

Benefits for Terminating and Retiring Employees

(Please update your address, if necessary, so that you can receive important District correspondence such as W-2's and COBRA Information)

Health Insurance

Employees completing their Scheduled Work Year:

If you complete your Scheduled Work Year your health insurance can continue through August. Please see below:

- If you work a 12 month schedule (220+ work days), your benefits will end as of July 1. If you want to continue health insurance coverage through August you must contact the Benefits Office at 972-968-6130 to make arrangements.
- If you work an 11 month schedule (202 – 219 work days) your benefits end as of August 1. If you want to continue health insurance coverage through August you must contact the Benefits office at 972-968-6130 to make arrangements.
- If you work a 10 month schedule (178 – 201 days) all benefits end as of August 31. There is no need to contact the Benefits Office unless you have specific questions.
- You will receive COBRA Continuation information from **Well Systems** for health insurance. **They may be contacted at 1-844-752-5146 if you have questions.** COBRA rates are the current active employee costs + \$262 + a 2% Administrative Fee.

Employees terminating without completing the Scheduled Work Year:

- If you do not complete your scheduled work year your health insurance and all other benefits will end on the final day of the month of your termination. You will receive **health insurance COBRA Continuation** documents from **Well Systems** via USPS. Well Systems can be reached at 1-844-752-5146 if you have questions regarding coverage or rates. **COBRA continuation forms for Dental, Vision, and Medical Flex (if funds are remaining in your account)** will arrive via USPS from **National Benefit Services**. They can be contacted at 1-800-274-0503.

Medical Gap Coverage:

- Medical Gap insurance terminates according to the schedules above and at the same time as health insurance. It is neither COBRA eligible nor Portable.

Dental and Vision Insurances:

- Dental and Vision Insurances will terminate according to the work schedules above. There is no option to continue these coverages through August if your work schedule is 11 or 12 months. You do have the option to continue these benefits through COBRA Continuation. National Benefit Services (NBS) will send COBRA notices via USPS. National Benefit Services can be reached at 1-800-274-0503 if you have questions. COBRA costs for Dental and Vision are 2% higher than active employee costs.

Flexible Spending Accounts

- Healthcare Reimbursement and Dependent Care Reimbursement (Flexible Spending Accounts) will terminate according to the termination dates above. There is no option for COBRA Continuation for Dependent Care Reimbursement Funds although you may file a claim for any remaining funds that were incurred before your benefit termination date within 90 days. Healthcare Reimbursement plans are eligible for COBRA continuation if funds are remaining in your account. NBS will send COBRA Continuation notices via USPS. Terminating employees have 90 days to file a paper claim for reimbursement of remaining Healthcare Reimbursement funds incurred before their benefit termination date. Please call NBS at: 1-800-274-0503 if you have questions.

*LIFE INSURANCE

- Voluntary Term Life and Employer Paid Basic Life will remain in effect according to the schedule above. You have the option to apply to Unum Life Insurance Company to continue coverage. You must notify the Benefits Office immediately if you wish to do this. **You have 30 days from your termination date to apply to continue coverage.** You must apply to Unum within this timeframe and the Benefits Office must complete the Employer Portion of the application before you can apply. The Benefits Office can be reached at 972-968-6120.

CANCER and ACCIDENT Insurances:

- Cancer and Accident insurance remain in effect according to the schedules above. Both of these insurances are portable. Please notify American Public Life at 1-866-874-5725 within **31 days of your insurance termination date** to continue Cancer coverage through direct pay. Please notify Lincoln Financial at 1-800-423-2765 within **31 days of your insurance termination date** to continue Accident coverage through direct pay.

DISABILITY Insurance:

- Disability will remain in effect according the schedules above. Disability insurance is not COBRA eligible nor is it portable.

*Benefits for Retiring Employees

Retiring employees' benefits will remain in effect according to the information above.

***Retiree Life Insurance.** You may apply to Unum Life Insurance Company to convert all or part of your coverage to Whole Life Insurance. **Unum must receive this application within 30 days of your termination date.** The Benefits Office must complete a portion of the application so please contact the Benefits Office immediately at 972-968-6120 if you wish to apply for continuation.

Please update your address, if necessary, so that you can receive important District correspondence such as W-2's and COBRA Information.

For questions, please contact the Benefits Office at 972-968-6120. Thank you!