

Continuation of Benefits: Overview

Effective Date: November 1, 2009

Function: Human Resources

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Procedure Summary

This document explains where to find the Research Foundation's (RF's) rules on eligibility and circumstances for coverage continuation, who pays for coverage continuation and explains how central office maintains changes to an employee's benefits in the RF business applications.

Procedure

Eligibility for Continuation Coverage

All regular employees and their eligible, enrolled (i.e., covered) dependents are eligible to continue benefits, provided they meet the benefits continuation requirements for the event that occurs.

Events that Change an Employee's Eligibility Status

The following situations could cause an employee's benefits eligibility status to change:

Situation	Procedure
There is a change in the percentage of effort or employment category	"Eligibility for Health Insurance Coverage" "Eligibility for Dental Plan Coverage" "Eligibility for Vision Care Plan Coverage"
Employment ends due to death	"Benefits Coverage Continuation After Death"
Employment ends due to termination	"COBRA Coverage Continuation"
Employment ends due to retirement	"Benefits Coverage Continuation After Retirement"
An employee goes on disability — workers' compensation, NYS Disability and Long-Term Disability	Leave Administration Handbook
An employee goes on leave — FMLA, LOA, PFL, and military	"Leave Administration Handbook"
A child reaches the limiting age	"Benefits Continuation After A Child Reaches the Limiting Age"
Divorce or legal separation	"COBRA Coverage Continuation"
A child marries or is no longer financially dependent	"COBRA Coverage Continuation"

Cost of Coverage

Premiums are paid by the employee or the dependent.

Exceptions:

- Disability — Workers' Compensation, NYS Disability and Long-Term Disability
1. See the "Long Term Disability (Full-Time Employees)" section in the [Leave Administration Handbook](#)
 - Retiree health insurance for those hired prior to January 1, 1986
 2. See the "Payment of Health Insurance Following Retirement" section in ["Benefits Coverage Continuation After Retirement."](#)

RF Business Applications Input

Central office will maintain an employee's benefits by inputting benefit overrides into the Benefits Eligibility Table when the employee's status changes because of any of the following reasons:

- Leave under the Family and Medical Leave Act (FMLA)
- Military leave
- Leave of absence (LOA)
- New York State (NYS) disability
- Workers' compensation disability
- Long-term disability (LTD)
- New York State (NYS) Paid Family Leave
- Termination:
 - Consolidated Omnibus Budget Reconciliation Act (COBRA) participation
 - Retirement
- Return from leave or retirement to active employment

Change History

Date	Summary of Change
March 10, 2020	Added Paid Family Leave language. Reformatted in Procedure template.
November 1, 2009	Added additional events impacting continuation of benefits for dependents.
March 31, 2006	Removed leave codes table and updated wording
February 16, 2005	Updated links and formatting

Feedback

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