

## **OGB Executive Policy 01-01 - Military Duty (Revised 02-14-2003)**

Military reservists and National Guard members called to active duty—and who are employees of the State of Louisiana—will have access to continued coverage through the Office of Group Benefits without penalty under the agency’s health and life plans.

### **HEALTH COVERAGE**

Employees called to active duty **and their dependents** have 2 options:

- 1) They may continue their current health insurance with Group Benefits or the current HMO components of the Program. The employing agency shall continue to pay the state share of the health insurance premium for as long as the member continues on active duty.
- 2) They may cancel their health insurance benefits with the Office of Group Benefits upon entry into active service. Those who return from active duty and reapply for coverage within 30 days of the date of reemployment will have their coverage reinstated without the pre-existing condition (PEC) provision. For employees who elect this option, the lapse in coverage during active duty will not result in any adverse consequences with respect to the vesting provisions of R.S. 42:851A(1)(d) and the corresponding Rules adopted by OGB.

Military reservists and National Guard members that terminate employment with an agency that participates in the Office of Group Benefits when they are called to active duty shall have access to the COBRA provisions of Group Benefits, which provides up to 18 months of coverage. Full COBRA premium payment is incurred by the employee under this provision.

### **LIFE COVERAGE**

Plan Members with life insurance may continue their coverage with payment of the member share of the premium. The Accidental Death and Dismemberment portion will not be in effect during the time on active duty. If the employee cancels their coverage and re-enrolls within thirty (30) days of returning to work, Prudential will not require evidence of insurability. If an employee re-enrolls for coverage after thirty (30) days, evidence of insurability will be required.