



Rules of the Employee Benefit Plan Council

478-2-.08 Termination of Coverage.

- (1) **Termination from Employment.** Termination from employment includes resignation, retirement, abandonment of job, release from job, forfeiture of job, and all other types of termination. Extension of a leave of absence longer than twelve (12) months constitutes a termination of coverage for the purposes of the Plan. A period away from work for less than thirty (30) days will not be considered a termination. Insurance and health care and dependent care flexible spending account coverages will terminate at the end of the month following the month of the last reduction/deduction that was transmitted to the Administrator. This date will normally be the end of the month following the month in which separation or termination of employment occurred.
- (2) **Reduction of Work Hours.** A reduction in work hours beyond the minimum required may result in a loss of eligibility to continue coverages and options under the Flexible Benefits Program, except as defined in 478-2-.04(7).

 - (a) If for any reason the number of worked hours is reduced for a covered state employee to less than thirty (30) hours per week, coverage shall terminate at the end of the month following the month in which the required premium was paid;
 - (b) If for any reason the number of worked hours is reduced for a covered employee of a participating educational institution to less than half-time or a minimum of seventeen and one-half (17 and 1/2)hours per week, coverage shall terminate at the end of the month following the month in which the required premiums and/or contributions were paid;
 - (c) If for any reason the number of worked hours is reduced for a covered public school employee to less than sixty (60) percent of that required to perform the position duties, coverage shall terminate at the end of the month following the month in which the required premium and/or contribution was paid; however, the sixty (60) percent cannot be less than twenty (20) hours if the employee is a participant in the Teachers Retirement System and less than fifteen (15) hours if the employee is a participant in the Public School Employees Retirement System.
- (3) **Failure to Return from an Approved Leave of Absence Without Pay.** If an employee who is on an approved leave of absence without pay fails to return to active employment or is absent more than twelve (12) months, coverage for the insurance options and health care flexible spending account will terminate at the end of the month for which the premium(s) and/or contribution(s) have been paid.

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- (4) **Failure to Remit Insurance Option Premiums and Health Care Flexible Spending Account Contributions.** Failure to remit the applicable insurance option premium amounts and health care flexible spending account contributions while on leave of absence without pay will terminate coverage at the end of the month for which the premium(s) and/or contribution(s) have been paid, unless provisions of section 478-2-.05 apply. When premium amounts and contributions are not paid, benefits will not be allowed during the period, unless such is due as a contractual provision of total disability.
- (5) **Termination of Retiree Dental Coverage.** A retired employee may discontinue coverage at any time by advance notice to the Third-Party Administrator, without any entitlement to re-enroll at a later date. Discontinuation of coverage will become effective one (1) calendar month following written notification to the Administrator.
- (6) **Termination of Extended Coverage.** Extended coverage for each extended beneficiary shall terminate on the earliest of the following dates:
- (a) Eighteen (18) months after the qualifying event if coverage is due to termination of employment, separation due to retirement, or reduction in hours;
 - (b) Thirty-six (36) months after the qualifying event if the qualifying event were: (1) the death of the covered employee; (2) a divorce or legal separation from the employee; or (3) a dependent child ceased to qualify as a dependent under the applicable option.
 - (c) The date on which the Plan is discontinued for all employees in the same class as the covered employee; or
 - (d) The date any required premium or contribution is not made within the period designated in these Regulations.

Authority:

O.C.G.A. Secs. 45-18-52(a);