

BENEFIT STATUS FOR RETIRED TEACHERS EMPLOYED AFTER JULY 1, 1990

<u>BENEFIT</u>	<u>COVERAGE</u>	<u>PAYMENT</u>
HEALTH INSURANCE	Coverage may be continued through retirement if eligible *1, *2	Teachers will have the same percentage of health insurance premiums paid at the time of retirement, but the premium is adjusted based on your years of full time service. *1, *2
EXCESS MAJOR MEDICAL/VISION (Empire NYSHIP enrolled)	Coverage may be continued into retirement	Retiree pays total premium to JJ Stanis & Co Administrators.
VISION CARE (HIP plan/Health Waiver enrolled)	Coverage may NOT be continued into retirement.	Benefit not available to retiree.
GROUP LIFE	Coverage may be continued through retirement. Benefit is reduced at age 65 by 50% and at age 70 to \$2,000	Retiree pays total premium to J. J. STANIS Administrators
DENTAL	Coverage may be continued for 18 months under COBRA	Retiree pays total COBRA premium to J. J. STANIS Administrators
LONG TERM DISABILITY	Coverage ceases last day of active service	Benefit not available to retirees
FLEXIBLE BENEFIT PROGRAM	Salary reductions will cease last day of service	All account balances will remain available until the end of the Plan Year.

*1) To be eligible for continued coverage as a retiree of Western Suffolk BOCES, the employee at the time of retirement must have the qualifying years of full-time service as explained in the contract (based on their hire date).

*2) See contract provision/refer to your date of hire and applicable contract.