



HEALTH BENEFITS ALERT

Fact Sheet for Surviving Beneficiary of a Deceased Active/Retired Judge

PURPOSE

To inform judges and their beneficiaries that upon the death of an active or retired judge, the surviving beneficiary/spouse **must re-enroll as a new beneficiary in the State of Maryland Health Benefits Program.** There are certain steps that **must be followed** by the surviving beneficiary/spouse in order to **ensure continued health benefits coverage.** The information contained in this Fact Sheet is designed to provide guidance in navigating the retirement/health benefits enrollment process during the period following the death of the judge.

ENROLLMENT PROCESS

- To initiate the enrollment process, call the Judiciary Human Resources Department and the Maryland State Retirement Agency to report the death of the judge **immediately.**
 - Employment Services (OES)
(410) 260-1731, Judiciary Human Resources
 - Karen Simpson, Program Manager
Maryland State Retirement Agency (MSRA)
(410) 625-5503, email: ksimpson@sra.state.md.us
- Upon receipt of the report of the death of the judge, the MSRA will mail an information packet to the beneficiary/spouse on record consisting of:
 - Beneficiary Retirement forms
 - Beneficiary Health Enrollment form
- These forms **must be completed and mailed back to the MSRA immediately** to start the enrollment process.

- The MSRA will process the beneficiary retirement forms completed and submitted by the beneficiary/spouse and create a beneficiary record; and will notify the Maryland Department of Budget and Management Employee Benefits Division (DBM/EBD).
- Upon notification of the newly-created beneficiary record, the DBM/EBD will process the beneficiary health benefits enrollment form. ¹
- A Summary Statement of Benefits Elections will be mailed to the beneficiary's home address on record. The Summary Statement of Benefits Elections will include the health benefit elections of the beneficiary/spouse and the effective date of the coverage.
- There may be a **lapse in coverage** due to the processing of the paperwork. ²
- This new benefits coverage will be made retroactive, and will cover the lapsed period. Once the premium has been processed, the surviving beneficiary/spouse will receive reimbursement from the insurance carrier for the covered out-of-pocket expenses that were incurred during that time.
- If a lapse in coverage occurs, or should assistance with this process be desired, please call Employment Services at (410) 260-1731 as soon as possible, so they may provide a prompt response.

Note:

1. MSRA and DBM/EBD are two separate agencies. This can impact the flow of the paperwork for the process that is described herein.
2. The beneficiary may elect COBRA to cover any missed health benefit premiums until the retirement record is available if the beneficiary is terminated from the active or retirement account. The difference in the COBRA premium and the retiree health benefit premium will be refunded back to the retirement date.

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