



Continuing your State Health Benefit Plan Health (SHBP) Benefits as a Surviving Spouse

It is important to remember that in order to continue your health benefits as a surviving spouse you must notify the Retirement System within 90 days of the retiree's death. You will need to do so by calling your retirement system: Employees Retirement System (ERS) at 404-350-6300 or Teachers Retirement System (TRS) 404-352-6500. The representative will inform you what documentation and forms you will need in order to continue your SHBP coverage. You should also know there are important details regarding surviving spouse coverage.

If you are going to receive an annuity:

If your spouse (the SHBP retiree) left you as the beneficiary of a monthly annuity from a qualified State of Georgia retirement plan such as the ERS, TRS or Public Service Employees Retirement System (PSERS) you may continue your health coverage if:

- You are enrolled as a dependent on the health plan at the time of the retiree's death
- You may continue the current option
- Premiums will be deducted from your monthly annuity
- You cannot add dependents

You will need to contact the retirement system if you do not know if you will be receiving an annuity

If you are not going to receive an annuity:

If your spouse (the SHBP retiree) did not leave you as the beneficiary of a monthly annuity, but you are covered by a SHBP-sponsored health insurance plan at the time of the retiree's death, you may continue coverage if:

- You are enrolled as a dependent on the health plan at the time of the retiree's death
- You were married to the retiree for at least one year
- You may continue the current option

You will be billed each month and must make the payments timely. You cannot add dependents

If you are not receiving an annuity and you remarry - your SHBP coverage will be canceled. If you have dependent children on the plan, they will also lose their coverage.

If your spouse died while actively working:

- If you will immediately be eligible to receive an annuity from the retirement system, you may continue your health coverage. This is not automatic; you **MUST** notify SHBP within 60 days to request this coverage.
- If you are not eligible to immediately receive an annuity you will only be eligible to continue your health insurance under COBRA

Additional Information

- Dependent children not receiving an annuity may continue coverage under the COBRA provisions for 36 months
- Surviving spouses can not continue coverage on their stepchildren. If the child is not receiving an annuity, he/she can continue coverage under COBRA provisions for 36 months
- If your annuity will not begin immediately, you must pay the premiums directly to SHBP, until the retirement system sends notification to SHBP that the premiums are being taken from your annuity
- SHBP is required to send you COBRA information. If you will be continuing your health insurance through an annuity or by paying directly, you should not complete the COBRA paperwork
- If you will be receiving a lump sum distribution from the retirement system, you will only be eligible to continue your health insurance under COBRA