



Important Exit Information

Benefit	Coverage Termination Date	Vendor Contact
Medical Plan (PPO or HDHP)	<p>Medical, dental and/or vision coverage will end on the last day of the month of termination, regardless of termination date. COBRA continuation coverage will be available the day after coverage ends. Additional information about COBRA is provided below.</p> <p>For example, date of termination is effective 01/15/22 with coverage(s) ending 01/31/22, then COBRA is available 02/01/22.</p>	Blue Cross Blue Shield of AL 1-800-239-5772 www.bcbsal.org
Dental		Blue Cross Blue Shield of AL 1-800-239-5772 www.bcbsal.org
Vision		UnitedHealthcare 1-800-638-3120 www.myuhcvision.com
Flexible Spending Account (FSA)	Account will close on the date of termination. Employee has 90 days after termination to submit receipts for reimbursement to PayFlex for charges incurred prior to the termination.	PayFlex 1-844-729-3539 www.payflex.com
Health Savings Account (HSA)	<p>Contributions will end on the date of termination, but account remains open with funds accessible. PayFlex will notify employee of options regarding their HSA with 30 days to decide:</p> <ol style="list-style-type: none"> Spend: Employee can spend down HSA balance, Transfer: Employee can transfer the funds to another HSA, but will need to obtain a transfer form from new HSA administrator and send it to PayFlex, or Convert: Employee can do nothing, and their HSA will convert to a non-affiliated, individual PayFlex account where they can still access funds and make direct post-tax contributions. Employee will be charged an individual administrative fee per month. 	PayFlex 1-844-729-3539 www.payflex.com
Life Insurance	<p>University-provided Group Life and AD&D coverage will end on the last day of employment unless you contact The Standard within 31 days of termination and elect to continue coverage. AD&D coverage may only be continued if you continue Group Life as well. AD&D coverage terminates at age 65. Rates will vary.</p>	The Standard 1-855-757-4714 www.standard.com
Accidental Death & Dismemberment (AD&D)	<p>Voluntary Term Life and AD&D coverage(s) will end on the last day of the month during which employee terminated (e.g., employment ends 2/11/20, voluntary coverage ends 2/29/20).</p> <p>Employees may choose to convert voluntary Term Life coverage to an individual policy and continue paying insurance premiums directly to The Standard after leaving the University. Rates will vary.</p>	
Short Term Disability (STD)	If you are covered under the voluntary STD plan, new claims cannot be filed with an effective date after the date of termination.	The Standard 1-855-757-4714 www.standard.com
Long Term Disability (LTD)	New LTD claims cannot be filed with an effective date after the date of employment termination.	
Identity Theft Protection	Benefit will terminate at the end of the month following last day of employment. Employees may choose to continue retail plan with 35% discount. NortonLifeLock will send retail plan information to personal email address on file following termination.	NortonLifeLock 1-800-607-9174 www.lifelock.com

Retirement Account	Post-Termination Options	Vendor Contact
Teachers' Retirement System (TRS)	<p>The State Retirement system will mail a letter to the employee's home address detailing the available options:</p> <ol style="list-style-type: none"> 1. If employee is vested (at least 10 years of service), contributions may be left in the system until retirement age. When you reach retirement age, contact TRS directly to apply for service retirement. 2. If employee is not vested (less than 10 years of service), the member may leave contributions in the system for up to five years and/or complete the Notice of Final Deposit and Request for Refund to request a lump sum payment of all retirement contributions and refundable interest, or roll the money over to another qualified retirement plan. 	<p>The Retirement Systems of Alabama (RSA) 1-877-517-0020 www.rsa-al.gov</p>
Voluntary 403(b)	<p>This is a voluntary, employee-owned retirement account, so no action is required until you 1) elect to take a distribution, or 2) you are required to take a distribution based on your age, unless the account balance is below \$5,000. If the account balance is below \$5,000, TIAA will contact you by mail with options.</p>	<p>TIAA 1-800-732-8353 www.tiaa.org</p>
Voluntary 457(b)	<p>This is a voluntary, employee owned retirement account, so no action is required until distribution, unless the account balance is below \$5,000 (TIAA accounts only). If so, TIAA will contact the employee by mail with available options.</p>	<p>TIAA RSA 1-800-732-8353 1-877-517-0020 www.tiaa.org www.rsa-al.gov</p>

OTHER IMPORTANT INFORMATION:

Continuation of Health Coverages under COBRA

- If employee is currently enrolled in Medical, Dental, Vision and/or FSA and eligible for COBRA coverage, employee will receive an enrollment packet in the mail from Payflex. The packet will be mailed to the local mailing address on file.
- Once the PA (Personnel Action form) is submitted by the employee's department and then processed in HR/Payroll, the termination information is communicated electronically to our benefit vendors. COBRA packets from Payflex may be sent to employees **prior to effective termination date** if the termination PA is loaded early.
- Employees will have 60 days from the date of termination to elect COBRA coverage based on existing benefits selections.
- COBRA premiums are equivalent to 102% of the full monthly premium (employee + employer contributions).
- COBRA requires continuation coverage for 18 to 36 months, depending on the qualifying event that initiated COBRA rights.

Educational Benefit

- If employee and/or eligible dependents are approved to receive the Educational Benefit, the benefits will terminate at the end of the current academic semester (e.g., employment ends 2/17/20, benefit terms at the end of Spring 2020 semester).

Payout of Annual Leave, Sick Leave and/or Compensatory Time

- If employee accrues Annual Leave and has completed six months of employment, employee will be paid out up to 30 days of accrued Annual Leave based on that employee's FTE (Full-Time Equivalency, e.g., 0.5 FTE is 4 hr/day part-time employee).
- If employee accrues Sick Leave, is Non-Exempt (biweekly paid) and has completed five years of employment, employee will be paid out at 50% up to 120 days of accrued Sick Leave based on FTE. Exempt (monthly paid) employees will not be paid out for any accrued sick leave balance.
- If employee has accrued any Compensatory Time, employee will be paid out at 100% upon termination.

Mailing Address Changes

- If an employee is moving, the employee should update their local mailing address in myBama or complete and return the [Address and Personal Information Change Form](#).

CONTACT HUMAN RESOURCES:



1670 Ruby Tyler Parkway
Tuscaloosa, AL 35404



205-348-7732



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<https://hr.ua.edu/>