

**IDAHO DEPARTMENT OF ADMINISTRATION
OFFICE OF GROUP INSURANCE**

VOLUNTARY RETIREE INSURANCE OPTIONS PROCEDURES

THE PURPOSE: To establish Department of Administration procedures for allowing insurance vendors the ability to provide individual **Dental, Vision, Long Term Care and Life Insurance** programs to qualified state retirees with available sick leave funds.

AUTHORITY: The Department of Administration, Office of Group Insurance (OGI) has authority, pursuant to Idaho Code § 67-5761(1)(e), in cooperation with the Division of Human Resources (“DHR”) and the Public Employee Retirement System of Idaho (“PERSI”);

Pursuant to Idaho Code § 67-5333(2)(a), insurance premiums for certain health insurance may be paid from unused sick leave credited to the retiree’s retirement account, which is administered by the Public Employee Retirement System of Idaho (“PERSI”);

PROVIDER:

1. Must provide confirmation from the Department of Insurance (“DOI”) that the vendor is approved to offer (Dental, Vision, Long Term Care and Life Insurance) insurance in Idaho and authorized by the appropriate regulating body (e.g., the Centers for Medicare and Medicaid Services or the appropriate state insurance department) to offer (Dental, Vision, Life Insurance) coverage.
2. Will provide to retirees only Voluntary Retiree Insurance Options approved by the appropriate regulating body (e.g., the Centers for Medicare and Medicaid Services or the appropriate state insurance department) and marketed to the general public.
3. Premiums for such Voluntary Retiree Insurance Options shall be no more than premiums for the same plans offered to individual members of the general public.

The maximum payable benefit for Life Insurance policies may not exceed \$50,000. Premiums for Life Insurance policies in excess of that maximum benefit amount are not eligible for payment from an individual’s sick leave funds.

4. Acknowledges that OGI is making no representation as to the eligibility or enrollment of any retiree in any other plan of the same type.
5. Acknowledges that this does not constitute or create any exclusive right to provide Voluntary Retiree Insurance Options to State of Idaho retirees.
6. Must sign a Memorandum of Understanding (MOU) with the OGI and PERSI, agreeing to comply with all requirements.

7. Must complete RS432C Insurance Carrier Certification of Group Policy and RS432R Employer/Consortium Certification of Group Insurance Policy.
8. Complete and return W-9/Direct Deposit/Remittance Advice Authorization Form to PERSI.
9. Must comply with PERSI's billing procedures and required format.
10. Will process and pay all claims in accordance with its established processes and procedures and the applicable benefits under the policy. It shall be the Insurance Company's sole responsibility to address all questions, concerns, problems and other issues under its span of control by any State of Idaho retiree who enrolls in one of their Voluntary Retiree Insurance Options.
11. Acknowledges that neither the OGI nor the State of Idaho is endorsing any product offered by the Insurance Company.

OFFICE OF GROUP INSURANCE (OGI):

1. Will provide active employees with information regarding the Voluntary Retiree Insurance Options available upon retirement. Any action with respect to using any of these options will be initiated by the individual.
2. Will provide to retirees information regarding the Voluntary Retiree Insurance Options. Any action with respect to using any of these options will be initiated by the individual.