ELIGIBILITY FOR RETIREE HEALTH AND/OR DENTAL COVERAGE

- Age 55+ at time of retirement.
- Age 62+ with ten or more years of continuous benefits-eligible service in order to receive the UI contribution toward the cost of UIChoice.
- At the time of retirement, you do not need to be enrolled in health and/or dental coverage as an active employee in order to elect coverage at retirement. Retirement is considered a qualifying event to enroll for health and/or dental coverage, including eligible family members. Coverage must be elected at retirement with the effective date of coverage the first day of the month following your last day worked.

QUALIFYING EVENTS TO ELECT / CHANGE COVERAGE AFTER RETIREMENT

- If your coverage is not continued/elected at time of your retirement, the only opportunity to elect it in the future is, if you have had continuous employer-based coverage since retirement through your own employment or your spouse's employment.

QUALIFYING EVENTS TO ADD A SPOUSE:
- Marriage (within 30 days)
- Spouse's employer-based coverage ends (within 30 days)

If you (retiree) and/or your spouse is enrolling for coverage due to employer-based coverage ending, you must provide evidence that you have had the coverage since retirement and the date it is ending (letter from HR or insurance carrier), along with Wellmark and/or Delta Dental application(s) obtained from University Benefits.

CONTINUATION / TERMINATION OF COVERAGE

- Requests to terminate coverage can be made at any time throughout the year.
- Requests to terminate coverage must be received in writing (email or letter). Coverage is terminated the last day of the month in which notification is received. Retroactive terminations are not permitted.
- Surviving spouses have the option to continue coverage following the death of a retiree. Information is mailed to the spouse upon notification of the retiree's death.
- Family members (spouse and/or children) are not eligible for coverage if the retiree does not continue coverage or drops coverage at any point in retirement. For example, a spouse cannot continue coverage if the retiree is living and not covered.

PLAN AND COVERAGE INFORMATION

- Plan, premium rates and the UI contribution for those who are eligible are subject to change annually.
- The option of retiree coverage is reviewed annually by UI leadership. Lifetime coverage is not guaranteed. Further, the UI contribution is not guaranteed.
- If Medicare eligible, retirees must be enrolled in Medicare Parts A & B as primary. Medicare enrollment is required for both UIChoice and Health Alliance participants. You must contact University Benefits if you become Medicare eligible due to disability prior to the age of 65.
- Eligibility for the UI contribution is based on your age and your years of continuous benefits eligible employment at time of retirement.
- If an employee retirees and receives the contribution and then later returns to active employment/benefits and retires a second time, the contribution will continue (if available) following their second retirement even if they did not meet the ten year requirement after returning to work the second time.
- If a retiree is eligible for ACA coverage through their employment with the university and ACA coverage is elected, they are not eligible for Dental II as a retiree and cannot elect Dental II when the ACA coverage ends.
- Medicare-eligible retirees and family members have the option of three UI retiree health plans: UIChoice, Health Alliance HMO and Health Alliance PPO. Eligible participants have the option to switch from one plan to another each year during open enrollment. The option to change plans is available each year with no limit.

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