

Separation Checklist

This checklist is intended to assist you in understanding the impact of your separation on your benefits.

Health Coverage (Medical, Dental, and/or Vision): ends on last day of the month in which you are no longer with Emory

- [] Currently elected coverage may be continued through COBRA for up to eighteen (18) months, or longer depending on your situation. You will receive a COBRA Notice from McGriff Insurance Services at your home address of record within 30 days of your separation of employment from Emory. COBRA has specific election deadlines so please read the Notice when you receive it. The cost to continue your coverage will increase over what you are currently paying as an active employee today. Rate information will be included in your COBRA Notice.

Flexible Spending Account (FSA): ends on last day of active employment

- [] **Health Care FSA:** Contributions may be continued on an after-tax basis for the remainder of the calendar year. If you have questions or wish to continue participating in the Health Care FSA, contact McGriff Insurance Services at 678-367-3107. Claims incurred while actively participating in the account may be eligible for reimbursement. Claims for reimbursement must be submitted by May 15th of the next calendar year.
- [] **Dependent Care FSA:** You will not be able to continue contributions to your Dependent Care FSA beyond your separation date. Claims for reimbursement will only be eligible for services incurred “up to” your date of separation from Emory. Claims must be submitted for reimbursement by May 15th of the next calendar year.

Life Insurance Coverage: ends on last day of the month in which you are no longer with Emory

- [] Basic Term Life (Emory paid) and Supplemental Term Life (Employee Paid) insurance may be converted to an individual whole life policy or ported (If you are under age 70).
- [] Accidental Death and Dismemberment Insurance is NOT portable.
- [] Completed forms and applicable first payment(s) to port or convert your existing coverage must be submitted to The Standard (Emory’s Life Insurance Provider) within 31 days of your date of separation. You may call or text The Standard at 800-378-4668, or email CBT@standard.com (Continued Benefits Team) to request a conversion or portability application. Emory’s Group Number is 647271.

Disability Coverage: ends on the last day of active employment

- [] All disability protection under Emory’s Short-Term Disability policy will end upon separation and is not portable, nor can it be converted to an individual policy.
- [] Long-Term Disability can be converted to an individual policy. Applicable forms (available in the Benefits and Work Life Department, 404-727-7613) must be completed and submitted to UNUM within 31 days of separation.
- [] Supplemental Income Protection may be continued upon separation through direct bill. Please contact UNUM at 800-421-0344 to arrange direct billing within 31 days of separation.

Retirement Contributions

- [] Information regarding your separation of employment will be forwarded to Emory’s retirement plan vendors (Fidelity, 800-343-0860 and/or TIAA, 800-842-2252). Contact your vendor(s) directly to inquire about the distribution options that are available to you and the taxes/penalties that may apply.
- [] If you were participating in the 457(b) plan, you have **90** days from separation to make a one-time, irrevocable decision on when to take a distribution. If you wait more than **90** days, the funds will be distributed in five equal installments over five years.

Other Benefits: ends on last day of active employment

- [] **AFLAC** - Call 877-384-3344 to determine portability and to arrange direct billing.
- [] **Georgia Higher Education Savings (529) Plan** - If you contributed to a 529 Plan, call 888-718-7878 to arrange for continuing contributions.
- [] **Health Savings Account** – Contact Fidelity at 800-544-3716 or via email at <http://www.netbenefits.com/emory> to learn about your Health Savings Account options.
- [] **MetLife Legal** – Coverage may be continued for a period of 30 months through direct billing. Contact MetLife Legal at 800-821-6400 within 30 days of the date of separation, to make payment arrangements.
- [] **Long Term Care** - To arrange direct billing, contact UNUM at 800-227-4165 within 31 days of the date coverage ends.
- [] **Farmers GroupSelectSM (Auto and Home Insurance)** – Coverage is portable and can be continued upon separation through direct billing. Rate changes may apply, contact Farmers GroupSelectSM directly to arrange direct billing at 800-438-6381.