



New York State Correctional Officers & Police Benevolent Association, Inc.

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DENTAL BENEFIT OPTIONS UPON RETIREMENT

As an active employee, members receive dental coverage from the State. Upon retirement, members may continue coverage as follows:

1) **COBRA Coverage**

Required to sign up through NYS Civil Service, **within 60 days of retirement, up to three years of coverage**, once cancelled you may not rejoin, contact your Personnel Department to sign up and contact NYS Civil Service with questions at (800) 833-4344.

The dental care benefits you may continue are the same benefits you would receive as an active employee enrolled in the Emblem Health Preferred Dental Plan. There is also no change in benefits when your dependent enrolls in COBRA.

Rates-

Single: \$27.76

Family: \$73

Who is eligible?

You- If you are an active employee enrolled in the Emblem Health Preferred Dental Plan, you have a right to continue coverage.

Your spouse or domestic partner- The spouse or domestic partner of an active employee covered as the employee's dependent by the Emblem Health Preferred Dental Plan, has the right to continue coverage under this plan. Legal separation (spouses only) your spouse does not automatically lose coverage if you are legally separated. However, if your spouse loses coverage under this plan, he or she may continue coverage under COBRA.

Dependent children- A dependent child of an employee covered by the Emblem Health Preferred Dental Plan has the right to continue coverage. Legal separation (Note: a dependent child does not automatically lose coverage because of parents' legal separation). A dependent child may be covered until the end of the month of their 19th birthday if not a full time student or until the end of the month of their 25th birthday if they are a full time student.

60-day deadline- Under COBRA, the employee or a family member is responsible for notifying the Employee Benefits Division of the New York State Department of Civil Service of a divorce or termination of a domestic partnership, a legal separation, social security determination that a qualified beneficiary was disabled at the time of employee's termination or reduction in hours, or if a child losing eligible dependent status under this Plan, within 60 days from the date of the qualifying event. Other people acting on your behalf may provide written notice to the Employee Benefits Division of a COBRA qualifying event. **If the enrollee or dependent does not notify the Employee Benefits Division in writing within that 60-day period, regardless of the reason, the dependent will not be entitled to choose continuation coverage.**

When you notify the Employee Benefits Division of an event that allows you to choose COBRA coverage, the Division will advise you of your right to choose continuation coverage. If you do not receive this notice call the Employee Benefits Division (1-800-833-4344) promptly to request it. You must inform the Employee Benefits Division that you want continuation coverage within 60 days from the date you would lose coverage or 60 days from the date you are notified of your eligibility for continuation coverage, whichever is later.

If you, your spouse/domestic partner or eligible dependent or someone acting on your behalf does not choose continuation coverage, your group dental insurance coverage will end.

How long you may keep COBRA coverage- You, the employee, will have the opportunity to maintain continuation coverage for 36 months.

When you no longer qualify for COBRA coverage- If New York State no longer provides group dental care coverage to State employees; your 36 months of coverage has expired or If the premium for your COBRA coverage is not paid on time; If you become entitled to Medicare benefits during the COBRA continuation period.

Conversion rights after COBRA coverage ends- The COBRA law also requires that, at the end of the 36 month, you must be allowed to convert to a direct-pay conversion contract with Emblem Health.

If you choose COBRA coverage, you must exhaust those benefits before converting to a direct-pay conversion contract. If you choose COBRA coverage and fail to make the required payments or cancel coverage for any reason, you will not be eligible to convert to an individual policy.

Whom to contact- If you have any questions about COBRA, please contact NYS Civil Service Employee Benefits Division at (800) 833-4344.

Please note that the responsibility for determining your eligibility for continuation coverage under either COBRA or any state law rests solely with your employer, not with Emblem Health. Therefore, please do not contact Emblem Health about your eligibility for continuation coverage.

2) Direct Pay Policy (EmblemHealth) (See flyer for rates and coverage)

Available only when you first retire or after completing three years of COBRA coverage. For individual contract with EmblemHealth, contact them for an application or if you have questions at (800) 947-0101)

Conversion Privileges- You may convert to one of Emblem Health's direct payment dental plans once your continuation coverage under COBRA terminates, unless the continuation coverage ends for one of the following reasons: You fail to make a premium payment for continued coverage within the specified time period; or, you cancel continuation coverage at any time for any reason.

EMBLEM HEALTH will send conversion information to your home.

Whom to contact- If you have any questions about conversion privileges, be sure to contact Emblem Health and/or NYS Civil Service Employee Benefits Division (800) 833-4344.

3) NYSCOPBA Retiree Dental Plan (EmblemHealth) (See flyer for rates and coverage)

NYSCOPBA offers a dental plan through pension deduction for Retiree Chapter Members. Within this plan you have two options to choose from:

- **Basic Dental Plan-** Covers basic preventive services such as exams, cleaning, x-rays and sealants. You may sign up for the preventative plan at any time and you must remain in the plan until the following April 1st. Requires pension deduction of premiums.
- **Enhanced Dental Plan-** Includes all services covered by the Preventative Plan as well as basic and major care. Requires pension deduction of premiums and a 12 month commitment. The dental plans are administered by Norvest Financial Services and they can be reached at (888) 869-8252.