



Benefits Upon Layoff

Frequently Asked Questions

Health, Dental, Life, and Long Term Disability Insurance

Q When will my insurance benefits stop?

A The end of the month in which your layoff occurs.

Q Is there a way for me to continue to have coverage?

A Yes, you may continue your health and dental insurance with no lapse in coverage beginning the first of the month after your layoff. Life insurance may be ported or converted to an individual whole life policy. Long Term Disability insurance does not have any conversion option.

Q How long may I continue my health and/or dental insurance?

A You may have coverage for 18 months (29 months if you meet the Social Security Administration requirement for disability), if needed, with the State of Iowa group through COBRA (Consolidated Omnibus Budget Reconciliation Act). After that time you will be offered an individual conversion plan for health insurance. Dental insurance will stop after 18/29 months. There is no individual conversion for the dental plan.

Q How do I get enrolled in COBRA coverage?

A The Department of Administrative Services-Human Resources Enterprise will send you a COBRA Notification Election Form within two weeks after your last payday. You have 60 days to elect coverage. You are responsible for the COBRA premium. The form will give you the monthly rate (there is no State share) and instructions on enrollment requirements. You will also need to complete an insurance application to enroll in COBRA.

Q Will I lose my coverage between the end of the month of my layoff and when I elect COBRA?

A No. Coverage will be provided on a retroactive basis once you make your timely election and premium payment.

Q Is there anything that would make me ineligible for COBRA?

A If you do not make your election within 60 days of notification, you are no longer eligible.

Q May I change my coverage?

A You may not change your health plan election until the next annual enrollment and change period. However, you may change from an MCO plan if you are leaving the MCO service area. You may also change from family to single coverage.

Q How do I pay for COBRA coverage?

A The first month's payment must be included with your election form and application(s). From that point on, you will receive a monthly billing directly from the insurance carrier. Your checks should be made payable to the insurance carrier, NOT the State of Iowa or the Department of Administrative Services. See your personnel assistant for monthly premium information.

Q How do I continue my life insurance?

A Your personnel assistant should give you a Notice of Continuation of Coverage for Life Insurance Form.

Q How much life insurance can I continue?

A You can port 50%, 75%, or 100% of the amount of coverage you had in force at the time of your layoff. You can convert up to the amount of insurance you had in force at the time of your layoff.