Prior Retiree Eligibility Requirements

1.   Prior Retirees are retirees who left the service of an employer prior to the employer's initial coverage date as a Participating Agency under the New York State Health Insurance Program.

Extension of coverage to Prior Retirees is *optional* for a Participating Agency.

2.   If a Participating Agency elects to extend coverage to Prior Retirees, a Prior Retiree must meet the following conditions to be eligible for such coverage:

  a.   The Prior Retiree must have retired prior to the initial coverage date established for his or her Participating Agency,

and

  b.   The Prior Retiree must have been employed for at least five years by the Participating Agency from which he or she retired (such employment need not have been continuous),

and

  c.   The Prior Retiree must be receiving a retirement allowance or pension from a retirement system administered by the Participating Agency or by the State of New York (including New York State Teachers' Retirement System).

    A Prior Retiree who has returned to service and terminated his or her status as a retiree may be eligible for enrollment in the program for active employees.

3.   A Prior Retiree, covered as a dependent under the New York State Health Insurance Program on the Initial Coverage Date for this group, who subsequently loses eligibility for coverage as a dependent, may at that time apply for coverage as a Prior Retiree. An application for such coverage must be made by the Prior Retiree within one month following the end of coverage as a dependent.

    In such cases, coverage as a Prior Retiree will become effective on the first day of the month following the month in which application is made.

4.   All Prior Retirees must enroll for coverage as of the first date on which coverage is available to this group.

    A Participating Agency may for good cause and with prior approval of the President of the New York State Civil Service Commission allow such Prior Retirees to enroll after that date, but in no case more than ninety days after the date.