



New York State Correctional Officers  
& Police Benevolent Association  
102 Hackett Boulevard - Albany, NY 12209  
(518) 427-1551 www.nyscopba.org nyscopba@usa.net



## DENTAL BENEFIT OPTIONS UPON RETIREMENT

1. As an active employee, members receive dental coverage from the State at no cost. Upon retirement, **and at their own expense**, members have two choices for continuation of coverage, as follows:
  - COBRA (Consolidated Omnibus Budget Reconciliation Act) – Under federal law, COBRA coverage allows members a temporary extension of their dental coverage (same coverage afforded while in active status), which is presently the GHI Preferred Dental Plan. Please see attached for retiree rights and obligations. Coverage continues for 36 months\* (longer for those disabled under the Social Security Act either at time of retirement or during the first 60 days of COBRA coverage – again, see attached).
  - The Employee Benefits Division of Civil Service sends COBRA notification to the retirees. Should the retirees not receive notification 2-3 weeks after retirement, they should call the Employee Benefits Division at 1-800-833-4344 (Monday through Friday, 9:00 am to 3:00 pm) and request continuation. They have 60 days from the date they would lose coverage or 60 days from the date they are notified of their eligibility for continued coverage (whichever is later) to apply.
  - For 2010, COBRA monthly rates are as follows:

Individual	\$29.66
Family	\$76.85

Once COBRA coverage terminates, retirees may purchase a direct payment conversion plan with GHI. They should contact GHI at 1-800-947-0101 and notify them that COBRA is about to end and they want to sign up for the conversion plan. They will be sent an application. **Important Note:** Retirees may only purchase the conversion plan if they kept their COBRA coverage for the entire allotted period. If they fail to make COBRA payments within the specified time period or cancel their COBRA coverage at any time for any reason, they will not be allowed to purchase the conversion plan.

- GHI's conversion plan, though still the Preferred Dental Plan, is not as rich a benefit as COBRA coverage. GHI can provide details of the conversion plan coverage.
- GHI's conversion plan monthly rates are as follows:

Individual	\$ 37.15
Subscriber and Spouse	\$ 69.93
Family	\$103.68

2. Retirees' second option is to elect GHI's conversion plan immediately upon retirement instead of COBRA. The plan and rates are the same as noted above. Retirees normally receive notification of GHI's conversion plan immediately upon retirement. If not, interested retirees can call GHI at 1-800-947-0101 and request information. Retirees have 30 days after receipt of the information to apply.
3. If retirees choose not to continue dental coverage through either of the two options noted above, their dental coverage will end 28 days after the last day of the last pay period in which the retiree separated from active state service.
4. For those retirees who choose **NOT** to continue dental coverage through either COBRA or GHI's conversion plan, the NYSCOPBA Retiree Chapter offers a Dental Care Discount Program. Under this Program, Chapter Member Retirees are entitled to dental discounts (see attached brochure). **AGAIN, THIS DISCOUNT PROGRAM IS ONLY AVAILABLE TO THOSE RETIREES WHO HAVE NO DENTAL COVERAGE WHATSOEVER.**

\* **Coverage for the COBRA benefit has been extended to 36 months effective 7/1/2009.**

#### **POINTS TO CONSIDER:**

1. Consider expected services before continuing coverage. Charges for yearly checkups and cleanings may total less than the plan's annual premium; however, root canals, oral surgery, orthodontic services and dentures can be quite costly and participating in the plan is worthwhile.
2. Remember that the COBRA coverage is a richer benefit.
3. COBRA premiums are deducted from retiree retirement checks. The GHI conversion plan is a direct pay plan (billed quarterly).
4. Retirees who decide not to continue coverage either through COBRA or the conversion plan lose coverage forever. They cannot decide to purchase coverage at a later date. There can be no break in coverage.