## Separation from Employment

### Benefit Information

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| **Medical, Dental, Vision and EAP**          | COBRA Continuation Coverage [dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra](http://dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra) | Healthcare benefits end at midnight on your last day of work. You and your covered dependents may be eligible to enroll in COBRA, which allows you to temporarily remain on the same plan you had through the university without a break in coverage.  
  - A COBRA enrollment packet will be mailed to your home address on file with the university approximately two weeks following the loss of coverage. **Please keep your address updated.**  
  - You will pay 100% of the plan cost of coverage, plus a 2% admin fee.  
  - You must enroll in COBRA within 60 days of separation.  
  - You may remain on COBRA for 18-36 months, depending on your circumstances.  |
| **Health Savings Account and Flexible Spending Account** | Health Equity 888-769-8696 [healthequity.com](http://healthequity.com) | Health Savings Accounts remain active after separation from the university and are yours to take with you. You can choose to leave the balance with Health Equity or to transfer it to another HSA account. Note that the university will no longer pay any account fees after you separate from employment.  
Health Care Flexible Spending Accounts and Dependent Care Flexible Spending Accounts are not transferable upon separation. You have 90 days from your last day of work to submit claims to your Health Care FSA or Dependent Care FSA. Any balances remaining after that date will be forfeited.  
For assistance submitting claims or transferring an account balance, please contact Health Equity.  |
| **Leave and Comp Time**                      | Benefit Services 208-885-3697 [benefits@uidaho.edu](mailto:benefits@uidaho.edu) | Annual leave and comp time balances are paid out in your final paycheck. You may also choose to donate unused annual leave to the shared leave pool.  
Sick leave balances are not paid out and have no cash value. They are forfeited upon separation, but will be reinstated if you return to work with the university or another state agency within three years. |
| **Group Life Insurance** | **The Standard**  
800-378-4668  
standard.com  
Plan #645326 | If you are enrolled in life insurance through The Standard or through NCPERS, you may be eligible for life insurance portability or conversion options. If you are interested in exploring these options, contact the provider as early as possible. You must submit your application within 30 days (NCPERS) or 31 days (The Standard) of separation from employment. |
|---|---|---|
| **NCPERS**  
800-525-8056  
Plan #11011-250-3000 | You may choose to leave your funds with PERSI until retirement, roll them over to another account or withdraw them. Early withdrawals may be subject to taxes and penalties. Be sure to understand whether you are already vested in PERSI as this may affect your options (members are vested in PERSI after 60 months of participation). For more information, please visit the PERSI website. |
| **Base Retirement Plans** | **PERSI**  
800-451-8228  
persi.idaho.gov | If you contribute to TIAA or Corebridge Financial, you are vested from your date of hire. Upon separation, you may choose to leave your funds with the vendor, roll them into another retirement account or withdraw them according to contract guidelines. Early withdrawals may be subject to taxes and penalties. For more information, please contact the vendor. |
| **TIAA**  
800-842-2252  
tiaa.org | **Corebridge Financial**  
corebridgefinancial.com | To continue your voluntary benefits (AFLAC plans, MASA, home and auto insurance, pet insurance, etc.), you must contact Corestream directly to arrange other payment options. |
| **Corestream Voluntary Benefits** | **855-952-1600**  
customerservice@corestream.com | --- |