



17th St. & Constitution Avenue N.W.
Washington, D.C. 20006
United States of America

Organization of American States

P. 202.458.3000
www.oas.org

ANNEX 6

**ORGANIZATION OF AMERICAN STATES
GENERAL SECRETARIAT
OAS HEALTH INSURANCE PLAN: POLICY ON CONTINUATION OF PARTICIPATION
BY FORMER GS/OAS STAFF MEMBERS AND THEIR ELIGIBLE DEPENDENTS UPON SEPARATION FROM SERVICE**

- I. This policy refers to the OAS **Self-Insured Health Plan administered by the Third Party Administrator designated by the GS/OAS** (Preferred Provider Organization-PPO); and **Kaiser Permanente** (Health Maintenance Organization-HMO).
- II. Please Note: THERE IS A 5 YEAR PARTICIPATION REQUIREMENT IN ORDER TO BE ELIGIBLE TO CONTINUE PARTICIPATING IN THE OAS HEALTH INSURANCE PROGRAMS AFTER SEPARATION FROM SERVICE. THIS MEANS THE PARTICIPANT MUST HAVE BEEN ENROLLED IN PLAN FOR THE 5 YEARS IMMEDIATELY PRIOR TO SEPARATION, WHERE APPLICABLE. See further explanation below at IV. General Provisions.
- III. The following Chart indicates eligibility requirements for continued participation in the health plans:

REASON FOR SEPARATION FROM SERVICE	REQUIREMENT AS TO AGE AND TIME OF SERVICE	AMOUNT OF PREMIUM PAID BY FORMER STAFF MEMBERS OR THEIR ELIGIBLE DEPENDENTS
1) Mandatory Separation from Service at age 65 or older (Staff Rule 110.3 and 110.4 (a)(vi))	Mandatory separation at age 65 with 15 years of service	Participant may continue to participate by paying 1/3 of premium
	Mandatory separations at age 65 with 10 years of service	Participant may continue to participate by paying the full premium
	Mandatory separations at age 65 with less than 10 years of service	Participant may continue to participate for up to 7 months by paying the full premium in advance
2) Separation due to Expiration of Contract and of Trust Appointments (S.R. 110.2)	At least age 55 with 15 years of service	Participant may continue to participate by paying 1/3 of premium
	Regardless of age with 10 years of service	Participant may continue to participate by paying the full premium
	Regardless of age with less than 10 years of service	Participant may continue to participate for up to 7 months by paying the full premium in advance
3) Separation due to Voluntary Resignation by Staff Member and/or Early Retirement (Staff Rule 110.1)	At least age 55 with 15 years of service	Participant may continue to participate by paying 1/3 of premium
	Regardless of age with 10 years of service	Participant may continue to participate by paying the full premium
	Regardless of age with less than 10 years of service	Participant may continue to participate for up to 7 months by paying the full premium in advance
4) Voluntary Separation Agreements	At least age 55 with 15 years of service	Participant may continue to participate by paying 1/3 of premium
	Regardless of age with 10 years of service	Participant may continue to participate by paying the full premium

	Regardless of age with less than 10 years of service	Participant may continue to participate for up to 7 months by paying the full premium in advance
5) Separation due to Abolishment of Post as a Result of Secretariat-wide Reduction in Force or the Reorganization of an Office S.R. 110.4 (a)(iii)(a) and S.R. 110.6	At least age 55 with 15 years of service	Participant may continue to participate by paying 1/3 of premium
	At least age 55 with 10 years of service	Participant may continue to participate by paying 1/3 of premium for 7 months paid in advance. Thereafter, by paying full premium.
	At least age 55 with less than 10 years of service	Participant may continue to participate by paying 1/3 of premium for 7 months paid in advance. Benefit limited to 7 months.
	Regardless of age with 10 years of service	Participant may continue to participate by paying the full premium
	Regardless of age with less than 10 years of service	Participant may continue to participate for up to 7 months by paying the full premium in advance
6) Death in Service (S.R. 110.10 (a) (vi))	Staff Members who die at age 55 or more with 15 years of service	Surviving dependents enrolled in the plan at the time of the staff member's death are eligible to continue to participate by paying 1/3 of premium
	No minimum age or years of service requirement	Surviving dependents enrolled in the plan at the time of the staff member's death are eligible to continue to participate by paying 1/3 of premium per month for the period related to years in service as indicated in Staff Rule 110.10(a) (vi); Thereafter by paying full premium
7) Separation due to Termination for prolonged illness (S.R. 110.4 (a)(i))	No minimum age or years of service requirement	Participant may continue to participate by paying 1/3 of premium
8) Separation due to Termination for Serious Misconduct (S.R. 110.5)	Regardless of age or years of service	Ineligible for continued participation after separation from service
9) Separation due to Termination for Unsatisfactory Service or due to Failure to Meet Requirements of Service (S.R. 110.4(a)iv and v)	Regardless of age or years of service	Ineligible for continued participation after separation from service
10) Separation due to Best Interests of the Organization (S.R. 110.4(a)vii) Or Separation due to the Ending of specific program (S.R. 110.4(a)iii(b)) Or Funding for Post not approved (S.R. 110.4(a)iii(c)) Or Post Lost due to Competition for Reclassified Post or Series A contract (S.R. 110.4(a)iii(d)&(e))	At least age 55 with 15 years of service	Participant may continue to participate by paying 1/3 of premium
	Regardless of age with 10 years of service	Participant may continue to participate by paying the full premium
	Regardless of age with less than 10 years of service	Participant may continue to participate for up to 7 months by paying the full premium in advance.

11) Secretary General and Assistant Secretary General: End of Term	If he/she is eligible to receive a pension as determined by the General Assembly	Participant may continue to participate by paying 1/3 of premium
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IV. General Provisions:

1. In order to be eligible for continued participation after separation from service, the staff member must be a member of a GS/OAS health plan for a minimum of five (5) full years preceding the date of his/her separation from service. This five (5) full years minimum enrollment requirement shall not apply when the staff member dies and the staff member was enrolled in one of the GS/OAS health insurance programs covered by this policy at the time of his/her death.
2. Regarding the effective date of the requirement of 5 years of prior participation, all staff members shall be subject to this requirement within four years from the publication date of this Personnel Circular. All persons hired as staff members after the date of the publication of this Personnel Circular shall be subject to the 5 year prior participation requirement as a condition of continuation of participation after separation from service. All persons already serving as Staff Members on the date of publication of this Personnel Circular shall be subject to the 1 year requirement that was used in the past, and will continue to be grandfathered for 4 years from the date of this Personnel Circular. After 4 years of publication of this Personnel Circular, all staff members will be subject to the 5 year prior participation requirement for continuity of health plan participation.
3. GS/OAS' open enrollment period for its health plans is held during the month of January of each year for effective date of coverage on February 1 of that year.
4. The choice of continuing in the program must be made before the date of separation from GS/OAS service, and, in the case of death of a staff member or former staff member, within 30 days of the staff member's dependent(s) receipt of notice from GS/OAS that a decision on whether to remain in the plan must be made.
5. The minimum years of service requirement is for continuous service. See Staff Rule 104.13(a), Continuity of Service. The Retirement and Pension Plan participation has different rules for calculating participation. In order to harmonize benefits, the rules that apply to calculating years of participation in the Retirement and Pension Plan shall be recognized for purposes of entitlement to continued participation in the GS/OAS health insurance plan. You may wish to consult the Retirement and Pension Plan regarding options for calculating participation.
6. Coverage for unmarried dependent children born before separation from service from GS/OAS continues up to the last day of the month in which the dependent turns 26 years of age. If the dependent is totally and permanently disabled as determined by the Third Party Administrator's medical review, coverage may continue beyond the age of 26 years. Review by GS/OAS approved medical doctor(s) is required, indicating that the condition began before the 26th birthday. In such instances, coverage will continue for the dependent child only as long as the condition remains, as verified by presentation of medical certification acceptable to GS/OAS, which may include, but is not limited to, medical examination(s) by a GS/OAS' appointed physician(s).
7. Spouses and dependents of former staff members, who were covered by a GS/OAS health plan at the time of the former staff member's death, are eligible to maintain their health insurance coverage under the same conditions after the former staff member dies. However, no additional dependents can be added to the coverage. If the staff member was not enrolled in the plan at the time of death, no continuity of coverage is available to surviving dependents.
8. In case of the divorce of a former staff member, or current staff member, his/her divorced spouse's coverage will end on the last day of the month in which the divorce becomes final.

9. Former staff members may cancel their coverage or remove dependents by notifying the Insurance Office in writing. However, once cancelled the coverage cannot be reinstated
10. No dependents can be added or reinstated to the coverage after a staff member's separation from service with GS/OAS. When a covered dependent is dropped from coverage after separation from service, the dropped dependent cannot be reinstated.
11. Upon reaching 65 years of age, it is mandatory for former staff members and their dependents that are eligible for the Medicare Part A and/or B coverage to enroll immediately. In addition, they are required to promptly inform GS/OAS of their enrollment so that their insurance premium can be adjusted accordingly. Failure to take action within 90 days of reaching 65 years of age will affect the former staff member's claims processing and will result in only reimbursing secondary-coverage charges.
12. During GS/OAS' annual health insurance plan open enrollment period in January of each year, covered former staff members, and where applicable, their eligible dependents, may transfer from one of the GS/OAS health care options to any other health care option offered by GS/OAS.
13. Covered former staff members and their eligible dependents who are participating under the GS/OAS HMO option may transfer at any time to GS/OAS's Self-insured health plan if they are relocating to an area that is outside the HMO's coverage area.
14. Health insurance premiums are billed to former staff members and, as applicable, their dependents, by GS/OAS in advance, every six months. Payment must be made in advance to GS/OAS in order to avoid interruption of coverage. Payment may be made monthly. In addition, the premium may be deducted from a pension or from a Credit Union account.
15. Any health plan participant who has not paid his/her required GS/OAS health insurance premiums for a period of ninety (90) days will be cancelled from the GS/OAS insurance plan and may not be reinstated into the plan. Any amount owed in premiums will be collected.