

Health insurance after you retire

Maintaining your health insurance coverage after retirement is an important part of providing economic security during your retirement. A group health insurance policy gives you access to both a large network of participating providers and to lower group costs for insurance.

Coverage options

1. You may continue your current coverage on a COBRA plan for up to 18 months after your employment ends, and you will need to contact your COBRA administrator for additional details.
2. If you have 60 months of continuous Educators Health Alliance (EHA) coverage through your school system and are between the ages of 50 – 64, you will be eligible to continue your group health insurance on a **Direct Bill Plan**. Since this is a “members only” plan, you will need to be a Special Service Dues paying member in good standing with the Nebraska State Education Association (NSEA) to maintain your eligibility. Once you turn 65 years old and become eligible for Medicare, you will be given the opportunity to convert to an Educators’ Medicare Supplement plan.
3. If you are over age 65 when you terminate your group health insurance plan through an EHA school, you will be opportunity to apply for an Educators’ Medicare Supplement plan.
4. You may purchase your own retail policy by contacting an agent at the insurance company of your choice.

How it works

1. Notify your school benefits department that you intend to retire, and your school will notify Blue Cross and Blue Shield of Nebraska that your group coverage will be terminating.
2. Blue Cross will mail you a health insurance packet of materials that explains your coverage options as an EHA retiree. If notification is received in a timely fashion, your packet will be mailed approximately 45 days before the end of your coverage. If you have questions about your current coverage termination date, please contact your benefits department.
3. Complete your health insurance application and return it to Blue Cross and Blue Shield of Nebraska (Attention: Membership) at PO Box 3248, Omaha, NE 68172.
4. If you are applying for a Direct Bill Plan, complete the NSEA enrollment form and submit your Special Service Dues to 605 So. 14th Street, Lincoln, NE 68508-2742.

5. When you near age 65, contact Social Security and Medicare up to 3 months prior to your birth month to apply for Medicare. You can get enrollment information on Medicare's web site at ***www.medicare.gov***, or call Medicare at 1- 800-MEDICARE (1-800-633-4227).
 - a. Social Security can help you with signing up for Medicare Part B. You can reach Social Security at 1-800-772-1213.
 - b. Additional information and help with enrollment in Medicare can be obtained by calling the Nebraska Senior Health Insurance Information Program, SHIIP, at 1-800-234- 7119.
 - c. **Note:** The Educators' Medicare Supplement plans do not include prescription coverage, so you will need to contact an agent with your local health insurance company to purchase a prescription plan.