

## Surviving Dependent Benefits

PEEHIP law allows covered surviving dependents to be able to continue the PEEHIP insurance plans that they are covered on at the time of the member's death. The insurance plan(s) can be continued as long as the surviving dependents pay the monthly premium by the due date each month.

Survivor policies are as follows:

- ◆ New dependents who are not covered on the PEEHIP policies at the time of the member's death cannot be added to the plan at a later date.
- ◆ Surviving dependents do not have Open Enrollment rights.
- ◆ Once the insurance is cancelled by a surviving dependent, no reinstatement is allowed, and coverage cannot be picked up at a later date.
- ◆ Surviving dependents cannot enroll in **new** PEEHIP plans that they were not covered on at the time of the member's death.
- ◆ The eligible surviving dependent who wants to continue the PEEHIP coverage should notify PEEHIP as soon as possible from the member's date of death to enroll in coverage and avoid a lapse in coverage.

PEEHIP law also requires surviving dependents to pay the full cost of the monthly premium without financial assistance from the state. The monthly premiums effective October 1, 2011, are as follows:

Surviving Dependent Monthly Premiums for the 2010-2011 Plan Year	
Type of Contract	Monthly Premium for PEEHIP Hospital Medical or the VIVA Health Plan
Individual Coverage/Non-Medicare Eligible (NME) Survivor	\$658
Family Coverage/NME Survivor & NME Dependents	\$847
Family Coverage/NME Survivor & Only Dependent Medicare Eligible (ME)	\$816
Individual Coverage/ME Survivor	\$328
Family Coverage/ME Survivor & NME Dependent(s)	\$517
Family Coverage/ME Survivor & Only Dependent ME	\$486
Optional (Each) - Cancer, Indemnity, Vision, & Single Dental	\$38
Family Dental Premium	\$45

**Note:** If a member or dependent is under age 65 and eligible for Medicare coverage due to a disability, the PEEHIP office **must receive** a copy of the Medicare card before the premiums can be reduced. However, PEEHIP will pay secondary to Medicare once our office becomes aware of your Medicare eligibility regardless of whether our office has received your Medicare card. Medicare-eligible members and dependents should have Medicare Part A **and** Part B to have adequate coverage with PEEHIP.

Optional Coverage: Active and Retired Members		
Cancer	\$38/month	Individual or Family Coverage
Dental	\$38/month	Individual Coverage
	\$45/month	Family Coverage

Indemnity	\$38/month	Individual or Family Coverage
Vision	\$38/month	Individual or Family Coverage