

**TO:** All Public Employers  
**FROM:** John Barbagello, Retiree Data Base Manager  
**DATE:** April 25, 2011  
**SUBJECT:** Deduction of Health Insurance Premiums and Rate Changes

### **Health Insurance Eligibility**

A retired public employee may be eligible to continue coverage in a public employer's group health insurance plan. The monthly insurance premium may be withheld from the retiree's monthly retirement benefit.

The Montana Public Employee Retirement Administration (MPERA) does not monitor any insurance plan. Retirees must address all questions concerning coverage to you, the former employer, including the authorization for withholding.

### **Authorization Forms**

To have premiums withheld, both the former employer **and** the retiree must complete the *Authorization for Deduction of Health Insurance Premiums* form. The former employer must forward the authorization to MPERA before the 15<sup>th</sup> of the month. (Example: November premiums -- the application must be in MPERA office prior to October 15<sup>th</sup>.)

### **Changes to Insurance Premium Listing**

- MPERA provides the *Monthly Insurance Premium Withholding List* at the end of each month. Rate changes must be notated on the second page of the listing.
  - Indicate the appropriate changes.
  - Provide a contact phone number.
  - Sign and date the report.
  - Return the report to MPERA by mail or fax to (406) 444-5428. If the report is faxed, it is considered filed on the day the fax is received by MPERA, provided a hard copy is received in the MPERA office within five working days of the filing date.
  - A report cannot be filed by email at this time as a signature is required.
- Changes **must** be received before the 15<sup>th</sup> of each month.
- **DO NOT** send change adjustments to MPERA more than 30 days prior to the date of the change.

If your mailing address on the envelope is incorrect, notify MPERA **in writing**.