

Life Events Impacting Benefits

Ending Employment

Moving?

Make sure that you update your mailing address via Workday.

Contacts

Engineering Human Resources	125 Spence Street, Suite 531 College Station, TX 77843 979-458-7699 Fax 979-458-7490 engrbenefits@tamu.edu
Engineering Payroll	3132 TAMU College Station, TX 77843-3132 979 458-7699 Fax 979-458-7490 engrpayroll@tamu.edu
Benefits Representative	Christine Burns (979) 458-8406 crburns@tamu.edu
P&A Group	800-688-2611 www.padmin.com

Table 1. Useful Contact Information

Health/Dental/Vision Coverage

Your health, dental and/or vision coverage will continue through the last day of the month in which your employment ends (provided premiums are paid). After your coverage ends, you may elect to continue coverage for yourself and/or any covered dependents for up to 18 months under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). However, you must pay the full premium plus a 2% administrative fee. You will receive a COBRA enrollment packet in the mail from P&A Group. In order to elect COBRA, you must return the COBRA enrollment form within 60 days of the later of your termination date and the date the COBRA form was mailed.

Information regarding COBRA premiums and COBRA timelines can be found here:

<https://www.tamus.edu/business/benefits-administration/general-benefit-information/cobra-information/>

Flexible Spending Accounts

If you are enrolled in a Healthcare Spending Account, you may continue contributing to your account for the remainder of the plan year (through August 31) by electing COBRA continuation. The cost will be the amount of your current deduction plus 2%. You will no longer be able to contribute using before-tax dollars. Navia will send you a COBRA form to complete and return if you wish to continue contributing. If you choose not to contribute to your account after your employment ends, you can be reimbursed only for the eligible charges incurred up to the last day of the month in which your employment ended.

If you are enrolled in a Dependent Day Care Spending Account, you will no longer be able to contribute to your account after your employment ends. However, you may continue to submit claims for expenses incurred through the end of the plan year (August 31) against the balance in your account as of the date you terminated employment. COBRA continuation does not apply to the Dependent Day Care Account.

Other Insurance Coverage

Your Basic Life/Basic Accidental Death and Dismemberment (AD&D), Alternate Basic Life, Optional Life, Dependent Life, Optional AD&D, and Long-Term Disability (LTD) coverage will continue through the last day of the month in which your employment ends. Your premiums for the last month's coverage will be deducted from your final paycheck.

Within 31 days after your coverage ends, you may convert your life insurance policies to individual policies in order to continue the coverage without providing evidence of good health. The terms of and premiums for these conversion policies will be different from those provided through the A&M System. Engineering HR can provide information on conversion. You can reach out to Securian at 1-866-365-2374 to convert your policies. <http://assets.system.tamus.edu/files/benefits/pdf/programs/AMContinuationOptions.pdf>

Instead of converting your Life or AD&D insurance, you may also continue coverage through a portability option. This will allow you to keep the same amount of coverage with higher premiums than active employees but lower premiums than conversion coverage. You must be actively working (physically working and not on paid leave) the last day of employment to have this option and will need to call Securian at 1-866-365-2374. Ported coverage may continue through age 70.

Teacher Retirement System (TRS)

When you leave A&M System employment, your TRS contributions will end and you will have the option to leave your retirement account intact or withdraw your contributions.

If you have at least five creditable years of service and you leave your TRS account intact, interest will continue to be credited to your account, and you may be eligible to retire through TRS at a later date, typically at age 65. You may also be eligible to retire through Texas A&M if/when you meet certain age and service requirements (see "Regaining A&M System Benefits as a Retiree" below). An "intact" account is one that has not been withdrawn. If you have fewer than five creditable years of service, your account will stop earning interest after you have been absent from TRS service for five consecutive years.

If you withdraw your funds, you will lose your years of TRS service and withdrawn funds may be subject to taxes and penalties. To withdraw funds, you must complete the TRS 6, Application for Refund:

https://www.trs.texas.gov/TRS%20Documents/form_6.pdf

For more information about withdrawing TRS funds, visit <http://www.trs.state.tx.us/> or contact TRS at 800-223-8778.

Other Retirement Plan (ORP)

Contributions will no longer be made to your ORP account after your employment ends, and you will have the option to withdraw your contributions (providing you are terminating from ALL Texas public institutions of higher education) or leave your account intact.

If you leave your account intact, you will be eligible for group insurance benefits as a retiree if/when you meet certain age and service requirements (see “Regaining A&M System Benefits as a Retiree” below). An “intact” account is a 403(b) account (not an IRA, 401(k) or 457 plan) that contains funds that can be tied to your Texas ORP account and meets the vendor’s minimum balance requirement.

If you withdraw funds from your account, you may be subject to taxes and penalties. To withdraw from your account, you should contact your ORP vendor. Regardless of whether you want to withdraw your funds, you will need to complete the ORP Notification of Change in Status Form and return it to the Engineering Payroll Office. The form is available from: <https://www.tamus.edu/business/benefits-administration/booklets-brochures/retirement-forms/>

Regaining A&M System Benefits as a Retiree

You will be able to regain benefit eligibility later as a retiree if you have an intact TRS or ORP account and meet the requirements below.

- If you were employed in a benefits-eligible position with the A&M System on Aug. 31, 2003, or left A&M System employment before Sept. 1, 2003, but you met the criteria below as of Aug. 31, 2003, you are eligible for insurance coverage as a retiree when:
 - You are at least 55 and have at least 5 years of service credit, OR your age plus years of service equal at least 80, OR you have at least 30 years of service, AND
 - You have 3 years of service with the A&M System, AND
 - The A&M System is your last state employer.
- If you were hired by the A&M System in a benefits-eligible position after Aug. 31, 2003, or if you left A&M System employment before Aug. 31, 2003, and you did not meet the criteria listed above as of Aug. 31, 2003, you are eligible for insurance coverage as a retiree when:
 - You are at least 65 and have at least 10 years of service credit, OR your age plus years of service equal at least 80 and you have 10 years of service credit, AND
 - You have 10 years of service with the A&M System, AND
 - The A&M System is your last state employer.

You may apply for coverage within 31 days of meeting the eligibility criteria listed above or within 31 days of leaving a TRS-eligible position with another state employer after meeting the eligibility criteria. If you do not enroll at that time, you may enroll during a later Open Enrollment period. A required 90-day waiting period will apply for the employer contribution if applying during Open Enrollment.

Leave Balances

Accrued vacation leave balances remaining after your last day of employment will be paid as a lump sum payment following your final paycheck. You may contact your department/division business office if you have questions regarding the leave balances or timing of your lump sum vacation payout.

Exit Interview

As part of the exit process, you have the opportunity to complete an exit interview with Engineering HR. An employee exit survey is available on the Engineering HR Website: <http://tees.tamu.edu/personnel>
For questions or additional information, please contact Engineering HR at 979-458-7699.

Carrier Contact Information

Blue Cross/ Blue Shield	<u>866-295-1212</u>
Express Scripts	<u>866-544-6970</u>
Graduate Plan	<u>877-624-7911</u>
DeltaDental – PPO	<u>800-336-8264</u>
DeltaDental – HMO	<u>800-422-4234</u>
Superior Vision	<u>844-549-2603</u>
Navia	<u>800-669-3539</u>
Securian	<u>877-443-5854</u>
Cigna – LTD	<u>800-362-4462</u>
TRS	<u>800-223-8778</u>
CompPsych Work/ Life Solutions	<u>Active Employees – 1-866-301-9623</u> <u>Retirees – 1-833-306-0105</u> <u>Qatar – 00800.100.071</u>
2nd, MD	<u>866-841-2575</u>

Table 2. Contact Information for Insurance Providers