# **Appointed and Elected Officials Transitioning Out of Office**

8/21/15

# **General Information and Requirements**

# Applicable to:

• Elected and full-time appointed officials of the Legislative and Executive branches of state government.

# **Relevant rules:**

- Elected and appointed officials of the legislative and executive branches of state government who voluntarily or involuntarily leave state office are eligible to continue insurance coverage as a retiree (see WAC 182-12-171).
- Public Employees Benefits Board (PEBB) offers retirees and eligible dependents of retirees medical, dental, and a retiree term life insurance plan for those who had previous PEBB life coverage as a subscriber, and are not on a life insurance disability premium waiver (see <u>WAC</u> 182-12-209).
- Public Employees Benefits Board (PEBB) medical, dental, and basic life insurance will end at
  midnight on the last day of the month in which the employee is eligible for the employer
  contribution for benefits (see WAC 182-12-131).
  - O Supplemental life insurance ends the earlier of (1) the last day of the month in which employment is terminated, or (2) the last day of the month in which the employee is eligible for the employer contribution or employee premiums were withheld, whichever is later (see Life Insurance booklet).
- Basic long-term disability (LTD) insurance ends at midnight on the date the employee loses eligibility for the employer contribution for benefits.
  - Optional LTD coverage ends the last day of the month in which the employee terminates or the last day in which a premium payment was made (see <u>LTD booklet</u>).

The PEBB Program will mail the <u>Continuation of Coverage Election Notice</u> to the official after coverage has been terminated. (This can take up to 14 days.)

Official must	no later than	or this will happen
Complete the <u>Retiree Coverage</u> <u>Election/Change form</u> to enroll in or defer coverage	60 days after employer-paid coverage ends	Employee may lose future right to enroll in PEBB retiree coverage unless they regain eligibility.
Mail, hand-deliver, or fax the <u>Retiree Coverage</u> <u>Election/Change form</u> to the  PEBB Program	60 days after employer-paid coverage ends	Employee may lose future right to enroll in PEBB retiree coverage unless they regain eligibility.
Make the first full payment for retiree coverage (if not electing pension deduction from DRS)	45 days after the date coverage is elected	Employee may lose future right to enroll in PEBB retiree coverage unless they regain eligibility.

# **Additional Information:**

Officials who have	may	no later than
A spouse or registered domestic partner also eligible for PEBB benefits as a primary subscriber (for additional deferral options, refer to the <u>Retiree Enrollment Guide</u> )	Defer retiree coverage and enroll as a dependent	<b>60 days</b> after the date the employee's employer-paid coverage ends.
PEBB life insurance	Apply for Group Life Portability Coverage or convert coverage to an individual term policy (if covered for five years or more)	31 days after the date the employee loses eligibility for the employer contribution or 60 days after the date the employee loses eligibility for the employer contribution, if retiring.
A spouse or registered domestic partner also eligible for PEBB benefits as a primary subscriber	Transfer a portion of their optional life insurance to the spouse's or registered domestic partner's PEBB coverage, up to the eligible limits	31 days after the date the employee loses eligibility for the employer contribution.
A spouse or Internal Revenue Code Section 152 qualified tax dependent eligible for PEBB benefits as a primary subscriber	Enroll in or change their election through the Medical FSA* administrator	60 days after the date the employee loses eligibility for the employer contribution.

<sup>\*</sup>Enrollment in a PEBB Medical FSA is available to state agency and higher education institution employees only.

# **Guidance Resources**

- Officials retiring under plans administered by the Department of Retirement Systems must
  contact DRS about retirement eligibility. Information is available at <a href="www.drs.wa.gov">www.drs.wa.gov</a> or by
  calling toll-free 1-800-547-6657. Elected and appointed officials do not have to receive a
  retirement plan payment from a state-sponsored retirement system to be eligible for PEBB retiree
  benefits.
- The official may contact the PEBB Program at 1-800-200-1004 to request a <u>Retiree Enrollment Guide</u> or view retirement details and enrollment forms at <u>www.hca.wa.gov/pebb</u>.
- If the official chooses not to use pension deduction to pay retiree premiums, he or she must submit the first full month's premium before PEBB can enroll the official and eligible dependents in coverage.
- <u>Washington State Government Organizational Chart</u> (displays agencies led by elected and appointed officials).

# **Forms**

- Retiree Coverage Election/Change form
- <u>Employee Enrollment/Change form</u> (if enrolling on spouse or registered domestic partner's coverage)
- Declaration of Tax Status
- <u>Life Insurance Enrollment/Change form</u> (for transferring life insurance to eligible spouse or registered domestic partner)
- Refer to your employer for the Group Life Portability Application

#### **Premiums**

- Retiree (applicable if set up by HCA as a retiree)
- Retiree term life insurance self-pay rate: \$7.78 per month
- Employee (if enrolling as a dependent under spouse or registered domestic partner's coverage)
- <u>Life insurance</u> (premium applicable after transferring coverage)

# **WAC References**

- <u>182-08-198</u> When may a subscriber change health plans?
- <u>182-08-199</u> When may an employee enroll in or change his or her Medical FSA or DCAP?
- <u>182-12-131</u> How eligible employees maintain the employer contribution toward insurance coverage
- 182-12-146 What options for continuation coverage are available under COBRA?
- <u>182-12-171</u> When are retiring employees eligible to enroll in retiree insurance?
- 182-08-200 Can a dependent defer enrollment in a PEBB retiree health plan?
- <u>182-12-205</u> May a retiree defer enrollment in a PEBB health plan at or after retirement?
- 182-12-207 When can a retiree or dependent's insurance coverage be canceled by HCA?
- <u>182-12-208</u> May a retiree enroll only in dental?
- <u>182-12-209</u> Who is eligible for retiree life insurance?
- 182-12-262 When can a subscriber enroll or remove eligible dependents?