

Important Benefits Information for Separation Due to Layoff/Reduction in Force

As you leave employment with Washington State University, the following are some topics we encourage you to review to ensure you are aware of how your outplacement from the University impacts your benefit and retirement program(s).

For additional and detailed information, including links to various forms and paperwork referenced in this handout, please visit: hrs.wsu.edu/employees/benefits/separating-employee-information. If you have questions, contact HRS Pullman at (509) 335-4521 or by email at hrs@wsu.edu.

Contact and Address Information

- **WSU:** It is important to update addresses online through MyWSU at portal.wsu.edu. This will ensure WSU is able to mail any important information you may need after you separate, such as your W2 and 1095 forms.
- **Retirement Program(s):** Contact TIAA and/or the DRS directly (at the phone numbers listed below) to report the updated address for retirement accounts, and to receive future mailings from them.

Benefits

Medical and Dental Coverage

- Medical and dental coverage ends on the last day of the month in which you are paid for at least 8 hours or more in your benefit-eligible appointment with WSU. You may be eligible for continuation of your medical/dental coverage for up to 18 to 29 months, dependent upon whether you are eligible for COBRA provisions, or continuation of benefits due to Layoff/Reduction in Force.
- In the event your spouse, registered domestic partner (RDP), or parent works for WSU or another state of Washington employer, they may have the option of adding you on their insurance as an eligible dependent for a lower premium rate than the self-pay/COBRA rates. ***They have 60 days from the end of your coverage to pursue this option, and should contact HRS-Pullman or their employer within that 60-day period. Postponing making this request could result in a gap or loss of coverage.***
- The Health Care Authority (HCA) will mail a self-pay/COBRA packet to your home address. Employees can access this information online at www.hca.wa.gov or by calling the HCA directly at (800) 200-1004. If you are separating due to Layoff/Reduction in Force, HRS will also mail you information regarding your self-pay options. ***You have 60 days from the date your coverage ends to pursue this benefit.***
- In addition, or instead of, the above you may also review coverage options through the ACA Marketplace. Please visit www.healthcare.gov for additional information.

Refer to WAC 182 Chapter 12 Section 131 for information regarding benefit eligibility or contact HRS. If you do not agree with the benefit eligibility decision WSU makes, you have the right to request HRS to re-evaluate your benefit eligibility at any time. Should you disagree with the eligibility decision made by HRS, you also have the right to appeal through PEBB Appeals Process at www.pebb.hca.wa.gov.

Retirement Plans (including Voluntary Investments Plans)

- Employees have options regarding management of their retirement account(s) following separation from employment, which could include leaving funds in the account(s); rolling-over funds into another investment vehicle; or withdrawing some or all retirement funds. Employees should contact their retirement plan directly and speak with a tax advisor to understand the implications of their choice, such as taxes, possible penalties, etc.

Contact information for the various retirement vendors:

- **TIAA (for WSURP and VIP Accounts):** Contact TIAA at (800) 842-2252 or visit their website at www.tiaa.orgg/wsu for additional information.
- **PERS/TRS/LEOFF:** Contact the Department of Retirement Systems (DRS) at (800) 547-6657 or visit the website at www.drs.wa.gov. Before deciding to withdraw/rollover your contributions, consider the information provided at www.drs.wa.gov/publications, "Withdrawals".
 - **PERS 3/TRS 3:** In addition to DRS, contact Empower at (888) 327-5596 or visit their website at <https://savewithwa.empower-retirement.com> for additional information.
- **Deferred Compensation Plan (DCP), State of Washington:** Contact DCP at (888) 327-5596 or visit <https://savewithwa.empower-retirement.com> and select "Deferred Compensation" for additional information.

NOTE: In the event you are eligible to retire, contact HRS and your retirement plan to review your options, including pursuing retirement.

Life Insurance

Life insurance coverage ceases after your employment ends. You may be eligible to continue your insurance on a self-pay basis for up to 29 months due to Layoff/Reduction in Force. If you are not eligible for this option, additional information, including converting the insurance into an individual policy or transferring coverage to a spouse or registered domestic partner (RDP), can be provided by contacting MetLife at (866) 548-7139, or logging onto your account at <https://mybenefits.metlife.com/MyBenefits/public>. **You have 31 days from the end of your appointment to pursue these options.**

Long Term Disability Insurance

Both the optional and basic long term disability (LTD) coverage cease after your employment ends.

Flexible Spending Account (FSA)/DCAP

If you participate(d) in a Flexible Spending Account (FSA) and/or Dependent Care Assistant Program (DCAP) through your employment with WSU, you are encouraged to contact Navia Benefit Solutions directly to review your options are regarding these accounts. They may be reached at (800) 669-3539 or <https://pebbapp.naviabenefits.com>. If your appointment is not yet over, you have the option to accelerate or pre-pay your contributions into the FSA account prior to separation so you can continue to use the benefit for the remainder of the calendar year. Contact HRS to pursue this option.

Health Savings Account (HSA)

If you participate(d) in a Consumer Directed Health Plan with the attached Health Savings Account through your employment with WSU, you are encouraged to contact Health Equity directly to review your options regarding your Health Savings Account. Health Equity can be reached (877) 873-8823 or www.healthequity.com/pebb.

Leave Payout

(For employees who accrue annual and/or sick leave)

If the appointment is eligible for annual leave payout, WSU will process the leave payout after the employee's leave/time reports are received from your department and audited. Normally individuals on temporary appointments are not eligible for annual leave cashout. Sick leave is not eligible for payout, unless a qualified employee is retiring from the university. Contact HRS at (509) 335-4521 or hrs@wsu.edu if you have questions.

Unemployment Benefits

You may be eligible for unemployment benefits. Visit www.esd.wa.gov for more information and to apply.