

Separation from Employment

Summary of Benefits and Other Helpful Information

Below is a brief summary of benefits as of your last day of employment as well as other related information to keep in mind as you transition from service at Syracuse University. For specific questions, please contact the Human Resources Service Center at either 315.443.4042 or hrservic@sy.edu, or please contact the external administrators noted below.

Every effort has been made to ensure this information is accurate. However, the benefit programs are governed by legal documents and insurance contracts. If there is any difference between the information on this document and the official documents and contracts, the official documents and contracts will rule.

- **Medical, Dental, and Vision Care Benefits:** If you are currently enrolled in the medical, dental, or vision benefit plans, coverage will end on your last day of eligibility (which is generally your last day of employment).

Most benefits eligible employees separating from the University will be eligible to continue coverage for medical, dental, and vision benefits under COBRA. If you are eligible for COBRA, you and your enrolled dependents have the right to continue the same plan coverage you had as an active employee for a specified period of time at your own expense and at the full premium cost (plus any applicable administrative fees). You will receive information from POMCO, the COBRA administrator for the University, explaining your rights to extend the benefits, as well as the associated costs.

The COBRA notification will be sent to the permanent address listed in [MySlice](#). COBRA coverage will be effective retroactive to the first day you are no longer benefits eligible. You may cancel COBRA coverage at any time.

The following are a few important notes regarding COBRA coverage:

- You may only elect COBRA to continue coverage for the plans you were enrolled in as of your separation date. For example, if you were enrolled in the preventive dental plan with no vision coverage, you may not change to comprehensive dental or add vision.
- You do not need to continue all the plans you previously had. For example, if you had medical and dental coverage prior to the separation, you can choose to continue medical only.
- If COBRA is not elected by the enrollment deadline, coverage will not extend beyond your last day of benefits eligibility as an active employee.
- Regardless of your date of separation from the University, the entire benefit premium for that pay period will be deducted from your paycheck. The premium will not be pro-rated and no reimbursement will be granted.

Should you have any questions regarding the COBRA paperwork to continue your medical, Delta Dental or VSP Vision benefits, contact POMCO at 877.461.7844, Option 5.

If you were enrolled in the Service Employees Benefit Fund (SEBF) dental or vision plans, you will receive paperwork directly from SEBF rather than POMCO for those plans. SEBF may be contacted at 315.218.6513.

In addition to COBRA, there may be other health insurance coverage options for you and your family through the Marketplace. In the Marketplace, you could be eligible for a tax credit that lowers your monthly premiums 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 through the Marketplace. For more information about health insurance options available through the Marketplace, please visit <http://healthcare.gov>.

You may also 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. Check with the other group plan administrator for more information. Generally, requests to enroll due to loss of other coverage need to be made within 30 days.

Lastly, if you were enrolled in the VSP vision plan, you are also entitled to convert your University coverage to an individual policy. Although both COBRA and conversion rights are available to you, you should not elect to enroll in both plans as they will not coordinate coverage, and you cannot be refunded for premiums paid if you cancel either policy. Contact VSP at 855.782.9877 for additional information.

- **SU Retirement:** If you believe you may qualify for SU Retiree benefits, please contact the Human Resources Service Center at 315.443.4042 or hrservic@syr.edu for further information. In general, you must be at least age 55 and have at least five consecutive years of service as a benefits eligible employee to be eligible for retiree medical benefits.
- **Flexible Spending Accounts (FSA):** If you are currently enrolled in a health care or dependent care flexible spending account, you will have until April 30 of the following year to submit claims for expenses that were incurred prior to your separation date.

In addition, you may be able to continue your participation in the health care flexible spending account plan after your separation date if you have unclaimed funds in your account. If you choose to COBRA your health care FSA, you would make contributions on an after-tax basis, but you would gain the ability to be reimbursed for eligible expenses that you incur after your separation date. If you are eligible to continue your health care FSA, you will receive notification from the COBRA Administrator, POMCO. Should you have any questions regarding the paperwork, contact POMCO at 877.461.7844, Option 5. Continuation is not available for dependent care FSA.

- **Voluntary Long Term Disability Insurance:** If you are currently enrolled in the Voluntary Group Long Term Disability Insurance Plan through The Standard, coverage will cease effective your last day of employment unless you are eligible for and elect to convert your coverage to an individual policy. If you were enrolled in this benefit as an active employee, you will receive notification about the option to convert in the mail. If you wish to convert, The Standard must receive your completed application and premium payment within 31 days of your last day worked. Retirees are not able to convert the policy into an individual policy. Should you have

questions regarding the opportunity to convert your policy, please contact The Standard at 800.426.4332.

- **Life and AD&D Insurance:** Coverage for you and your enrolled dependents will end effective the last date of employment unless you elect to convert the coverage to an individual policy. You will be mailed paperwork directly from MetLife explaining this option.

If you are retiring and qualify for SU retiree benefits, your University-provided coverage will be reduced to \$3,000. You can convert any amount of lost coverage in excess of \$3,000. Retirees should remember to periodically review their beneficiary designations and notify the HR Service Center at 315.443.4042 or hrservic@syr.edu if you need to make updates.

Any questions regarding your conversion rights can be directed to MetLife by calling 877.275.6387. If you wish to convert, MetLife must receive your completed application and premium payment within 31 days of your last day worked.

- **TIAA Retirement Account:** All University and voluntary contributions to your TIAA account will cease as of your date of separation from the University with your last paycheck. Your funds are fully vested. The account itself remains intact unless you choose to take a distribution or rollover to another qualified plan. You can manage your account through a TIAA representative. Call 855.842.CUSE (2873) or visit www.tiaa.org/syr for further information.
- **Vacation Pay:** Unused accrued vacation time will be paid out in your last paycheck in accordance with the University's policies. Please go to [MySlice](#) to view your remaining vacation balance. Accrued but unused personal days, floating holidays, and sick time leave benefits will not be paid out upon separation.
- **Auto and Home Insurance:** If you elected this coverage, payroll deductions for MetLife Auto and Home Insurance will cease with your final paycheck. To continue this insurance coverage, contact MetLife at 315.656.2982 to arrange for alternate payment.
- **Long Term Care Insurance:** If you elected this coverage, payroll deductions for Long Term Care Insurance through John Hancock will cease with your final paycheck. To inquire if you are eligible to continue this insurance coverage, contact John Hancock at 888.588.7716.
- **Tuition:**
 - **Dependent Tuition:** Benefits end on your last day of employment. Any eligible dependent receiving tuition benefits during the semester in which your employment terminates may continue receiving those benefits for that semester. Tuition for classes taken in subsequent semesters will be the responsibility of the student.
 - **Remitted Tuition:** Benefits end on your last day of employment. No benefits for future semesters will be authorized. If you terminate during a semester when the remitted tuition benefit is being used by you, your spouse, or your eligible same-sex domestic partner, the total annual benefit will be pro-rated based upon your termination date, and you will be billed for any remaining balance after the pro-rated credits have been applied.

Should you have specific questions regarding tuition benefits, please contact the Human Resources Services Center at 315.443.4042 or hrservic@syr.edu.

- **Faculty and Staff Assistance Program (FSAP):** Upon separation from Syracuse University, you have continued access to the Faculty and Staff Assistance Program (FSAP) for a period of 90 days past your separation date. Carebridge, our partner for the Syracuse University FSAP, provides comprehensive, confidential counseling and wellness and work-life resources. Carebridge can be reached at 800.437.0911 or clientservice@carebridge.com.
- **Unemployment Insurance:** Unemployment Insurance provides temporary income for a defined period of time based on certain criteria. Information, including how to file a claim, is available on the NYS Department of Labor website. If you believe you may be eligible for Unemployment Insurance benefits, please go to the [NYS Department of Labor website](#).
- **Address Change:** Please confirm/update your address and phone number on [MySlice](#) so that COBRA, conversion, mail, tax and benefit statements are sent to the correct mailing address. All University mailings are sent to the *permanent* address on file.
- **Payroll:**
 - **Timesheets:** Please submit your final timesheet to the person in your department responsible for payroll input.
 - **Final paycheck:** Your final pay will be automatically deposited if you have electronic deposit. For other arrangements, contact the Payroll department at 315.443.4042, option 2 or payroll@syr.edu.
 - **Other paycheck deductions:** For loan payments, child support and other deductions, contact your financial institution or another appropriate source to make other arrangements.
 - **W-2 Forms:** To ensure receipt of Form W-2 for income tax purposes, confirm/update your *permanent* home address and phone number on [MySlice](#). If you do not receive your W-2 by January 31, contact the Payroll Office at 315.443.4042, option 2 or payroll@syr.edu.
- **Administrative/Financial Obligations:** Any outstanding travel advances or credit card reconciliations must be resolved prior to separation, including reimbursement of funds, if applicable, and any outstanding debts to the University must be repaid (i.e. parking, library, other fees, etc.).
- **Property:** All University property must be returned to your department or facility including all borrowed materials, ID cards, access cards, University credit cards, keys, technical equipment (phones, laptop computers, PDA's, pagers, two-way radios, iPads, etc.) and all other University owned property.
- **Parking:** Return parking permits, proxy cards, and service passes to the Parking Office on or before the date of separation from the University. You may be eligible for a prorated refund. Information may be obtained when surrendering the parking permit to the Parking and Transit Services office. The office can be reached at 315.443.4652.

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