

Retirement Group Eligibility

The retirement group is available to *anyone in any position* as long as they meet the following guidelines:

- *Under age 50:* 10 consecutive years of active service and MEA health plan coverage; and active participation and coverage in the Health plan for the immediate 12 months prior to termination of employment.
- *Age 50 and older:* 5 consecutive years of active service and MEA health plan coverage; and active participation and coverage in the Health plan for the immediate 12 months prior to termination of employment.
- Dependents may only be added to the participant's health plan at the time the participant transitions from the active health plan to retiree health plan. Dependents may not be added to the retiree plan at any other time unless it is due to marriage/formation of a domestic partnership or birth/adoption of a child. Dependent coverage will terminate if the retiree terminates coverage, except in the circumstance of death, or if the school unit that employed the retiree changes to another insurer. If a retiree dies and has coverage under the MEA Benefits Trust
- It doesn't matter if someone has paid into the retirement system or social security. If they meet the guidelines above, they are eligible to go onto the retirement group and be direct billed, if they are not receiving a MePERS check. Note: Federal law, you must offer COBRA to members leaving your plan, even if they meet the retirement guidelines, but you need to make them aware of the retirement group eligibility.
- Another thing to keep in mind is that when someone is applying for disability through MePERS, they don't need to meet the guidelines above, they would go onto the pending disability retirement group.
- If an employee is over age 62 when they come off your active group health plan, they must take the retirement health plan at that time. They are not eligible for the break provision. If they do not take the health insurance at this time, they will not be eligible for it in the future. Once they are over age 62 and off the active group plan, there is no qualifying event that will let them re-enroll in the health plan. The MEA retirement group is a closed group.