiums listed in this guide do not reflect any retirement system contribution.

If You Decide to Work Past Age 65

If you decide to work past age 65, you must contact Social Security to delay your enrollment in Medicare Part B. This will prevent any Part B late enrollment penalty when you are ready to leave active employment and begin your Medicare coverage.