

Termination and Leave Without Pay Insurance Checklist

For voluntary resignations

Advise the employee that:

- Medical, dental, basic and optional life insurance, and optional long-term disability (LTD) insurance coverage ends on the last day of the month in which he or she last had at least eight hours of pay status. Basic LTD coverage ends at midnight on the date he or she terminates employment.
- The Health Care Authority (HCA) will mail a *Continuation of Coverage Election Notice* booklet to his or her home or mailing address. This notice provides information about continuing PEBB medical and dental insurance, and life insurance.
- ReliaStar will pay life insurance benefits if he or she or a covered dependent dies within 31 days of his or her termination date.
- If his or her spouse or qualified/Washington State-registered domestic partner is also enrolled in PEBB as an employee, he or she may:
 - Enroll in the spouse's or qualified/Washington State-registered domestic partner's medical and/or dental coverage.
 - Transfer a portion of his or her life insurance coverage to the spouse's or qualified/Washington State-registered domestic partner's life coverage.

For approved Leave Without Pay (LWOP) and layoff

- Advise the employee that the HCA will mail a *Continuation of Coverage Election Notice* booklet to his or her home or mailing address.
- Advise the employee to contact the HCA in writing or via email when he or she returns to work or terminates employment during approved leave.

For retirement (nondisability)

Advise the employee that:

- He or she should contact the Department of Retirement Systems at 1-800-547-6657 or go to www.drs.wa.gov to request a retirement packet.
- The Health Care Authority will mail a *Continuation of Coverage Election Notice* booklet to his or her home or mailing address. This notice provides information about continuing PEBB medical and dental coverage, life conversion, life portability and, if eligible, retiree term life insurance. The employee can get more information by calling PEBB Benefits Services at 1-800-200-1004 or from PEBB's website at www.pebb.hca.wa.gov.
- ReliaStar will pay life insurance benefits if he or she or a covered dependent dies within 60 days of the retirement date.
- If the employee's spouse or qualified/Washington-State registered domestic partner is also enrolled in PEBB as an employee, the employee may:
 - Enroll in the spouse's or qualified/Washington-state registered domestic partner's medical and/or dental coverage.
 - Transfer a portion of his or her life insurance coverage to the spouse's or domestic partner's life coverage.

For disability

- Retirement disability:** Advise the employee of the right to continue PEBB coverage while PEBB reviews his or her retirement application (this may take several months).
- Advise the employee that the HCA will mail a *Continuation of Coverage Election Notice* booklet to his or her home or mailing address. This notice provides information about continuing PEBB medical, dental and life insurance coverage. Employees may be eligible for a waiver of life insurance premiums if under age 60 at the time of disability. This is initiated through the agency payroll office. Retiree term life insurance is a separate policy offered at retirement only. The employee can get more information by calling PEBB Benefits Services at 1-800-200-1004 or from PEBB's website at www.pebb.hca.wa.gov.
- For all disabilities:** Advise the employee of:
 - The right to have his or her agency file an LTD claim.
 - The right to have his or her agency file for a waiver of premium on life insurance, if under age 60 on the date of disability.
 - If terminally ill with less than 24 months to live, he or she can request the accelerated life benefit in writing.

For dismissal or suspension without pay

- Advise the employee that the HCA will mail a *Continuation of Coverage Election Notice* booklet to his or her home or mailing address.
- If the employee appeals the dismissal, advise him or her that PEBB coverage can continue on LWOP during this period. A copy of the formal appeal of dismissal must be provided to PEBB.

For family leave (Family Medical Leave Act, or FMLA)

Advise the employee that he or she:

- Can retain employer-paid coverage during this period.
- Must pay medical premiums due to their agency while on leave without pay with approved FMLA.
- Can use accrued leave to have employee premiums for medical, dental, optional life, and LTD deducted from his or her paycheck.
- Can drop optional coverages while on FMLA without providing evidence of insurability to reinstate coverages upon returning to work. If the employee chooses not to self-pay the optional coverages to the agency, these coverages will not be in effect until the first of the month after the employee returns to work. The employee will need to complete a *Life Insurance Change Form* upon his or her return to reinstate optional coverage.

Basic Health is an affordable health coverage option

- Advise employee that Basic Health is an affordable, healthcare coverage program available to Washington State residents who are ineligible for Medicare and meet income guidelines. Enrollment limits may apply. For more information, call 1-800-660-9840 or go to www.basicealth.hca.wa.gov. *Reminder:* Retirees eligible for PEBB retiree coverage cannot enroll in Basic Health and return to PEBB coverage at a later date.

Agency Personnel/Payroll Officer's Signature

Date

Employee's Signature

Date