

**HUMAN RESOURCES ADMINISTRATIVE MANUAL
EMPLOYEE BENEFITS & SERVICES:
DEPENDENTS OF DECEASED EMPLOYEES, DISABLED EMPLOYEES OR RETIREES**



**UNIVERSITY SYSTEM
OF GEORGIA**

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
ORIGINALLY ISSUED	
REVISED	DECEMBER 2007

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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:

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

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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:

Dependents of Deceased Employees with Less Than 10 Years of Continuous Benefited Service
If an employee with less than ten (10) years of continuous benefited service dies while in active service with the University System, their dependents shall remain eligible to participate in the group health insurance program for a period of twelve (12) consecutive months following the death of the employee. The University System shall continue to pay the employer portion for the cost of the group health insurance for the surviving dependents for this period of twelve (12) consecutive months.

Participation in the group healthcare plan may continue after the twelve (12) month period under the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 ("COBRA"). University System participation in the cost shall cease. The terms and conditions of COBRA participation that are described in the University System of Georgia's healthcare plan summary documents shall apply.

If a deceased employee with less than 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 to participate in this program for a period of twelve (12) consecutive months following the death of the employee. The surviving dependent(s) 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 Disabled Employees with Less Than 9.5 Years of Continuous Benefited Service

Those employees who become permanently and totally disabled and who have less than 9.5 years of continuous benefited service with the University System shall remain in the group health insurance program for a maximum of twelve (12) consecutive months following the receipt of the required documentation of a disability (BOR Policy Manual regarding [Insurance Policy](#)). If a disabled employee dies during this twelve (12) month period, their dependents shall remain eligible to participate in the group health insurance program for the remainder of the twelve (12) month period. The University System shall continue to pay the employer portion for the cost of group health insurance for the surviving dependents for the remainder of the twelve (12) month period.

Participation in the group healthcare plan may continue after the twelve (12) month period under the provisions of COBRA. University System participation in the cost shall cease. The

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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 the 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 become 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:

- Failure to remit premiums in a timely manner;

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- Remarriage of the spouse;
- A dependent child no longer meets the definition of “qualified dependent” under the plan’s provisions;
- The dependent becomes covered by another group health plan; and/or
- 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 usg-hr@usg.edu
Institution Chief Human Resources Officers	Ensure compliance with policy.	See University System HR Officer Listing

Appendices (Internal Documents, Forms and Web Links)

- None

Related Documents and Resources (External)

- None

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