



# Benefits & Employment Services Department

## Layoff Information

2018

# Benefits End

- **When will my benefits end?**

Your Board paid benefits coverage will end the last day of the month in which you work - **6/30/18.**

- **So then what happens....**

You will be entitled to COBRA

# What is COBRA?

- Same plans, except you pay the premium
- Covers medical, dental and vision
- Will begin 7/1/2018
- Allows continuation for 18 months
- Election form will be mailed to your home address, listed in Employee Self-Service (ESS)

# More COBRA Information

- Rates include a 2% administrative fee
- Packet will be sent by Benefits Outsource, Inc. (BOI) for coverage with Aetna and CompBenefits/Humana. MetLife Dental will be sent separately.
- Choose all, none or some combination
- You have a 60 day election period from the date coverage is lost or from the date of notice
- Effective retroactively (retroactive payment is required)

# Other benefits...

- Vacation – automatically paid out
- Sick – other than TSP's, only paid if you retire
- Flexible Spending Accounts – use service or can submit claims incurred through 6/30/2018 or by the end of the month in which you separate
- Life Insurance – apply within 30 days of separation – contact the Benefits Department to obtain form and instructions
- Disability – apply within 31 days of separation – packet on Benefits website
- Other voluntary insurances (i.e., cancer and critical illness/accident.) – may continue, contact carrier
- FRS – depends on vesting (call FRS to confirm 1-844-377-1888)

# If you are recalled...

- If you are rehired **on or prior** to your calendar start date, your benefits will be reinstated the **first** of the following month.
  - **Example for an instructional employee:**

Calendar Start Date/Recalled <u>on or prior</u> to	8/8/18 (between 7/3 – 8/8/18)
Effective first of the following month	9/1/18
  - **Example for a non-instructional employee:**

Calendar Start Date/Recalled <u>on or prior</u> to	7/18/18 (between 7/3 – 7/18/18)
Effective first of the following month	8/1/18
  - **Terminated and rehired within the same month:**

Separation date 7/2/18 and rehired/start date 7/9/18, **NO** lapse in coverage

Please note, fiscal year 2018 - 2019 starts 7/2/18. (7/1 is a Sunday)

\*\*\*\*\*

- If you are rehired **after** your calendar start date, your benefits will be reinstated the **first of the month following 30 days** from your start date.
  - **Example for an instructional employee with a calendar start date of 8/8/18:**

Recalled on 8/15/18, insurance effective 10/1/18
  - **Example for a non-instructional employee with a calendar start date of 7/18/18:**

Recalled on 7/23/18, insurance effective 9/1/18

# What to do now

- Update your address in ESS  
Used for COBRA, Payroll and Communication
- Unemployment  
[www.FluidNow.com](http://www.FluidNow.com)  
PH: 1-800-204-2418

# Employee Assistance Program

- Services are free & confidential
- Call 754-322-9900



# Contact Information

- Benefits Department

754-321-3100

- Benefits Website

[www.browardschools.com/benefits](http://www.browardschools.com/benefits)

- Outlook

[ronley.alexander@browardschools.com](mailto:ronley.alexander@browardschools.com)

[benefits@browardschools.com](mailto:benefits@browardschools.com)