Separation from Service

Termination of Benefits

An employee's coverage in the State Health Insurance Program will end on the last day of the month following the month in which his or her status as an employee ends. However, the Participating Agency may elect administratively or through collective negotiations to end benefits on the last day of the month in which their status as an employee ends. School districts which participate in NYSHIP may elect to provide continuation of coverage during July and August.

At the time an employee separates from the service of a Participating Agency, the employee may be eligible for continuation of coverage under the State Health Insurance Program under either the federal COBRA Continuation of Coverage law (see Section 3.12) or the New York State Continuation of Coverage law (see Section 3.11).

<u>Note</u>: Do **not** terminate benefits if the employee is eligible to retire or vest for health insurance purposes. (See Section 3.7 for Retirement and 3.14 for Vested Status.)

Employment with another Participating Agency

Enrollees who leave the employment of one Participating Agency to accept employment with another agency which participates in the New York State Health Insurance Program are subject to the waiting periods established by the new Participating Agency.