



Benefit Summary Information For Departing Employees and/or Employees Losing Benefit Eligibility

This handout is intended for employees leaving the University due to resignation, end of a temporary appointment or termination. It is not intended for those who are retiring from the University.

- Contact Human Resources (Salazar 2nd floor) for questions concerning campus clearance (707) 664-3100
- Contact Payroll & Benefits (Salazar 2nd floor) for questions concerning benefits (707) 664-2793
- Contact the California Relay Service for TTY assistance (877) 735-2929

Campus Clearance

Employees are required to return all Sonoma State University equipment and property by means of the campus clearance process prior to your last day on campus.

Medical, Dental and Vision Insurance: Consolidated Omnibus Budget Reconciliation Act (COBRA)

COBRA continuation coverage allows you to continue health coverage if you leave your group plan or become ineligible for health benefits. Your cost is 102 percent of the group monthly premium rate. You must submit a Request for Group Continuation within 60 days following notification of eligibility. The Payroll and Benefits Office will then prepare the COBRA form HBD-85. This form will be sent to you for your signature. You must return the form to the Payroll and Benefits Office. Coverage must be continuous for the maximum of 18 months, and you will be required to pay premiums from the date your CalPERS coverage ended.

Effective January 1, 2003, Assembly Bill 1041 allows an employee to extend their 18 month coverage for an additional 18 months (cost 110%) or up to a total of 36 months. The provisions apply to medical coverage only. Participants must apply for the extension directly with the insurance carrier prior to the expiration of their 18 months COBRA coverage.

COBRA coverage for you or your dependents remains in effect as specified above or until one of the following events terminates the coverage:

- failure to pay the premium as required by the plan,
- coverage by another group health plan, or
- eligibility for Medicare coverage.

California law permits an extension of COBRA benefits for some older employees and their spouses until they are eligible for health coverage through Medicare or another health plan. The premium cannot exceed 213 percent of the current group rate. To find out more about this provision contact your employer or the CalPERS Health Benefits Services Division.

Covered California

There may be other coverage options for you and your family. On October 1, 2013, key parts of the health care law took effect, and you are able to buy coverage that begins on January 1, 2014, or later, through the Health Insurance Marketplace. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premium right away, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. Additionally, you may qualify for a special enrollment opportunity for another group health plan for which you are eligible (such as a spouse's plan), even if the plan generally does not accept late enrollees, if you request enrollment within 30 days.

For more information, please contact Covered California at (800) 300-1506.

Individual Conversion Policy

This is a policy underwritten by your prior health plan. Within 30 days following the loss of eligibility of your CalPERS health coverage or COBRA group continuation coverage, you can request an Individual Conversion Policy through the health plan. All CalPERS health plans offer an Individual Conversion Policy option, but the medical benefits and premium costs may differ from the group coverage.

Retirement Benefits

During the final campus clearance process at the Payroll and Benefits office, you will be provided with information concerning the disposition of your retirement contributions and the options available.

University Paid Life Insurance

You have a right to convert to buy an individual policy of life insurance without Evidence of Insurability if: your insurance ends or is reduced due to a qualifying event; and you apply in writing and pay the first premium during the 31 day conversion period after the date of any qualifying event. For definition of qualifying events and details concerning your Right to Convert, see pages 15 and 16 of the Group Life Insurance Certificate.

University Paid Long-Term Disability (LTD) Insurance

When your employment terminates, you may buy LTD conversion insurance if on the date your employment terminates, you were insured under your employer's long term disability insurance plan for at least one year; you are not disabled; you are a citizen or resident of the United States or Canada; and you apply in writing and pay the first premium for LTD conversion insurance within 31 days after your insurance ends.

Other Voluntary Payroll Deductions

Some of the voluntary employee paid benefits offered by the University may either be continued under COBRA or converted after employment. For additional information on these plans you may wish to call:

- California Casualty Auto and Home Insurance (866)-680-5142
- Standard Insurance Company (Life Insurance) (800) 378-5745
- Health Care Reimbursement Account: This program is eligible for COBRA continuation options. (800) 659-3035
- Tax Sheltered Annuities (403B)/State Deferred Compensation (457)/State Thrift (401k) plans: **Contact your salary reduction investment company**

Sick Leave Balances and State Service Credit

Certain public agencies in California and other CSU campuses may allow you to carry over your sick leave balance or state service credit based on specific guidelines. Be sure to notify the personnel or payroll office of your new employer concerning your prior employment at Sonoma State University.