

Important Notice: Health Coverage Options Upon Retirement

Retirement results in the loss of active employee health benefits. Under federal law, employers with 20+ employees, including Montgomery County Public Schools (MCPS), offer **COBRA continuation coverage**, allowing retiring employees and their dependents to temporarily keep their group health insurance while transitioning to Medicare or another plan.

Key Details

- **Eligibility:** Retiring employees losing active coverage, as well as covered dependents.
- **Duration:** Generally up to 18 months (dependents may qualify for up to 36 months if the retiree enrolls in Medicare).
- **Cost and selection:** Participants pay the full premium plus a standard administrative fee (up to 2 percent).

Note: If you have already elected retiree coverage through MCPS, you do not need to elect COBRA coverage.