



## **Benefits at Termination FAQ's That Will Assist Your Employment Transition**

### **Health Insurance**

#### **How long will I be covered by the health insurance I currently have?**

If you are enrolled in health insurance as an active employee, your current health insurance coverage will continue through the month in which you terminate. For example, if your last day of employment is June 23, 2017, you will have health insurance through June 30, 2017.

Coverage may be continued for up to 18 months after termination through COBRA continuation. More information as well as applicable forms for continuing coverage will be mailed to your home address within two weeks of your last day of employment.

#### **What if I don't need health insurance to continue after I leave UWHC?**

If you do not wish to continue your health insurance through COBRA, your health insurance will end the last day of the month you leave UWHC.

#### **What will my current insurance cover if I move from the area and what other option do I have?**

If you are currently covered through an HMO, you are required to obtain routine care from providers in your HMO's network. HMOs will cover emergency care outside of their service areas, but you must get any follow-up care to the emergency from providers in your HMO's network.

If you are covered through a Preferred Provider Organization (PPO) such as WPS or the Access Health Plan, you have the flexibility to seek care outside a particular service area. However, out-of-network care may be subject to higher deductible and coinsurance amounts.

If you move out of your current plan's service area, (for example, out of the county) either permanently, or temporarily for 3 months or more, you will be permitted to enroll in the Access Health Plan, or an available alternate plan, provided an application for such plan is submitted within 30 days of your move.

### **Supplemental Dental Insurance (Delta Dental)**

#### **How long will I be covered under my supplemental dental insurance?**

If you are enrolled in supplemental dental insurance as an active employee, your current dental insurance coverage will continue through the month in which you terminate. For example, if your last day of employment is June 23, 2017, you will have health insurance through June 30, 2017.

Coverage may be continued for up to 18 months after termination through COBRA continuation. More information as well as applicable forms for continuing coverage will be mailed to your home address within two weeks of your last day of employment.

#### **If I elect COBRA for my dental insurance will it cover me if I move from the area?**

You will need to continue using a Delta Dental network provider. Please visit [www.deltadentalwi.com](http://www.deltadentalwi.com) to find a network provider near you.

### **Vision Insurance (VSP)**

#### **How long will I be covered under my current vision insurance plan?**

If you are enrolled in vision insurance as an active employee, your current vision insurance coverage will continue through the month in which you terminate. For example, if your last day of employment is June 23, 2017, you will have health insurance through June 30, 2017.

Coverage may be continued for up to 18 months after termination through COBRA continuation. More information as well as applicable forms for continuing coverage will be mailed to your home address within two weeks of your last day of employment.

## **EPIC Benefits+**

### **How long will I be covered under my EPIC Benefits+ insurance plan?**

If you are enrolled in EPIC Benefits+ insurance as an active employee, your current insurance coverage will continue through the month in which you terminate. For example, if your last day of employment is June 23, 2017, you will have health insurance through June 30, 2017.

Coverage may be continued for up to 18 months after termination through COBRA continuation. More information as well as applicable forms for continuing coverage will be mailed to your home address within two weeks of your last day of employment.

## **Life Insurance**

### **How long will I be covered under my current supplemental life insurance plan?**

If you were enrolled in Supplemental Life insurance or UW Employees, Inc. life insurance, your coverage will terminate at the end of the month in which you terminated employment. For example, if your last day of employment is June 23, 2017, you will have coverage through June 30, 2017.

If you were enrolled in the Accidental Death & Dismemberment plan, your coverage will terminate at the end of the month one month beyond your termination date. For example, if your last day of employment is June 23, 2017, you will have coverage through July 31, 2017.

You will have an opportunity to convert your life insurance policies to individual plans. For further information and to obtain the conversion form, please contact the respected insurance company that holds your policy.

Supplemental Life Insurance (Securian Financial Group, Inc.)	(608) 277-8690
UW Employee's Inc. Group Life Insurance (Securian Financial Group, Inc.)	(608) 277-8690
Accidental Death and Dismemberment (AD&D) Insurance (Zurich Insurance Company)	(608) 834-1959

## **Tax Sheltered Annuity – 430(b) plans**

### **What are my options regarding my tax sheltered annuity plan?**

Please check with your vendor/agent regarding the options that are available to you.

## **Wisconsin Deferred Compensation – 457 plan**

### **What are my options regarding my account with the Wisconsin Deferred Compensation Program?**

You must contact the Wisconsin Deferred Compensation Program within 60 days of your termination date at (877) 457-9327 to discuss your options.

## **Flexible Spending Account (FSA)**

### **What are my options with my current Flexible Spending account(s)?**

Per IRS regulations, coverage for the Healthcare FSA account will cease when an employee stops making scheduled payments prior to satisfying the committed plan amount. If you were enrolled in a FSA, your coverage will end based on your termination date and your final UWHC payroll contribution.

**Healthcare FSA:** If you were enrolled in the Healthcare FSA, you have the following options for extending coverage for services received beyond your coverage termination date:

- 1) The outstanding balance for your annual plan amount can be deducted from your final payroll (if you still have one remaining). Utilizing this option will allow you to take advantage of the tax benefit provided by this program, as well as provide coverage through the end of the calendar year. Please contact Human Resources at (608) 263-6500 as soon as possible if you wish to elect this option.
- 2) You can make arrangements to continue coverage with after-tax dollars by completing the paperwork that will be sent to you from Human Resources.

**Dependent Care Reimbursement Account:** You may not continue to contribute to this account after you terminate employment. You may however, continue to request reimbursement for eligible expenses from your dependent care account until you have exhausted your current balance or through the end of the plan year.

**If you have additional questions regarding your benefits upon termination, please contact Human Resources at [HR@uwhealth.org](mailto:HR@uwhealth.org) or (608) 263-6500.**