

Eligibility of Retirees for Group Insurance Coverage

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Errors or changes to: aim@uta.edu

Contents

- I. Policy
 - II. Eligibility for Individuals who are Employed by the UT System and on the Payroll as of August 31, 2003 or are Eligible to Participate as a Retired Employee as of August 31, 2003
 - III. Eligibility for Individuals who are Employed by the UT System and on the Payroll on or after September 1, 2003
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I. **Policy**

The University of Texas at Arlington retirees are eligible for coverage under the Employee Group Insurance Program (EGIP) if they meet the eligibility standards for retiree group insurance coverage.

II. **Eligibility for Individuals who are Employed by the UT System and on the Payroll as of August 31, 2003 or are Eligible to Participate as a Retired Employee as of August 31, 2003**

A. UTA employees are eligible for coverage under the EGIP if they meet the following requirements:

- age 55 with at least 5 years of creditable service; or
- age and years of service equal to 80 with at least 5 years of creditable service; or
- below age 50 with 30 or more years of service. AND
- at least 3 years of creditable service must be with the University of Texas System.
- A component of The University of Texas must be the last state employer.

Additionally, eligibility is extended to employees who qualify as a disability retiree under TRS. In accordance with TRS guidelines, disability retirement status may be granted to employees with 10 or more years of service. Those

employees with less than 10 years of service may be granted disability retirement for a limited time.

- B. Eligibility for health insurance coverage, as described above, is also extended to Optional Retirement Program (ORP) and Employees Retirement System (ERS) participants as long as TRS retirement service requirements are satisfied. If an employee described in this subsection has received an award letter from the Social Security Administration granting benefits under that program, eligibility for health insurance coverage is established if the service requirements are established.
- C. The covered retiree's surviving spouse or surviving dependent child(ren), covered under a university-sponsored group health plan at the time of death of a retiree, may continue coverage under the group plan without receiving premium sharing as long as there is not a break in coverage. Dropping coverage at any time forfeits all rights as outlined above.
- D. A university retiree's eligibility for group health insurance coverage as a retiree shall terminate upon termination of the disability or retirement and acceptance of employment, if the position is TRS eligible. The retiree or disability retiree shall have the same conversion rights as an active employee upon termination of group coverage. The covered spouse or dependent child(ren) shall also have the same conversion rights. Special provisions may apply. Please contact Human Resources, Benefits for additional information.
- E. University employees having group term life insurance at the time of retirement may retain reduced group coverage as a retiree.

III. Eligibility for Individuals who are Employed by the UT System and on the Payroll on or after September 1, 2003

- A. UTA employees are eligible for coverage under the EGIP if they meet the following requirements:
 - age 65 with at least 10 years of creditable service; or
 - age and years of service equal to 80 with at least 10 years of creditable service.AND
 - ten years of creditable service must be with The University of Texas System.
 - a component of The University of Texas must be the last state employer.

Additionally, eligibility is extended to employees who qualify as a disability retiree under TRS. In accordance with TRS guidelines, disability retirement status may be granted to employees with 10 or more years of service. Those employees with less than 10 years of service may be granted disability retirement for a limited time.

- B. Eligibility for health insurance coverage, as described above, is also extended to Optional Retirement Program (ORP) and Employees Retirement System (ERS) participants as long as TRS retirement service requirements are satisfied. If an employee described in this subsection has received an award letter from the Social Security Administration granting benefits under that program, eligibility for health insurance coverage is established if the service requirements are established.
- C. The covered retiree's surviving spouse or surviving dependent child(ren), covered under a university-sponsored group health plan at the time of death of a retiree, may continue coverage under the group plan without receiving premium sharing as long as there is not a break in coverage. Dropping coverage at any time forfeits all rights as outlined above.
- D. A university retiree's eligibility for group health insurance coverage as a retiree shall terminate upon termination of the disability or retirement and acceptance of employment, if the position is TRS eligible. The retiree or disability retiree shall have the same conversion rights as an active employee upon termination of group coverage. The covered spouse or dependent child(ren) shall also have the same conversion rights. Special provisions may apply. Please contact the Office of Human Resources for additional information.
- E. University employees having group term life insurance at the time of retirement may retain group coverage as a retiree on a reduced level. Retirees with UT Medical insurance may retain \$3,000 at no cost to the employee. In addition, retirees may continue or elect additional coverage amounts of group term life according to UT System policies.