You needn't lose health care coverage

I received some literature in the mail recently from OWL (Older Women's League) about the Health Insurance Continuation Law, With the status of women – and men — frequently changing in our society, this information may become important to you at some point in your life.

Most Americans participate in the group health coverage provided by their employers. You and your family members are covered as long as the employee continues to work for the company.

the employee continues to work for the company. However, if your work or family status changes, you often lose your group health coverage. Most group insurance also terminates for indi-viduals or families when there is a divorce, death of the employee or the employee loses the job or retires. PUBLIC LAW®-9-272, which took

Terry Gibb

effect last July, provides help for many individuals to retain their health care coverage when one of these changes occurs.

If you are protected under this health coverage for up to a maximum of three years depending on your situation if you pay the premiums.

While group premiums are usually considerably less than individu-

consumer mailbag

al coverage premiums. No medical examination is required. Just notify your health plan of the change and pay the premium (both the employee and employee portions) plus a 2 percent administrative fee.

PL 99-272 is only for health plans beglinning after July 1, 1986, and takes effect in your specific case when the company's next health plan beglins, whether that is June 1987 or in some unlon-negotiated contracts not for two years.

clude:

• Wildows and dependents — If your insurance coverage was through your spouse's employer, you can continue coverage for three years if your spouse dies after the group health insurance continuation law takes effect.

law takes effect.

Divorced/separated apouses and dependent children — If you were covered under your spouses plan, you can continue coverage for three years if the divorce or legal separation takes place after the group health insurance continuation law takes effect. The details for this group should be discussed with your lawyer.

Workers and dependents —
You can continue your group insurance coverage for a maximum of 18

months after the employee quits, takes a leave, is laid off, fired (except for gross misconduct) or reduces work hours (voluntarily or not) after the law takes effect for you. If your family status changes during this 18 months through death or diverce, the spouse and dependent children can continue coverage for a total of 35 months.

• Retiring worthers — The employee, spouse and any dependent children can continue coverage for up to 18 months or until Medicare begins after retirement. The employee's spouse may continue coverployee's spouse ma

begins after retirement. The employee's spouse may continue coverage by the part of the employee of the part of the employee to the part of the employee the part of the employee the part of the employer coverage the spouse is not.

• Other eligible children — If your health insurance is through your parent's employer, coverage can be continued for a maximum of three years if you become ineligible because of age, marriage, student satus, etc.

To continue group coverage, you must:

NOTIFY YOUR group plan within 60 days of any change in your work

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of family status. The health pluthen has two weeks to notify you of your right to continue coverage. Respond to the health plan notification with 60 days that you wishlidtontinue continue coverage. You will the have additional 45 days to bring the premiums up to date.

This law will not help you if you have already lost your health insurfance before the law took effect if your case.

YOU ARE NOT protected under the law if you:

Work for a company with few er than 20 employees.

Are a federal employee.

For a brochure outlining the entire law, send a self-addressed, stamped envelope to: Older Women's league, and the send of th

The Consumer Mailbag answers your questions. Address mail to The Consumer Mailbag, Concern Detroit, 1025 Shelby, Ectroit, 48226.

'Blues' halt most indoors smoking Smoking is prohibited in all work areas, whether open or enclosed, and in lobbies, hallways, elevators, restrooms, clinics, photocopy rooms, computer rooms, auditoriums, concomputer rooms, auditoriums, con-

All cigarette vending machines at Bue Cross and Blue Shield of Michigan (ECSM), the wave rolled away Wodnesday, the wave rolled away Wodnesday, the wave rolled wave wave rolled to the company began list "deat air work environment" policy. Vendors removed cigarette machines from its buildings in downchines from the work was a considerable wave from the work of the wor

Alzheimer's benefit held

A benefit concert for the Alzheimer's Disease and Related Disorders Association featuring Phil Heart." are \$12.50 in advance or \$15 Marcus Esser, Barbara Bredius and Sheri Nichols will be held at 7 p.m. Sunday at Groves High School, Birmingham.

cessation programs," BCBSM President Donald Puscas said.

"BLUE CROSS and Blue Shield of Michigan, as a major provider of health-care protection, has always been concerned about the well-being of its employees," Puscas said.
"In keeping with that concern, BCBSM has committed itself to a Clean Air Work Environment at all of its facilities."
To help employees and their family members stop smoking, the company is offering several smoking-cessation programs.

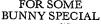
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*25 per person, *30 at the door Novi Hilton

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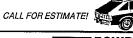
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