



Office of Human Resource Management

Retiree Eligibility and Continuation of Coverage

Under the OGB Administrative Code Title 32, in order to continue health insurance coverage as a retiree under the State of Louisiana the employee must satisfy the following categories:

1. Immediately receive a retirement plan distribution from an approved state or governmental agency defined benefit plan;
2. was not eligible to participate in such a plan or legally opted not to participate in such a plan and either
 - Began employment prior to September 15, 1979, has 10 years of continuous state service, and has reached the age of 65;
 - Began employment prior to September 15, 1979, has 10 years of continuous state services, and has reached the age of 70;
 - Began employment after July 8, 1992, has 10 years of continuous state service, has a credit for a minimum of 40 quarters in the Social Security system at the time of employment, and has reached the age of 65; or
 - Maintained continuous coverage with an OGB plan of benefits as an eligible dependent until he/she became eligible to receive a retirement plan distribution from an approved state governmental agency defined benefit plan as a former state employee; or
3. Immediately received a retirement plan distribution from a state-approved or state governmental agency approved defined contribution plan and has accumulated the total number of years of creditable services which would have entitled him/her to receive a retirement plan distribution from the defined benefit plan of the retirement system for which the employee would have otherwise been eligible.
4. Continued coverage through provisions of COBRA immediately prior to the date of retirement and qualified for any of the Paragraphs 1, 2 or 3.

Premium determination for Retiree health coverage are determined based House Bill 1492, enacted in the 2001 Louisiana State Legislative Session, which implemented a vesting schedule for determining the percentage of state subsidy of medical insurance premiums for retirees, surviving spouses, and surviving dependents. The percentages are based on the number of years an employee participated in a Group Benefits Program, such as PPO, EPO, or HMO.

Vesting Schedule	
Years of coverage	% of subsidy
10 years or fewer	19
More than 10 years but fewer than 15 years	38
More than 15 years but fewer than 20 years	56
20 years or more	75

Please note that if you retire under the Hazardous Duty Plan or have purchased "Air Time" for retirement eligibility under LASERS retirement, you may have additional provisions to determine medical premiums under Act 332 or Act 992. If you fall under these provisions, please contact your Human Resources Office for more information.

_____ I understand the provisions of retiree eligibility and premiums and wish to continue health coverage as a retiree.

_____ I wish to cancel my coverage due to retirement and understand that I will not be able to re-enroll in the future.

Print Name

Signature

Date