

# Members, Retirees Should Be Aware of Deadlines

Certain benefits provided by law through TRS have deadlines that are the responsibility of the member, retiree or beneficiary to meet. Many of the deadlines are dependent on life events, like a change in marital status, death or birth of a child.

Deadlines are communicated through a number of means, including newsletters, correspondence, informational fliers, summary plan descriptions (<https://trs.ky.gov/administration/plan-information-and-law-book/>), administrative regulations and law.

Qualifying events have strict deadlines for retiree insurance and member benefits. For health insurance, you normally have 30 days from the life event to enroll in or terminate health insurance and or to add a new spouse. For member benefits, retirees have 60 days from the qualifying event to change a retirement option and or change a beneficiary.

Other deadlines include:

- A retirement application must be completed and filed one month prior to the retirement date.
  - Members and new retirees have until the 15th of the month they retire to rescind the retirement.
  - New retirees have until the 15th of the month in which they retire to make changes to their retirement applications.
  - Retirees changing their direct deposit or tax withholding must have the proper form submitted to TRS by 10th of the month in which the change is to be effective.
  - A current leave of absence must be purchased by June 30 of the fiscal year following the fiscal year when the leave occurs.
  - Fractional service credit purchases for unpaid days must be made by Dec. 31 of the fiscal year following the fiscal year when the unpaid days occurred.
  - University members changing from an optional retirement plan (ORP) to a TRS retirement plan and purchasing their ORP service must do so within the first six years and six months of continuous service with an ORP employer.
  - Appeals of decisions that materially affect benefits must be in writing and filed with TRS within 30 days of the first notice of TRS's decision.
  - Disability retirement applications are due by the first day of the retirement month, but must be filed while the member remains actively employed by a TRS employer.
  - In addition to meeting the required 30-day qualifying event deadline, health insurance applications must be received before the effective date of coverage. Coverage is not retroactive.
- Contact TRS if you have questions about any of this information.

## Reminder: TRS Account Type Names

TRS has four account types based on date of entry.

TRS 1	TRS 2	TRS 3	TRS 4
Entry before July 1, 2002	Entry on or between July 1, 2002, and June 30, 2008	Entry on or between July 1, 2008, and Dec. 31, 2021	Entry on or after Jan. 1, 2022

# In-Person Counseling by Appointment

Appointments allow retirement and insurance counselors to prepare and better address active members' and retirees' specific questions.

As a reminder, TRS prioritizes retirement benefits counseling appointments during the busiest months (June and July) for members considering a retirement date in the next five years. This is because of the large volume of summer retirements and counseling requests. Also, retiree health insurance questions typically can be answered with a phone call, and retirees with previously scheduled appointments are prioritized.

Active members and retirees can access Pathway (<https://mss.trs.ky.gov>) at any time. For active members, benefit estimates can be created for any retirement date. And, for retirees, insurance applications can be completed online.

## Making an appointment

In-person counseling appointments can be made by calling 800-618-1687.

Video and phone counseling appointments can be made by calling the number or emailing [info@trs.ky.gov](mailto:info@trs.ky.gov).

## Return-to-Work Health Insurance Reminder

KEHP

MEHP

If you are retired or retiring soon and considering employment in any capacity after retirement, it is important to contact TRS to discuss the consequences of reemployment on your TRS health insurance. Read this article for details of those consequences. This article also is important for retirees who currently are active in a return-to-work account and for active members who are close to retirement and would like to return to work in the future.

Any retiree or spouse who is offered health insurance as a result of **any** active employment must drop **any** TRS health insurance coverage. Contact TRS to drop TRS insurance coverage if you are eligible for insurance through your employment. If you are retired and reemployed with a TRS employer, you also should confirm with your employer that they have submitted your coverage effective date to TRS.

Then, prior to losing eligibility for the active employment insurance, you must contact the TRS Insurance Department if you wish to reenroll in TRS coverage. You must submit a new TRS insurance application and provide the required documentation from your employer indicating the coverage termination date to reenroll in TRS coverage. If you wait until your active employment coverage is already terminated, you could have a gap in coverage.

If you have chosen a Waiver Health Reimbursement Arrangement (HRA) through your active employer, you only can reenroll in TRS coverage during the fall open enrollment for coverage effective Jan. 1. Losing eligibility for one of the Waiver HRA options through the Kentucky Employees' Health Plan (KEHP) is not considered a qualifying event.

