

ITEM	OPTION TO CONTINUE	TERM OF CONTINUATION	REGULATIONS/COMMENTS	WHAT TO DO	WHO TO CONTACT
Auto and Homeowners Insurance	Yes	Continuous	Contact your insurance company directly to make payment arrangement.	See Comments.	MetLife Auto (800) 438-6381 Liberty Mutual Ins. Co. ((888)257-4889 Travelers Insurance (800)842-5075
Deferred Compensation 457 and 403(b) Plans			Contributions to the Deferred Compensation 457 and 403(b) plans stop once employee is off state payroll. You may leave funds in plan. Contact Prudential to obtain options concerning distributions.	Contact Plan Administrator (Prudential) directly.	Prudential 844-505-7283
Voluntary Term Life	Yes	Continuous	The policy is portable and must be converted within 31 days of termination by contacting the carrier and making payment arrangements. When the policy is converted the requirement to maintain a basic group life insurance policy ceases.		Dearborn National 866-858-1171
Universal Life Insurance	Yes	Continuous	Employees who elected coverage while actively employed should contact insurance carrier to arrange for continuation coverage on direct pay basis.	See Comments.	Voya Reliastar Employee Benefits 1-888-909-4274

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Flexible Spending Account Programs	No		Flexible Spending Account payroll deductions cease when employee goes off state payroll. Plans are subject to Internal Revenue Code Sections 125 and 129	Contact the administrator to discuss regulations and deadlines for submitting eligible expenses for reimbursement	Administrator all plans: Progressive Benefit Solutions (PBS) (888) 333-3901 or (203) 985-1715
			1) DCAP –Any balances in your account as of the date of termination may be used for allowable employment-related expenses incurred during the Plan Year. Claims must be submitted to the administrator within 90 days after the end of the Plan year. Unclaimed funds will be forfeited		
			2) Medical Flexible Spending Account – contributions will cease when the employee goes off payroll. You have 90 days after date of termination to submit claims for qualifying expenses incurred prior to separation. Unspent funds remaining in account 90 days after termination will be forfeited.	Contact the Plan Administrator to determine if you qualify for COBRA (MEDFLEX only)	
3.) Qualified Transportation Account – eligible expenses incurred prior to date of separation must be submitted for reimbursement within 180 days from the date the expense was incurred. Unspent funds will be forfeited.	If you have excess funds in your QTA account, you can stop plan contributions prior to termination. Contact PBS for plan balances.				

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Credit Union	Yes	Continuous	Any prior employee can retain membership in a credit union, but a minimum amount must be kept in one of your accounts. Employee remains responsible for any and all loan payments, and must make payment arrangements w/credit union.	Employee with a credit union loan must contact their credit union immediately.	CT Employees Credit Union 84 Wadsworth Street Hartford, CT 06106 (860) 522-5388 or other Credit Union
Disability Insurance	Yes	As provided in each policy's provisions. Contact carrier to discuss continuation period options.	<p>Short Term Disability coverage may be continued by contacting the insurance carrier (Colonial or Lincoln) within 30 days of termination to discuss the conversion requirements and to make direct payment arrangements.</p> <p>-----</p> <p>Long-Term Disability coverage may be continued by contacting the insurance carrier within 30 days of termination to complete appropriate forms and make payment arrangements.</p>	See Comments.	<p>Short-Term Disability Ins: Colonial (800)325-4368</p> <p>Lincoln (866)858-1171</p> <p>Long-Term Disability Ins: Hartford Life & Accident Insurance Company 888-723-8583</p>
Long Term Care Insurance	Yes		Contact insurance company directly for regulations and to make payment arrangements.	See Comments.	<p>TransAmerica (800)582-2889</p> <p><u>Prior Vendor:</u> UNUM participants contact: MedAmerica at (800)544-0327</p>

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Charity SEC			Payroll will stop deductions/payments. Employee is not obligated to fulfill annual pledge if separated from state service.	No action required.	Agency HR or Payroll Unit with any questions
Workers' Compensation	Yes	Continuous	An employee with an active workers' comp claim at the time of layoff is still entitled to receive compensation benefits.	Submit any unpaid bills or medical reports to Gallagher Bassett. (State's Third Party Administrator)	Gallagher Bassett 860-256-3400
Tuition Reimbursement	Yes		An employee who completes an approved course prior to the effective date of layoff remains eligible for reimbursement.	Upon completion of course submit proof of grades and payment to the Agency Tuition Reimbursement Coordinator.	Agency Tuition Reimbursement Coordinator
Tier I refund of retirement contributions			Tier I employees may receive a refund of retirement contributions if they are not eligible for immediate retirement benefits or may apply to retain their vested retirement benefits and leave contributions in the system.	Contact Agency HR	Agency HR or Payroll Unit
Tier IIA and Tier III refund of retirement contributions			Tier IIA and Tier III employees may receive a refund of retirement contributions if they are not vested and eligible for any immediate or future retirement benefits.	Contact Agency HR	Agency HR or Payroll Unit
Hybrid refund of retirement contributions			Hybrid employees may elect a withdrawal of retirement contributions.	Contact Agency HR	Agency HR or Payroll Unit

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Retiree Health Fund contributions			<p>Employees leaving state service before completing sufficient service to qualify for retiree health benefits are eligible to receive a refund of contributions to the Retiree Health Fund.</p> <p>You can also elect to leave contributions if you anticipate being rehired [See attached FAQs]</p>	Contact Agency HR/Complete CO-1301 [attached]	Agency HR or Payroll Unit
Retirement http://www.osc.ct.gov/empret/index.html			<p>Employees who meet the service requirements for a vested retirement benefit should complete an application to retain those benefits until they meet retirement age. Certain employees may be eligible to retire immediately. See enclosure and/or your retirement booklet for more information on your retirement plan options.</p>	Contact Agency HR	Agency HR or Payroll Unit

NOTE: Should you at any time change your name, address, telephone number or beneficiaries (retirement, life insurance), be sure to notify the appropriate contact(s) listed above.