

## What Happens to Your Employee Benefits After You Separate/Retire?

Benefit	Termination/Resignation	Retirement
<p style="text-align: center;"><b>Medical/Dental/ Prescription /Vision Plans</b></p>	<ul style="list-style-type: none"> <li>▪ Your medical, dental, prescription and/or vision coverage will end on the last day of month in which your employment ends.</li> <li>▪ You will be eligible for up to 18 months of COBRA continuation coverage.</li> <li>▪ A COBRA packet will be mailed by Voya/Benefit Strategies to your home. If you do not receive your COBRA packet within 2 weeks after your last day of employment, contact the Health &amp; Benefits Office (<a href="mailto:benefits@mncppc.org">benefits@mncppc.org</a> or 301-454-1694).</li> </ul>	<ul style="list-style-type: none"> <li>▪ In order to be eligible for retiree healthcare insurance (medical, dental, prescription and vision plans), you must meet the 36-Month Rule: You must be covered continuously under a plan(s) sponsored by M-NCPPC during the 36-months prior to your date of retirement or provide proof of continuous coverage under a comparable plan(s) for 36-months prior to your date of retirement. This also applies to your eligible dependents.</li> <li>▪ Your eligibility and that of your dependents, for retiree healthcare insurance must be determined at time of retirement; it may impact your ability to join/rejoin the plan at a future date.</li> <li>▪ If you are eligible for retiree healthcare insurance:               <ul style="list-style-type: none"> <li>▪ You and your eligible dependents under age 65 will remain eligible for the same medical plans as active employees.</li> <li>▪ You and your eligible dependents age 65 or older (or otherwise eligible for Medicare) will be eligible for the Medicare Complement Medical Plans and the SilverScript Medicare Part D prescription drug plan sponsored by M-NCPPC. Medicare will be your primary coverage.</li> <li>▪ If you and/or your eligible dependent will be age 65 or older as of your retirement date, contact the Social Security Administration at least 90 days before your retirement date to enroll in Medicare Parts A &amp; B. You must enroll in Medicare Parts A &amp; B to continue your medical and prescription coverage. <b>Click here to <a href="#">Sign Up Online for Medicare Parts A and B.</a></b></li> <li>▪ Retirees and their eligible dependents will have the same dental and vision plan as active employees, regardless of their Medicare status.</li> </ul> </li> </ul>

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<p><b>Group Life Insurance (Basic, Supplemental and Dependent)</b></p>	<ul style="list-style-type: none"> <li>▪ Your group life insurance coverage will end on your last day of employment.</li> <li>▪ You can port or convert all or a portion of your life insurance coverage with Securian Financial without proof of good health. You have 31 days from your last day of employment to complete the process.</li> <li>▪ If you want to port/convert your life insurance coverage, contact Securian Financial directly to determine specific options available to you, calculate the cost and obtain an application by clicking where indicated below.</li> </ul> <p>Click here:  <a href="#">Continuing Your Group Life Insurance</a>  <i>(When you login use Policy Number: 33929 and Access Key: Maryland)</i></p> <p>If you need assistance, call Securian Financial at 1-866-365-2374.</p>	<ul style="list-style-type: none"> <li>▪ Your group life insurance coverage will end on your last day of employment.</li> <li>▪ You can port or convert all or a portion of your life insurance coverage with Securian Financial without proof of good health. You have 31 days from your last day of employment to complete the process.</li> <li>▪ If you want to port/convert your life insurance coverage, contact Securian Financial directly to determine specific options available to you, calculate the cost and obtain an application by clicking where indicated below.</li> </ul> <p>Click here:  <a href="#">Continuing Your Group Life Insurance</a>  <i>(When you login use Policy Number: 33929 and Access Key: Maryland)</i></p> <p>If you need assistance, call Securian Financial at 1-866-365-2374.</p> <ul style="list-style-type: none"> <li>▪ When you retire, your designated beneficiaries will be entitled to a \$10,000 retiree Death Benefit through the Employees' Retirement System Office (ERS).</li> </ul> <p>If you have questions about this benefit contact ERS (301-454-1415).</p>
<p><b>Prepaid Legal Plan – Legal Resources</b></p>	<ul style="list-style-type: none"> <li>▪ Your coverage ends on your last day of employment.</li> <li>▪ Legal Resources will contact you directly to offer you the opportunity to continue your coverage on an individual basis.</li> </ul> <p>If you have questions, contact Legal Resources - <a href="http://www.legalresources.com">www.legalresources.com</a> (1-800-728-5768).</p>	<ul style="list-style-type: none"> <li>▪ You can elect to add or continue your coverage under Legal Resources when you retire. The premium you pay will be the same as for active employee.</li> </ul>
<p><b>Defined Benefit Retirement Plan - Employees' Retirement System (ERS)</b></p>	<p>Contact the Employees' Retirement System Office (ERS) at 301-454-1415 for your options, which may include a refund of your contributions or a vested benefit (pension payable at a future date).</p>	<p>Contact the Employees' Retirement System Office (ERS) at 301-454-1415 for your payment options under the Employees' Retirement Plan (Early Retirement Date or at/after Normal Retirement Date).</p>

## **Benefits - ALL Separations: Terminations/Resignations and Retirements**

### **Defined Contribution Retirement Plans (457/IRA/Roth)**

- Contributions made to these plans are immediately vested, however, there are rules regarding when and how these funds may be withdrawn. Contact the company directly if you wish to initiate a distribution:
  - MissionSquare: 800-669-7400
  - MetLife 457 Brighthouse: 877-263-8457
- You may defer all or a portion of your Annual Leave Payout to the 457 Plan. While federal and state taxes will not be deducted, FICA will be applied to all deferrals. Click here for the Annual Leave Deferral Form: [457 Annual Leave Deferral Form](#).

### **Flexible Spending Accounts (FSA)**

- **Health care FSA**
  - Your enrollment in the plan will end on your last day of employment.
  - You may be reimbursed only for eligible expenses incurred before your separation date. You must file for reimbursement of eligible expenses within 90 days of your separation.
  - You can elect COBRA to extend your FSA coverage. If you elect COBRA, you will contribute on an after-tax basis. This will allow you to submit claims for reimbursement of eligible expenses after your separation date, following the normal timeline, including the 2.5-month grace period.
- **Dependent Care FSA**
  - Your enrollment in the plan will end on the last day of your employment.
  - You may be reimbursed only for eligible expenses incurred before your separation date.
  - You may not make additional contributions to the account in order to continue coverage.
  - If you are not working, you cannot use the dependent care account.
  - You must file for eligible expenses within 90 days of your separation date, but only up to the amount that you contributed to your account.

Contact Voya/Benefit Strategies (855-401-3539) if you have questions about your Flexible Spending Accounts

### **Long Term Disability Insurance (LTD) & Supplemental Disability Coverage**

- Your LTD and Supplemental Disability coverage will end on your last day of employment. There is no portability/conversion option.

Contact the Health & Benefits Office if you have any questions about your benefits when you leave M-NCPPC ([benefits@mncppc.org](mailto:benefits@mncppc.org) or 301-454-1694).

This summary of employee benefits after you separate from employment was not designed to serve as your reference for the details of these benefits. The benefit plan documents contain more detailed information about the benefits described in this summary. The actual provisions of each benefit plan will govern if there is any inconsistency between this summary and the formal policies or contracts. This summary does not constitute a contract for any benefit.