



WASHINGTON STATE UNIVERSITY
Human Resource Services

**Important Benefits Information
Separation of Employment**

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 benefits 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 your personal address online through Workday. This will ensure WSU is able to mail important information you may need after you separate, such as your W2 form.
- **Retirement Program(s):** Contact TIAA and/or the DRS directly by phone or their portals to report the updated address for retirement accounts, and to receive future mailings from them.

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 in your benefit-eligible appointment with WSU. You may be eligible for continuation of your medical coverage under COBRA for at least 18 months. The Health Care Authority in Olympia will mail a COBRA packet to your home address. Employees can also access COBRA information by calling (800) 200-1004 or online at hrs.wsu.edu/employees/benefits/separating-employee-information/. ***You have 60 days from the date your coverage ends to pursue this benefit.***
- In the event your spouse or registered domestic partner (RDP) works for WSU, they have the option of adding you onto their insurance as a dependent for a lower premium rate than the COBRA rates. ***They have 60 days from the end of your coverage to pursue this option via Workday. Postponing making this request could result in a gap in or loss of coverage.***
- Upon separation, you can also review coverage options through the Marketplace as an alternative to pursuing COBRA. Employees can access this information online at hca.wa.gov or by calling the HCA directly at (800) 200-1004. ***You have 60 days from the date your coverage ends to pursue this benefit.***
- ***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 has made, 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 hca.wa.gov/about-hca/file-appeal-pebb.***

Retirement Plans (including Voluntary Investment Plans)

- Employees have several options regarding their retirement account(s), including: leaving funds in the account; 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 follows:

- **TIAA (for the WSURP and VIP Accounts):** Contact TIAA at (800) 842-2252 or visit their website at tiaa.org/wsuv.
- **PERS/TRS/LEOFF:** Contact the Department of Retirement Systems (DRS) at (800) 547-6657 or visit their website at drs.wa.gov. Before deciding to withdraw/rollover your contributions, consider the information provided at drs.wa.gov/sitemap/withdrawal.
 - **PERS 3 & TRS 3:** In addition to DRS, contact VOYA at (888) 327-5596 or visit their website at drs.wa.gov/plan3 for additional information.
- **Deferred Compensation, State of Washington:** Contact Deferred Compensation at (888) 327-5596 or visit drs.wa.gov/plan/dcp/.

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

Life Insurance

Life insurance coverage ceases after your employment ends. You have the option to convert the insurance into an individual policy or transfer coverage to a spouse or registered domestic partner (RDP). Contact MetLife at 1-866-548-7139 or log onto your account at mybenefits.metlife.com/wapebb. **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) coverages cease after your employment ends.

Flexible Spending Account (FSA)/ Dependent Care Assistance Program (DCAP)

If you participate(d) in an (FSA and/or DCAP account through your employment with WSU, you are encouraged to contact Navia Benefit Solutions directly to review your options regarding these accounts. They may be reached at (800) 669-3539 or 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 participated 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 see what your options are regarding your Health Savings Account, and any questions you have regarding this benefit at 877-873-8823 or 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 leave/time reports are received from your department and audited. Normally individuals on temporary appointments are not eligible for annual leave cash out. 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 esd.wa.gov for more information and to apply.