



Educators
Health
Alliance

Special Services: Providing Health Insurance for Retired School Employees

HEALTH INSURANCE FOR RETIREES

Employees between the ages of 50 and 64 who have been participants in the EHA plan for at least five (5) years may now choose from a \$900 deductible; a \$2,000 Deductible; a \$3,500 Deductible; or a \$4,000 Deductible retiree plan upon terminating employment with their school district (including retirement), without having to take COBRA first.

A. If you choose COBRA—for the first 18 months following retirement, the employee and eligible dependents can continue the school district’s group plan under COBRA. The COBRA Election Form must be completed and returned by the employee within 60 days following retirement to be eligible for continuation of the group health plan. The Election Form and further COBRA information is sent to the employee and eligible dependents by PayFlex.

The employee does not have to be a member of NSEA, NCSA, or NASB to continue EHA health coverage under COBRA. You and your dependents can continue on the district’s health plan for up to eighteen months following retirement. You and your spouse can each enroll in a single plan unless you have dependent children. COBRA coverage will end the day you are entitled to Medicare. You should start Medicare when you reach age 65 to avoid late enrollment penalties for Medicare.

Remember, if you choose COBRA, you are NOT eligible to enroll in the EHA Direct Bill plan at a later date.

B. If you choose Early Retiree/Direct Bill Coverage- an employee may choose to continue EHA coverage under the Direct Bill program. The Direct Bill program is a special service of these associations for retired members. The insurance plans offered are a \$900 deductible PPO; a \$2,000 deductible PPO; a \$3,500 High Deductible, Health-Savings-Account-eligible plan (HSA-eligible); or a \$4,000 High Deductible Health-Savings-Account-eligible plan. This program is available only to Special Services members of NSEA, NCSA, or the NASB.

DIRECT BILL ELIGIBILITY:

- You **must** become a Special Services Member of NSEA, NCSA, or NASB.
- The school district from which you retired must be participating in the EHA plan.
- You must be at least 50 years old, or disabled, or the surviving spouse and/or dependent of a deceased school retiree.

- At the time of your retirement, you must have been covered by the EHA plan for at least the previous five years.
- You are eligible only until you reach age 65, unless your dependents need family coverage.

If you meet these eligibility requirements, your school district will notify Blue Cross/Blue Shield. The Direct Bill information and member enrollment form will be mailed to you by Blue Cross/Blue Shield. If you have questions in regards to eligibility, please contact the EHA Field Representative at 1-866-465-1342.

SPECIAL SERVICES MEMBERSHIP:

You **must** be a Special Services member to continue EHA coverage after you retire. NSEA administers the Special Services program for NSEA, NCSA, and the NASB. NSEA collects all Special Services dues and enrollment forms and then remits the respective membership dues to NCSA and NASB. Special Services applicants should complete the appropriate section of the application for membership for their respective association.

SPECIAL SERVICES DUES: Special Services membership is annual—from September 1 to August 31 of each year. You **must** be a member each year to be eligible for retiree coverage until you reach age 65. Your initial year of membership and your final year at age 65 will be prorated on a quarterly basis.

If you are a member of NARSA or a life member of NSEA-Retired, or a member of NASB when you left the board, the annual dues will be **\$125** each for you and your spouse.

If you were an NSEA member at retirement (but not a life member of NSEA-Retired), the annual dues will be **\$185** for you and **\$125** for your spouse.

If you were not a member of NSEA or NCSA at retirement or a member of NASB when you left the school board, the annual dues will be **\$250** each for you and your spouse.

AFTER DIRECT BILL at AGE 65—

At age 65, the Direct Bill plan ends and you become eligible for Medicare. Retiree Medicare Supplemental Coverage is available for EHA Direct Bill subscribers or NSEA-Retired members through NSEA-Retired or the NEA. For benefits, rates and information for the NSEA-Retired Medicare Supplement option, please visit www.nsea.org/retired.

FOR FURTHER INFORMATION:

Call NSEA at 1-800-742-0047 or (402) 475-7611. Ask for Special Services Membership.

BLUE CROSS/BLUE SHIELD:

Call 1-877-721-2583

COBRA ENROLLMENT: Contact your local school district