

Continuing Your County Benefits Upon Leaving Employment



King County

As an employee leaving King County employment, you have a limited amount of time to convert your group benefits to individual coverage. This guide is a summary of your options and what you need to do if you would like to convert from group to individual coverage.

Information and Deadlines

Health insurance:

- COBRA/Retiree medical packet: Due 60 days after end of county coverage/date of notice
Navia Benefit Solutions 800-669-3539

Life insurance:

- Portability application: Due 31 days after county coverage ends
Securian/Minnesota Life 866-365-2374
- Conversion application: Due 31 days after county coverage ends
Securian/Minnesota Life 866-365-2374

Accidental death and dismemberment insurance:

- Conversion application: Due 31 days after county coverage ends
Securian/Minnesota Life 866-365-2374

Health benefits

If you have county health coverage on your last day of employment, your coverage continues through the last day of the month in which you were in a benefits status. When your county-paid coverage ends, you and your covered dependents may pay to continue coverage under COBRA (Consolidated Omnibus Budget Reconciliation Act) as long as your employment ends for reasons other than gross misconduct. If you are under age 65 and leaving county employment because of retirement, you may choose to continue coverage under retiree medical benefits instead of COBRA until you reach age 65.

Navia Benefit Solutions, the County's third party administrator, will notify you of your enrollment options. You have 60 days after your county coverage ends or 60 days from the date of Navia's letter notifying you of your options, whichever is later, to make an election. If you elect COBRA continuation coverage, you must make the initial payment by the 45th day after electing it. (Note: If you want to expedite your enrollment, you can make your first premium payment at the same time you enroll.)

There is no lapse in coverage—self-paid health benefits begin when county-paid benefits end, even if retroactive processing and payments are required.

Life insurance

Depending upon your circumstances, you may have a variety of options for continuing county group life insurance coverage for you and your covered dependents.

Portability

If you leave employment and are not ill or injured and away from work on the date your coverage ends, your insurance is "portable." This means you may pay Securian/Minnesota Life, the County's life insurance

administrator, directly for the basic and supplemental life insurance you had on your last day of employment, up to \$500,000, until you reach age 99. You may also pay to continue supplemental coverage you had on your last day of employment for your covered dependents (up to \$100,000 until age 99 for your spouse or domestic partner, and up to \$5,000 until age 19 for dependent children). If you're interested, it is your responsibility to contact Securian/Minnesota Life to request and submit a portability application.

Conversion

If you are not eligible for portability, you may convert your county group life insurance to a whole life policy. If you're interested, it is your responsibility to contact Securian/Minnesota Life within 31 days after your county coverage ends to request and submit a conversion application.

Accidental death and dismemberment insurance (AD&D)

Your accidental death and dismemberment (AD&D) insurance is not portable. You may be eligible to purchase AD&D conversion insurance through Securian/Minnesota Life, the County's AD&D administrator, to an individual policy. If you're interested, it is your responsibility to contact Securian/Minnesota Life and apply in writing within 31 days of leaving county employment or retiring.

Continued coverage when your spouse or domestic partner is also a county employee

If you're leaving county employment and your spouse or eligible domestic partner is a county employee, your spouse or domestic partner may add you to his or her benefits within 30 days of the date of your last day of employment or date of retirement. Your spouse or eligible domestic partner must complete the [Dependent Enrollment form](#), available at kingcounty.gov/audience/employees/benefits/enrollment-changes.