



## WHEN CAN I CONTINUE MY HEALTH INSURANCE?

Employers should contact Bill Tierney, Manager, Employer Services at 404-651-6140  
Employees, should call the Eligibility Unit at 404-656-6322 or 800-610-1863

<b>Leave your job with:</b>	<b>You can continue coverage:</b>
<b>Less than 8 Years of Service</b> <ul style="list-style-type: none"> <li>• Take another job that does not qualify you for coverage</li> <li>• Move to part-time status</li> <li>• Are laid off</li> </ul>	<b>for up to 18 months under COBRA provisions</b>  By completing the paperwork and making payment within 60 days of coverage termination
<b>8 + but less than 10 Years of Service</b>	<ul style="list-style-type: none"> <li>• Submitting the appropriate form(s) within 60 days of when your coverage would end</li> <li>• Paying the full cost of coverage, except subscribers under the Legislative Retirement System</li> <li>• Providing a statement from your employer verifying your service</li> </ul>
<b>10 + years of service but before minimum age to qualify for an immediate retirement annuity AND you leave your money in the retirement system</b>	<ul style="list-style-type: none"> <li>• Submitting the appropriate form(s) within 60 days of when your coverage would end</li> <li>• Paying the full cost of coverage until your annuity begins</li> <li>• Paying a lower health premium once your annuity begins</li> </ul>
<b>COBRA</b>	<ul style="list-style-type: none"> <li>• May continue coverage for 18 months if loss of coverage because of termination, layoff or reduction in hours</li> <li>• May add dependents within 31 days of a qualifying event</li> </ul>
<b>WHEN YOU RETIRE</b> <b>Are eligible to receive and are receiving a monthly benefit from a Georgia-sponsored retirement system and</b>	<ul style="list-style-type: none"> <li>• Are enrolled in the SHBP at time of retirement</li> <li>• (Your insurance will automatically rollover into retirement if enrolled in ERS, TRS or PSERS)</li> <li>• If the annuity will not be sufficient to deduct the premium, coverage may be continued by paying a monthly premium directly to the SHBP</li> </ul> <p><b>NOTE: You cannot continue your health insurance if you take a lump sum distribution from a Georgia-sponsored retirement and you do not receive a monthly retirement benefit</b></p>

<b>SHBP HEALTH OPTIONS</b>	
• <b>Health Reimbursement Arrangement (HRA)</b>	• <b>Preferred Provider Organization (PPO)</b>
• <b>High Deductible Health Plan (HDHP)</b>	• <b>Health Maintenance Organization (HMO)</b>
• <b>Medicare Advantage Private-Fee-For-Service Plan (MA-PFFS) (retirees age 65 or older and/or their spouses or those determined to be disabled by Social Security who are eligible for Medicare)</b>	