

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, 2013, are as follows:

Surviving Dependent Monthly Premiums for the 2013-2014 Plan Year

Type of Contract	Monthly Premium for PEEHIP Hospital Medical or the VIVA Health Plan
Individual Coverage/Non-Medicare-eligible (NME) Survivor	\$679
Family Coverage/NME Survivor & NME Dependents	\$870
Family Coverage/NME Survivor & Only Dependent Medicare-eligible (ME)	\$839
Individual Coverage/ME Survivor	\$318
Family Coverage/ME Survivor & NME Dependent(s)	\$516
Family Coverage/Medicare-eligible Survivor & Only Dependent ME	\$485
Tobacco Premium for Survivor enrolling in Hospital Medical	\$28
Optional (Each) - Cancer, Indemnity, Vision, and 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. **Refunds will not be processed for retroactive premiums.** 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 must have Medicare Part A **and** Part B to have adequate coverage with PEEHIP.