



**MANAGEMENT  
AND BUDGET**

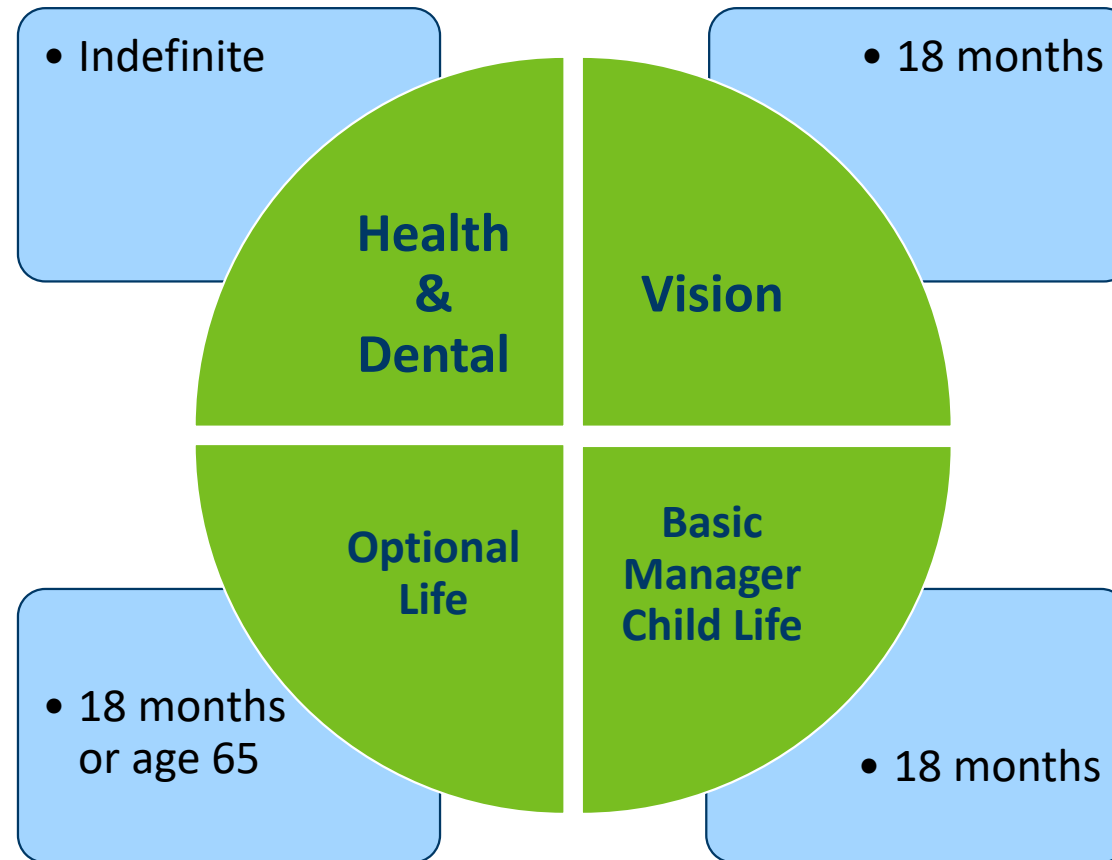
STATE EMPLOYEE GROUP  
INSURANCE PROGRAM

# Continuation of Insurance Upon Retirement

# Continuation of Insurance

- All insurance eligible retirees have the option to continue their insurance coverage
- Retirees who elect not to continue insurance coverage at the time of retirement cannot enroll at a future date

# Length of Continuation



# Eligibility

## Regular

- Age 65 or older  
and
- Medicare A & B  
and
- Eligible for a regular retirement annuity

## Early

- Under age 65 and
- 5 years allowable pension service + entitled to regular retirement annuity  
or
- Age 50 with 15 years of state service

## Special

- Under age 65 & eligible for employer contribution because of special legislation or contract language

\*five years of service or meets the service requirement of the collective bargaining agreement or plan, whichever is greater

# General Provisions Enrollment

## General Provisions

- May change health and/or dental carrier(s) during the 60 calendar days preceding retirement
- May not add dependent coverage unless:
  - newly married
  - dependent loses other group coverage

## How to Continue:

- Must complete the appropriate continuation form(s) no later than 30 days from retirement date
- COBRA forms mailed to your home address

# Special Retiree Pre-55 Calculation for Medical

Employee A retires at age 50. The monthly employer contribution is \$2,175.24. The total cost of insurance is \$2,460.66 (employer + employee contribution). Here is how the benefit is calculated:

$$120 \times \$2,175.24 \text{ (employer cont.)} = \$261,028.80$$

$$\$261,028.80 \text{ divided by } 180 \text{ months (15 years to age 65)} = \$1,450.16$$

\$2,460.66  
(total cost of ins.)



\$1,450.16  
(employer contribution)



\$1,010.50  
(employee cost)

# 2025 SEGIP Medical Insurance Rates

2025 Retiree Monthly Medical Rates	Section 1 Retiree		Section 2 Dependent					Section 3 Surviving Spouse and Dependents			
	Retiree under 65	Retirees 65 and over	One dependent under age 65 (spouse or child)	A spouse under 65 and 1 or more children	One or more eligible children/ no spouse	Spouse 65 and over	Spouse 65 or over and 1 or more children	Surviving Spouse or one dependent under 65	Surviving Spouse 65 and over	Two or more surviving dependents under 65	Surviving Spouse 65 and over and dependents
<b>Blue Cross and Blue Shield of MN</b> Minnesota Advantage Health Plan	\$836.76	—	\$1,623.90	\$1,623.90	\$1,623.90	—	\$1,623.90	\$836.76	—	\$2,460.66	—
Coordinated Plan (Medicare)	—	\$385.00	\$836.76 *	—	—	\$385.00	—	—	\$385.00	—	\$2,008.90
<b>HealthPartners</b> Minnesota Advantage Health Plan	\$836.76	—	\$1,623.90	\$1,623.90	\$1,623.90	—	\$1,623.90	\$836.76	—	\$2,460.66	—
Medicare Group Solution	—	\$382.20	\$836.76 *	—	—	\$382.20	—	—	\$382.20	—	\$2,006.10
<b>UCare</b> Medicare Group (Closed)	—	\$375.00	—	—	—	\$375.00	—	—	\$375.00	—	\$1,998.90

Retiree & Spouse both under age 65

Retiree 65+ & Spouse under 65

Retiree under 65 & spouse 65+

Both 65+

Add Section 1 to Section 2 to arrive at the total cost of family medical coverage.

\*A single remaining dependent continues coverage in the Minnesota Advantage Health Plan and is allowed to pay the equivalent of a single premium.



# Dental Premium Rates

2025 Dental Plan Monthly Rate	Retiree/former employee rate	Family rate	Surviving dependent rate only
State Dental Plan Delta Dental (Group 216)	46.04	136.24	46.04
State Dental Plan HealthPartners	46.04	136.24	46.04

# Life Insurance Rates

2025 Life Insurance	Rate
Basic Life	\$13.16
Managerial Life (MLMA 1.5x)	\$43.41
Managerial Life (MLMB 2x)	\$62.18
Child Life	\$0.86

## \$250 Post Retirement Health Care Benefit

- Most contracts and plans - Check with Agency

## Retirement Insurance



### **YOUR HR REPRESENTATIVE**



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