

MARYLAND STATE COVERAGE CONTINUATION PERIOD

Maintaining group health insurance benefits after leaving the group for employer groups that have 20 or fewer employees...for MD residents only

INVOLUNTARILY TERMINATED EMPLOYEE 18 MONTHS
(except for gross misconduct)

SURVIVING SPOUSE & DEPENDENTS 18 MONTHS

DIVORCED SPOUSE & DEPENDENTS **UNLIMITED**

DEPENDENTS WHO CEASE TO QUALIFY AS
DEPENDENTS NO BENEFIT

TIME LIMIT FOR ELECTING COVERAGE No cut off for divorced spouses; 45 days for surviving spouse from date of death; 45 days for terminated employee from the date of termination.

EFFECTIVE DATES FOR CONTINUATION Effective date will be retro active to the date in which the coverage was terminated.

**** AN EMPLOYEE MUST HAVE BEEN ENROLLED UNDER THEIR EMPLOYER'S PLAN FOR 3 CONSECUTIVE MONTHS IN ORDER TO BE ABLE TO CONTINUE THEIR COVERAGE UNDER MD STATE CONTINUATION****

The right of MD State Continuation ends if..

- If the continuee fails to make timely payments
- The employer ceases to provide benefits to its employees by decision or failure to pay the group premium
- The continuee becomes eligible for Medicare Benefits
- The continuee accepts coverage under any group or non group health plan
- The continuee elects to discontinue coverage

PLEASE NOTE; THE EMPLOYER CAN ADD ON 2% TO THE PREMIUM FOR ADMINISTRATIVE PURPOSES.

THE CONTINUEE IS RESPONSIBLE FOR SENDING THE PREMIUM PAYMENT TO THE FORMER EMPLOYER. ONCE THE BENEFITS HAVE BEEN REINSTATED, THE CONTINUEE (*FORMER EMPLOYEE*) WILL RE-APPEAR ON THE PREMIUM STATEMENT AS IF THEY WERE AN ACTIVE EMPLOYEE.

THE PREMIUM MUST BE RECEIVED BY THE FIRST OF THE MONTH FOR THE NEXT COVERAGE MONTH. THE CONTINUEE ALSO HAS A 30-DAY GRACE PERIOD FOR SENDING IN THEIR MONTHLY PREMIUM PAYMENTS.