

# BENEFITS TERMINATION FAQs

## HOUSE STAFF

This document helps you understand what happens to your benefits when you experience the qualifying life event of terminating employment with Stanford Health Care (SHC), and how to arrange to continue or convert your benefits coverage if needed.

### HEALTH CARE BENEFITS

#### WHEN DO HEALTH CARE BENEFITS STOP?

Your Medical/Vision and Dental coverage stops at the end of the month you terminate employment from SHC.

For example, if date of termination is June 15, benefits continue until June 30. If your termination date is June 30, benefits end on June 30.

#### AM I ELIGIBLE TO CONTINUE HEALTH CARE COVERAGE?

Yes. If you are enrolled in the medical/vision and dental plans at the time of this QLE, the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) typically allows you and your covered dependents to continue coverage for up to 18 months following termination.

You also have the option to continue Employee Assistance Program (EAP) coverage and a Health Care Flexible Spending Account.

If enrolled in the Aetna Choice POS II Plan, medical coverage includes prescription drugs through CVS/Caremark, mental health/substance abuse benefits through Aetna, and vision coverage through VSP.

If enrolled in the Kaiser Permanente HMO Plan, medical coverage includes prescription drugs and mental health/substance abuse benefits through Kaiser Permanente, and vision coverage through VSP.

#### HOW CAN I FIND OUT ABOUT COBRA?

In accordance with required COBRA guidelines, you will receive a COBRA Packet in the mail within 14 days after VitaCOBRA (Plan Administrator) has been notified of the date of termination. The Packet contains a COBRA Election Form, information on how COBRA works, and the necessary steps to elect COBRA coverage.

You must elect COBRA within 60 days of the later of (a) the date coverage is lost, or (b) the date the Election Notice was provided. COBRA begins retroactive to the date of loss of health care benefits with SHC. For additional information, call VitaCOBRA at 650.966.1492 or email [help@vitamail.com](mailto:help@vitamail.com).

**Note:** To ensure you receive your COBRA packet in a timely manner, make sure SHC has your correct mailing address in Workday. If you need to update your address after termination, call VitaCOBRA at 650.966-1492 and SHC HR at 650-723-4748

## WILL SHC CONTRIBUTE TOWARD THE COST OF COBRA?

No. In general, you will pay 100% of the full cost of the COBRA coverage. The COBRA Rate Sheet will be included in the COBRA Packet.

## HOW DOES MEDICARE-ELIGIBILITY AFFECT COBRA COVERAGE?

If you think you or your covered dependents are eligible for Medicare, you need to contact your local Social Security Administration Office immediately to understand the requirements and coordination of coverage between Medicare and COBRA.

## DO I HAVE COVERAGE OPTIONS OTHER THAN COBRA?

Yes, you may be able to obtain coverage from a spouse or domestic partner, an individual plan directly with insurance company, or an individual coverage through a Marketplace/Exchange. Additional information on COBRA alternatives will be included in your COBRA Packet.

## FLEXIBLE SPENDING ACCOUNTS (FSA)

### WHEN DOES HEALTH CARE FSA STOP?

Your Health Care FSA contributions stop when your pay stops upon termination of employment.

**Note: You may incur IRS-qualified health care expenses up to date of termination and must submit FSA claims to HealthEquity no later than 90 days from date of termination.**

For example, if date of termination is June 15, you must submit IRS-qualified claims for reimbursement incurred through June 15 to HealthEquity no later than September 13.

### WHAT HAPPENS TO UNUSED HEALTH CARE FSA FUNDS?

Health Care FSA funds not used for claims incurred prior to date of termination will be forfeited.

### CAN I CONTINUE MY HEALTH CARE FSA?

Yes. You can continue participation through the end of the current plan year by making direct, after-tax payments.

If you elect to continue Health Care FSA through COBRA, IRS-qualified health care claims incurred while you are continuing your coverage under COBRA are eligible for reimbursement.

If you do not elect to extend Health Care FSA through COBRA, only IRS-qualified claims incurred prior to SHC date of termination are eligible for reimbursement.

### CAN I CONTINUE MY DEPENDENT CARE FSA?

Your Dependent care FSA contributions stop when your pay stops upon employment termination. You may not continue contributions beyond date of termination.

You may incur IRS-qualified dependent care expenses up to date of termination and must submit claims for reimbursement – up to your account balance – to HealthEquity no later than March 31 of the following year.

**Note: You may incur IRS-qualified dependent care expenses up to date of termination and must submit FSA claims to HealthEquity no later than March 15 of the following year.**

For example, if date of termination is June 15, you must submit IRS-qualified claims for reimbursement incurred through June 15 to HealthEquity no later than March 31 of the following year.

#### WHOM DO I CONTACT FOR FSA BALANCE AND SUBMITTING CLAIMS FOR REIMBURSEMENT?

FSA is administered by HealthEquity. For information on your account or claims reimbursement, call HealthEquity at 877.395.6548 or go online at <http://learn.healthequity.com/shclpch/hsa/>.

### HEALTH REIMBURSEMENT ACCOUNT

#### WHAT HAPPENS TO MY HEALTH REIMBURSEMENT ACCOUNT (HRA)?

You may use HRA funds contributed by SHC via the *HealthySteps to Wellness* program to pay for IRS-qualified health care expenses incurred before date of termination and must submit claims for reimbursement to HealthEquity no later than March 31 of the following year.

**Note: You may incur IRS-qualified health care expenses up to date of termination and must submit HRA claims to HealthEquity no later than March 31 the following year.**

For example, if date of termination is June 15, you must submit IRS-qualified claims for reimbursement incurred through June 15 to HealthEquity no later than March 31 the following year.

#### WHAT HAPPENS TO UNUSED HRA FUNDS?

HRA funds not used for claims incurred prior to date of termination will be forfeited.

#### WHAT HAPPENS TO EARNED WELLNESS INCENTIVE AFTER I TERMINATE EMPLOYMENT?

For the wellness incentive funds to be deposited to an HRA, you must be enrolled in an SHC-sponsored medical plan (not COBRA) and be an active employee at the time funds are deposited into the HRA or funds will be forfeited.

#### WHOM DO I CONTACT FOR HRA BALANCE AND SUBMITTING CLAIMS FOR REIMBURSEMENT?

HRA is administered by HealthEquity. For information on your account or claims reimbursement, call HealthEquity at 877.395.6548 or go online at <http://www.healthequity.com/ed/shclpch/>.

### LIFE AND AD&D INSURANCE

#### WHEN DOES LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE END?

Life and AD&D insurance plans end on the last day of the month of date of termination.

For example, if date of termination is June 15, Life and AD&D insurance benefits end on June 30.

#### CAN I CONTINUE LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE?

When your Group Life Insurance ends, you have the option to convert the group life policy to an individual whole life policy or port it to a term life policy, without submitting Evidence of Insurability (EOI).

There is no option to continue AD&D coverage.

You will receive a Life Insurance Port and Convert Package from The Hartford within a couple of weeks from date of termination. Eligibility to continue coverage is subject to the terms of the policy in place at the time of termination of employment.

<i>Plan Name</i>	<i>Offer Conversion?</i>	<i>Offer Portability?</i>
Employee Basic Life Insurance	Yes	Yes
Employee Optional Life Insurance	Yes	Yes
Dependent Spouse Optional Life Insurance	Yes	Yes
Dependent Child Life Optional Life Insurance	Yes	No
Employee Optional AD&D Insurance	No	No
Dependent Optional AD&D Insurance	No	No

**Note: You must submit your completed application with your first month premium within 31 days from the date coverage ends; otherwise, you will not be eligible to port or convert your coverage.**

For more information on conversion or portability, call The Hartford at **877.426.6483**. On the call, identify yourself as an employee terminating employment with SHC and provide date of termination.

## DISABILITY INSURANCE

### CAN I CONTINUE LONG TERM DISABILITY (LTD) INSURANCE?

LTD coverage is provided to you by the GME Office (Graduate Medical Education) through The Standard and is administered by George Advisors/HPIS. For questions or continuation options, please contact Anthony George at 650-355-4247 or [ageorge@pacificadvisors.com](mailto:ageorge@pacificadvisors.com).

## VOLUNTARY BENEFITS

### CAN I CONTINUE MY LEGAL PLAN?

Yes, you can convert to an individual policy within 30 days of your termination date by calling MetLife Legal at [legalplans.com](http://legalplans.com) or call 800.821.6400 (Mon-Fri, 5:00 a.m.-4:00 p.m. PT).

### CAN I CONTINUE OTHER VOLUNTARY BENEFITS ELECTED WITH Corestream?

You may have the option to continue coverage for other elected voluntary plans such as Pet, Home, or Auto Insurance. Although payroll deduction will no longer be available, you can opt for other payment methods. For additional information, contact Corestream at (650) 292-0867.

## RETIREMENT SAVINGS PLAN

### WHAT HAPPENS TO MY RETIREMENT SAVINGS ACCOUNT?

Your Retirement Savings Plan (RSP) account will remain in place. You will continue to manage the account directly with Fidelity Investments. You may be eligible for a rollover or lump sum distribution **30 days after date of termination**.

During the 30-day period, final deposits will be made to your account. For plan details, please call Fidelity Investments at 800.343.0860 or go online to <https://www.netbenefits.com/shclpch>.

## CONTACT INFORMATION

### IF I HAVE A BENEFITS QUESTION, WHOM DO I CONTACT?

Contact the Stanford Health Care Benefits Service Center at 833-935-2167.

### IF I HAVE A NON-BENEFITS HR INQUIRY, WHOM DO I CONTACT?

Contact the SHC HR Team at 650.723.4748 (Mon-Fri, 9 a.m.-4 p.m. PT).

### WHERE CAN I FIND THE CONTACT INFORMATION FOR A BENEFITS VENDOR?

For a list of vendor contacts, visit the Vendor Contacts page on HealthySteps.