



Layoffs and Terminations

**PEBB Outreach and Training
DOP Presentation**

PEBB Benefits...

PEBB Benefits	When they will end if you take no action
Medical and Dental Insurance	Midnight, the last day of the month in which employment ends
Life Insurance	Midnight, the last day of the month in which employment ends
Basic Long-Term Disability	Midnight, the date employment ends
Optional Long-Term Disability	Midnight, the last day of the month in which employment ends or the last day in which a required premium payment was made
Flexible Spending Account (FSA) & Dependent Care Assistance Program (DCAP)	Participation ends on the last day of the month you make a contribution through payroll deduction

**Auto/Home and Long-Term Care may continue as before. If using payroll deduction for Auto/Home contact Liberty Mutual to make other payment arrangements.*

Options to continue coverage...

- You have options to continue most of your coverage
- The options depend on your situation



Overview of Options...

- Continued employment through reversion, reduction in hours, or transfer
- Access benefits as an eligible dependent on a spouse, qualified domestic partner, or parents' account
- Continue coverage for yourself and your eligible dependents on a self-pay basis
- Access benefits for yourself and your eligible dependents through retiree coverage

Options: Continued Employment...

- Layoff/RIF employees are eligible for the employer contribution as long as they are in pay status for eight hours or more per month. Employees may:
 - Revert to a previously held position
 - Revert to a different position
 - Have current position hours reduced, or
 - Transfer to another agency as outlined in their employer's procedures, rules, and collective bargaining agreements(WAC 182-08-190 and 182-12-121)
- Layoff/RIF employees transferring to an agency where layoff procedures are not applicable must qualify as a newly eligible employee (WAC 182-12-115)

Option: Dependent Coverage...

- Spouse, qualified domestic partner, or parent must complete an Employee Enrollment/Change form and any necessary dependent certifications to add you as an eligible dependent
- If employment is ending, life insurance coverage may be transferred to spouse or qualified domestic partner, up to plan maximums, within 31 days
- If Layoff/RIF, may continue life insurance on a self-pay basis

Option: Self-Pay...

- Layoff/RIF
 - Eligible for PEBB “Leave Without Pay” coverage
 - Continue medical, dental, and life insurance coverage for up to 29 months
- Employment Ending
 - Eligible for COBRA
 - Continue medical and dental coverage for up to 18 months
- For qualified domestic partners and children of qualified domestic partners not eligible for COBRA
 - PEBB Extension of Coverage
 - Continue medical and dental coverage for up to 18 months

Options: Retiree Coverage

- Must be eligible to retire (as per your retirement plan)
- May use continuation of coverage to bridge to retirement
- Continue medical and dental coverage
- May have option to enroll in retiree life insurance coverage

Federal COBRA Subsidy

- Individuals (employees and dependents) who:
 - Lose PEBB coverage due to involuntary termination between September 1, 2008 and December 31, 2009
 - Eligible for “Leave Without Pay” or COBRA coverage
 - Are not eligible for other group health coverage or Medicare
- May be eligible for:
 - 65% subsidy of COBRA premiums for a maximum of 9 months
- Assistance eligible individuals may:
 - Change health plans as long as the health plan costs are the same or lower than the health plan they were enrolled as an employee

What to expect...

- A COBRA subsidy notice and a Continuation of Coverage Packet in the mail
- You have **60 days** from the postmark date to enroll in coverage
- You may enroll your eligible dependents
- Self-pay rates apply
- Starting in June will include information about the Federal COBRA Subsidy



Continuation of Coverage Election Notice

(18 to 29-month or 36-month qualifying events)

READ NOW

You are receiving this booklet because your Public Employees Benefits Board (PEBB) health coverage was recently terminated. This booklet explains how you can continue your PEBB health coverage.

To protect your family's rights to continue PEBB health coverage, you must complete the enclosed form(s) and follow the instructions. **You have 60 days after the postmark to elect to continue your PEBB health coverage.**

HCA 80-801 (11/08)

Resources...

- The PEBB Program customer service:
1-800-200-1004
- PEBB website:
www.pebb.hca.wa.gov

