

# Separation Checklist

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

## **Health Coverage (Medical, Dental, 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, perhaps longer depending on your situation. You will receive a COBRA Notice from Regions Insurance 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 Accounts: 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. You will also elect this on the COBRA enrollment form that is included with your COBRA Notice. It is important to note however that claims you submit for reimbursement will only be eligible for reimbursement for dates of service that occur while you are participating and making contributions.
- [ ] **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.

## **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 portable if you are under age 70 or may be converted to an individual whole life policy.
- [ ] Accidental Death and Dismemberment Insurance is portable until age 65.

\*\*Completed forms and applicable first payments to port or convert your existing coverage must be submitted to The Standard (Emory's Life Insurance Provider) within 31 days of your separation of employment. The Standard's phone number is 866-756-8118 and Emory's Group Number is 647271.

## **Disability Coverage: ends on the last day of active employment**

- [ ] All disability protection under Emory's Short Term 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 must be completed and submitted to UNUM within 31 days of your separation.
- [ ] Supplemental Income Protection may be continued upon separation through direct bill. Please contact UNUM at 800-421-0344 to arrange direct bill.

## **Retirement Contributions:**

- [ ] Information regarding your separation of employment will be passed to Emory's retirement plan vendors (Fidelity, TIAA and Vanguard). Contact your vendor 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.

**Fidelity – 800-343-0860, TIAA – 800-842-2252, Vanguard – 800-523-1188**

## **Other Benefits: End on last day of active employment**

- [ ] **Long Term Care** - Contact UNUM at 800-227-4165 within 31 days of coverage ending to make arrangements.
- [ ] **AFLAC** – Contact AFLAC at 800-992-3522 to determine portability and arrange direct billing.
- [ ] **MetLife Home/Auto Insurance** - Is portable and can be continued upon separation through direct bill. Rate changes may apply, contact Met directly for information and to arrange direct bill at 1-800-438-6381.
- [ ] **Group Legal** - May be continued for a period of 30 months through direct billing. Contact Hyatt at 1-800-GET-MET8 to make arrangements.
- [ ] **Georgia Higher Education Savings (529) Plan** - If you contributed to a 529 Plan, please call 1-877-424-4377 to arrange for continuing contributions.