

Supplemental Benefits in Retirement

State & UW Retirees Only

For complete information, review your health benefits decision guide or visit the [Insurance](#) page.

For continuation forms, contact your employer. Each continuation form includes information about where to submit both the payment and form. Typically, forms are due to the administrator within 60 days of retirement.

What Can Be Continued

Automatically Continued, No Steps Required

- Uniform Dental (if continuing health insurance)
- Long-Term Care (if paying HealthChoice directly)
- State Group Life Insurance ([if eligible](#))

Can Be Continued, Must Act

- Supplemental Dental
- Vision
- Long-Term Care (if paying HealthChoice through payroll deduction)
- Accident Plan
- Health Savings Accounts

Can Be Continued Temporarily, Must Act

The following benefits you can continue until the end of the calendar year in which you retire:

- Health Care Flexible Spending Accounts (FSAs)
- Limited Purpose Health Care Flexible Spending Accounts (LPFSAs)
- Dependent Day Care Account

What Can't Be Continued

- Income Continuation Insurance
- Parking Accounts
- Transit Accounts

Parking and transit accounts: all expenses incurred while you were working must be submitted by the end of March of the following year.



Steps to Continue Coverage

Supplemental Dental & Vision

Complete the continuation form:

- [ETF Supplemental Dental Retiree/Continuant Enrollment Form](#)
- [ETF Supplemental Vision Retiree/Continuant Enrollment Form](#)

If you continue your coverage at retirement through COBRA, your COBRA coverage will expire after 18 months. To continue coverage, enroll as a retiree during open enrollment within those 18 months. If you do not enroll during this time, your coverage will end, and you must wait until the next open enrollment period to re-enroll.

Accident Plan

Contact Securian at 1-866-295-8690 or madisonbranch@securian.com

Long-Term Care Insurance

You can no longer pay via payroll deductions. Contact HealthChoice at 1-800-833-5823 to set up a direct payment.

Health Savings Accounts

Steps vary, depending on your situation. See *Your State-Sponsored Health Savings Account* in the Related Resources.

FSA's & LPFSA's

If you are enrolled for the current plan year, you have two options:

1. Stop your monthly contributions and incur eligible expenses before your account end date.
 - Account end date: The last day of the month upon termination or retirement date.
 - Any unused funds are forfeited at the end of the runout period.
2. Continue incurring expenses through the end of the year. You must pay your remaining contributions monthly after tax.
 - Fill out the [Flexible Spending Account Continuation Election Form \(ET-1518\)](#) for this option.
 - Upon termination or retirement, you are not eligible to have any carryover into the next year and remaining funds will be forfeited.

All expenses must be submitted no later than the end of March of the following year.

If you did not enroll this year and only have a carryover balance: you may only incur expenses through the last day of the month upon your retirement date. Unused funds will be forfeited.



Dependent Care Account

You can no longer contribute to your account, but you can incur expenses through the end of the year.

Submit claims by the end of March of the following year. Any unused funds are forfeited.

