

Mobilized Reservists May Retain Employers' Family Healthcare

Federal law provides mobilized Guard and Reserve members the opportunity to keep their employer-sponsored healthcare coverage.

If the employee will be absent for more than 30 days, the employer may require the employee to pay the entire premium cost, plus a 2 percent administrative fee.

The Uniformed Services Employment and Re-employment Rights Act (USERRA) of 1994 allows mobilized Reservists to keep health insurance provided through their civilian employer for up to 18 months.

The employer could continue to provide coverage at no cost to the employee. If the employer requires the Reservist employee to pay the whole tab, coverage could be cost prohibitive for many families.

For members who elect healthcare for their families under TRICARE programs, USERRA allows them to return to their civilian employer insurance plans with no waiting period or penalty for pre-existing conditions, other than service-connected conditions, which are covered by the military.

For example, if a Reservist elects to get his family care under TRICARE while he is activated, and his daughter subsequently is diagnosed with diabetes, he can still go back to his employer healthcare plan under the same conditions as before he was mobilized. The family would be covered as if the Reservist employee never left.

Visit the National Committee for Employer Support of the Guard and Reserve Web site at **www.esgr.org** for more information.



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Editor, Captain's Call Kit
Naval Media Center, Bldg. 168
2713 Mitscher Rd., SW
Anacostia Annex, DC
20373-5819

Web site:
www.mediacen.navy.mil

E-mail:
pubs@mediacen.navy.mil
DSN 288- or (202) 433-4380

Fax: (202) 433-4747

Message address:
NAVMECIACEN WASHINGTON DC //32//

