



## BENEFITS INFORMATION:

### FREQUENTLY ASKED QUESTIONS WHEN LEAVING THE COMPANY

#### MEDICAL/ DENTAL INSURANCE

Aetna Contact Information online at [www.aetna.com](http://www.aetna.com) or call 1-888-266-5519

When will my benefits coverage end?

Your healthcare coverage will end at 11:59 PM on your date of termination from Dent Wizard. Any eligible claims incurred up to that date would be covered under the Plan. Your pre-tax contributions to the healthcare plan(s) will also cease upon your termination.

**1. Is there any way to continue coverage under the Plan?**

Yes. Information on COBRA will be mailed to your home address within the next 30 days. Should you choose this option, the enrollment form and payment must be returned in 60 days. The coverage will be retroactive to your termination date.

**2. What happens if I'm hospitalized on the last day of coverage?**

If you are hospitalized when your employment ends, your medical coverage continues to cover you for that disability, but only for a maximum period of 12 months. Your medical coverage for illness or injuries not related to the disability will end at midnight on your termination date.

**3. I am/ my wife is pregnant; what will happen to our coverage?**

Your coverage will end at midnight on the day of your termination from Dent Wizard unless you continue coverage through COBRA.

**4. I usually file all my healthcare claims at the end of the year. Will I still be able to file claims after the end of coverage?**

Yes. The deadline for filing claims is 24 months after the expense is incurred while you were covered under the plan.

**5. What happens to my orthodontia treatment on the last day of coverage?**

Although dental coverage ends on the day of separation, Aetna will send you your monthly orthodontia reimbursement for the month in which your employment ends. For example, if you are terminated on March 15, your March reimbursement would be the final payment under the dental plan.

**6. What happens if I'm in the middle of dental treatment on the last day of coverage?**

If you or your dependents are in the middle of dental treatment, only services incurred up to midnight on that date will be covered under the Plan. However, crowns, bridgework, or dentures that were ordered prior to that date, but not yet installed, will be covered by the dental plan if they are installed within 30 days of your termination.

### COBRA – Continuation of Group Health Coverage

Upon termination of employment, an employee's health care coverage ends at midnight on the day of the termination. However, the employee, along with the spouse or domestic partners and any dependents, will be offered the opportunity to continue health care coverage at group rates through COBRA. Employees may cover dependents under the age of 26. COBRA information and enrollment forms will be sent to the employee's home within 30 days of termination.

If you choose COBRA coverage, the plan will offer coverage identical to the coverage provided under the active plan. You should complete the enrollment forms and mail them to the Plan Administrator at the address provided on the forms. You (or a family member) have the responsibility to inform the Plan Administrator within 60 days of termination. **Once 60 days has passed from date of termination, you lose the right to COBRA coverage.**

## COBRA information continued

If you lose your group coverage due to termination of employment, COBRA coverage can be continued for 18 months. This 18 month period can be extended if:

- You or anyone in your family that is covered is determined to be disabled by the Social Security Administration. You must notify the Plan Administrator in writing within 60 days after the disabling event.
- You or anyone in your family experiences a qualifying event during the 18 months of continuation coverage. A qualifying event would be a death of employee or spouse, divorce or legal separation, loss of dependent child status, birth of a new child, etc. You may be granted up to an additional 18 months of coverage if proper notice is provided to the plan.

You will be able to elect any of the following plans: Medical, Dental, Vision, and Healthcare Spending Account (for the balance of the current year only).

You cannot continue to participate in life insurance, LTD through COBRA. However, you can elect to convert the life insurance coverage to a whole life policy with Reliance Standard. In order to convert the life insurance, you must contact Reliance Standard within 30 days of termination.

A covered dependent has the right to elect COBRA coverage separately. However, if a dependent receives coverage as part of a family unit, they forfeit the right to make any future COBRA elections. If the employee does not elect COBRA coverage, a domestic partner may elect coverage separately.

### Cost and Billing:

- The COBRA participant pays 102% of the cost of the plan (two percent for administrative fees)
- All COBRA payments are sent to be sent to the COBRA Unit at Aetna
- Payment is due on the first of each month – **monthly billing statements are considered a courtesy**
- **Coverage is terminated and will not be reinstated if Aetna/Payflex does not receive payment by the 30<sup>th</sup> of the month**
- A COBRA participant may add newly eligible dependents by notifying the COBRA billing unit within 31 days of the qualifying event
- All eligible COBRA participants may make benefit elections/changes during open enrollment

### Termination of COBRA Coverage:

During the COBRA continuation period, coverage is terminated if any of the following events occur:

- Employee or dependents fail to make the COBRA payment
- Employee or dependents become insured under another group health plan that does not contain any exclusion or limitation rules regarding pre-existing conditions or illness (with the exception of Medicare)

At the end of maximum continuation period, COBRA participants have the right to convert their existing COBRA coverage to an individual policy with Aetna. The participant should contact Aetna's COBRA billing unit for information. Conversion coverage will differ from standard COBRA coverage.

## 2019 COBRA RATES

Coverage Category:	Medical Plan (Deductible option)		Dental Plan (Coverage option)		VSP Vision Plan
	\$700	\$1,500	Schedule	Comprehensive	VSP
Single Coverage	501.66	416.20	14.03	33.14	8.90
Two Persons	1,002.12	832.37	<a href="mailto:Nelsonj6@payflex.com">Nelsonj6@payflex.com</a> 35.07	82.88	12.91
Three or More	1,982.51	1,641.40	61.10	124.70	22.54

### Aetna Payflex COBRA

[www.payflexdirect.com](http://www.payflexdirect.com) (use social security number to register) or call 1-888-678-7835

## FLEXIBLE SPENDING ACCOUNTS

### 1. **What happens to my contributions to the flexible spending accounts?**

Your pre-tax contributions will end at midnight on your termination date. You can continue to participate in the healthcare spending account by making post-tax contributions through COBRA. This provision does not apply to the dependent daycare spending account.

### 2. **How can I check my flexible spending accounts balances?**

You can check your account balances by visiting the Aetna Navigator site at [www.aetna.com](http://www.aetna.com).

### 3. **What happens if I have money left in my flexible spending accounts?**

Only expenses incurred up to midnight of your termination date will be eligible for reimbursement. You can continue to participate in the healthcare spending account by making post-tax contributions through COBRA.

## Savings Plus 401(k) Plan

Mass Mutual

[www.retiresmart.com](http://www.retiresmart.com) or call 1-800-743-5274

### 1. **Who do I contact if I have 401(k) questions or want to change my investment options?**

You should contact Mass Mutual to answer questions related to the 401(k) plan. Go to [www.retiresmart.com](http://www.retiresmart.com) or call 1-877-743-5274.

### 2. **I am contributing to 401(k). What will happen to the money I have put into the plan?**

You will receive a termination packet from Mass Mutual after your final 401(k) contribution, the employer's matching contribution and loan payments have been sent to Mass Mutual. This can take six - eight weeks to process.

### 3. **If I have a loan from my 401(k) what will happen to the loan?**

Mass Mutual will provide you with information about your loan balance. You may pay off your outstanding loan within 60 days of receiving the Mass Mutual termination kit. If you choose not to repay your loan or do not repay the loan by the deadline indicated in your termination packet, your unpaid loan will be considered a taxable distribution to you and be subject to 20% federal tax. The 10% penalty will also apply if you are under age 59 1/2.

## LIFE INSURANCE / AD&PL

### 1. **What happens to my employee life insurance?**

Life insurance coverage for you and your dependents will end at midnight on your termination date. You and your covered dependents are eligible to convert any portion of life insurance you had in force as an active employee. You have 31 days to convert coverage to an individual whole life policy.

### 2. **How do I apply for the life conversion coverage with Reliance Standard?**

Although no medical exam is required, you must submit the completed application and the first premium payment to Reliance within 31 days of your termination date. The conversion application can be obtained from your human resources department.

### 3. **Is my Accidental Death and Personal Loss (AD&PL) coverage eligible for conversion?**

No. AD&PL coverage is not eligible for conversion and will end at midnight on your last day of employment.

## LONG TERM DISABILITY (LTD)

### 1. **What happens to my LTD coverage under the Plan?**

Your LTD coverage will end at midnight on your termination date and unlike your life insurance coverage is not eligible for conversion to a private policy.