

# Dependents of Deceased Employees, Disabled Employees or Retirees

CITATION REFERENCE

OFFICIAL TITLE	POLICY ON DEPENDENTS OF DECEASED EMPLOYEES, DISABLED EMPLOYEES OR RETIREES
VOLUME	HUMAN RESOURCES
RESPONSIBLE OFFICE	USG HUMAN RESOURCES OFFICE
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## Policy Statement

This policy authorizes institutions to provide insurance to dependents of a deceased employee, a disabled employee, or a retiree.

The dependents of a deceased employee, a disabled employee, or a retiree may remain in the group health and life insurance programs of the University System of Georgia consistent under certain conditions. (BOR Policy Manual regarding Insurance Policy.)

## Applicability

All units of the University System of Georgia are covered by this policy.

## Who Should Read This Policy

All employees within the University System of Georgia should be aware of this policy.

## Definitions

These definitions apply to these terms as they are used in this policy:

- x Board of Regents (BOR): The governing body of the University System of Georgia
- x Dependents: As defined by current BOR policy.

## Process and Procedures

The dependents of a deceased employee, a disabled employee, or a retiree may remain in the group health and life insurance programs of the University System of Georgia consistent with the following provisions: UnivUI/ 0.003 Tw 1Tc -0.001 -0tn aniv 514 (24 (o[(D)10 (514 Tw 1 Em(24 (U)3

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terms and conditions of COBRA participation that are described in the University System of Georgia's healthcare plan summary documents shall apply.

If a permanently and totally disabled employee with less than 9.5 years of continuous benefited service had elected to participate in the group life and/or dependent life insurance programs prior to becoming disabled, plan coverage will be permitted for a maximum of twelve (12) consecutive months following the receipt of the required documentation of a disability. If a disabled employee dies during this twelve (12) month period, their dependents shall remain eligible to participate in the dependent life insurance program for the remainder of twelve (12) month period. The surviving dependents will be responsible for the entire cost of the dependent life insurance. At the conclusion of this twelve (12) month period, a dependent will have individual policy conversion privileges.

**Dependents of Deceased Employees with At Least 10 Years of Continuous Benefited Service**  
If an employee with at least ten (10) years of continuous benefited service dies while in active service with the University System of Georgia, their dependents shall remain eligible to continue participating in the group health insurance program. The University System shall continue to pay the employer portion of the cost of group health insurance for the surviving dependents.

If a deceased employee with at least ten (10) years of continuous benefited service had elected to participate in the dependent life insurance program prior to their death, their dependents shall remain eligible to continue participating in this program. The surviving dependents will be responsible for the entire cost of the dependent life insurance.

**Dependents of Deceased Retirees**

Upon the death of a retiree (BOR Policy Manual regarding [Retirement Policy](#)), their dependents shall remain eligible to continue participating in the group health insurance program. The University System shall continue to pay the employer portion of the cost of group health insurance for the surviving dependents.

If a deceased retiree had elected to participate in the dependent life insurance program while in active service, their dependents shall remain eligible to continue participating in this program. The surviving dependents will be responsible for the entire cost of the dependent life insurance.

In no event shall the spouse of the deceased continue in the group after remarriage. Dependent children may remain in the group until they reach the legal age of majority or until they are eligible for another group benefits plan. The definition of dependent children as defined in the University System of Georgia's healthcare summary plan documents shall apply.

Eligibility in the group plans will cease for reasons including, but not limited to, the following:

- x Failure to remit premiums in a timely manner;

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- x Remarriage of the spouse;
- x A dependent child no longer meets the definition of “qualified dependent” under the plan’s provisions;
- x The dependent becomes covered by another group health plan and/or
- x The plans are no longer offered to any employees (BOR Minutes, August 2005).

### Responsible Parties and Contact Information

Party	Responsibility	Phone/Email/URL
Associate Vice Chancellor for Total Rewards	Ensure compliance with policy.	404-962-3235 <a href="mailto:usghr@usg.edu">usghr@usg.edu</a>
Institution Chief Human Resources Officers	Ensure compliance with policy.	See University System <a href="#">HR Officer Listing</a>

### Appendices (Internal Documents, Forms and Web Links)

- x None

### Related Documents and Resources (External)

- x None