



**New York State Correctional Officers
& Police Benevolent Association**
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VISION BENEFIT OPTIONS UPON RETIREMENT

1. As an active employee, members receive vision coverage from the State at no cost. Upon retirement, **and at their own expense**, members can continue vision care coverage through COBRA, as follows:

- COBRA (Consolidated Omnibus Budget Reconciliation Act) – Under federal law, COBRA coverage allows members a temporary extension of their vision coverage (same coverage afforded while in active status), which is presently through Davis Vision. 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 retirees. Should 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	\$10.33
Family	\$17.09

Once COBRA coverage terminates, the benefit expires. No conversion plan is available.

2. NYSOPBA's Retiree Chapter offers a vision care discount program. Retirees who are Chapter members are eligible for this program. See attached brochure for details.

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

POINTS TO CONSIDER:

1. Retirees should consider COBRA coverage only if their eligibility date will fall within the 18 month period. Remember that adults are eligible for benefits once every two years. Retirees (or dependents) who used their benefit close to retirement age will not be eligible again during the 18 month period; therefore, there is no reason to purchase COBRA. If, on the other hand, eligibility for retirees (or dependents) falls within that 18 month window, continued coverage would be worthwhile. Children under age 19 are eligible every year so they would benefit from COBRA continuation coverage.
2. Remember that NYSCOPBA's discount program is exactly that, a discount program. Retirees who continued coverage through COBRA should receive benefits through that benefit before utilizing the discount program. Again, COBRA coverage is a continuation of benefits received as an active employee and a much richer benefit than the discount program. Once COBRA coverage terminates, the discount program becomes practical.
3. COBRA premiums are deducted from retiree retirement checks. There is no additional cost to NYSCOPBA's discount program; the benefit is included in Retiree Chapter yearly dues (presently \$25.00).
4. Once retirees receive all eligible benefits through COBRA, cancel COBRA coverage through the Employee Benefits Division of Civil Service (see telephone number above). There is no sense in continuing coverage when no benefit will become available for the remainder of the plan.
5. For those Retirees who decide not to continue coverage through COBRA, their state vision care coverage ends 28 days after the last day of the last pay period in which retirees separate from active state service.
6. Retirees who retire January 1, 2010 and forward will be eligible for the Lasik Vision benefit, as long as they pick up COBRA coverage for their Vision Care benefit and receive the services within the 36 month eligibility period.