



## Your Benefits at Termination (if not eligible to retire)

The following chart provides a summary of the options available to you relative to your benefits when you terminate your employment. Based on the factors outlined below, you may be eligible to continue or convert some of your benefits at termination.

Your Payroll and Benefits office will send you a notice that outlines your continuation or conversion rights for the benefit plans that you were enrolled in at the time of termination, as well as any applicable continuation/conversion forms. If you have any questions about your benefits when you terminate, please contact your agency Payroll and Benefits office.

Benefit Plan	Coverage Options at Termination
<b>State Group Health Insurance</b> (including Uniform Dental Insurance)	<p><a href="#">State Group Health Insurance</a> &amp; <a href="#">Delta Dental Uniform Dental Insurance</a> end at the end of the month in which you terminate employment.</p> <p>You may continue coverage by submitting a continuation notice and application to the Department of Employee Trust Funds within 60 days of the coverage end date or the receipt of a continuation notice, whichever is later.</p> <ul style="list-style-type: none"> <li>• <b>If you have <u>less than 20</u> years of Wisconsin Retirement System (WRS) creditable service</b>, you may continue coverage for up to 18 months by paying the <a href="#">total premium</a>.</li> <li>• <b>If you have <u>at least 20</u> years of WRS creditable service</b>, you may continue coverage indefinitely by paying the <a href="#">total premium</a>.</li> </ul>
<b>Delta Dental Preventive &amp; Supplemental Dental Insurance</b>	<p>Delta Dental <a href="#">Preventive</a> and <a href="#">Supplemental</a> Dental Insurance end at the end of the month in which you terminate employment.</p> <p>You may continue coverage by submitting a Continuant Enrollment Form to Delta Dental within 60 days of the coverage end date or the receipt of continuation notice; whichever is later.</p> <ul style="list-style-type: none"> <li>• <b>If you have <u>less than 20</u> years of WRS creditable service</b>, you may continue coverage for up to 18 months by paying the <a href="#">premium</a>.</li> <li>• <b>If you have <u>at least 20</u> years of WRS creditable service</b>, you may continue this coverage as a continuant until you reach age 55 (Age 50 for Protectives) by paying the <a href="#">premium</a>. You will need to change to the retiree plan during the open enrollment period prior to becoming age 55 (Age 50 for Protectives). This change cannot be made in the middle of a plan year.</li> </ul>
<b>DeltaVision Insurance</b>	<p><a href="#">DeltaVision Insurance</a> ends at the end of the month in which you terminate employment.</p> <p>You may continue coverage by submitting an Election of Continued Coverage form to DeltaVision within 60 days of the coverage end date or the receipt of continuation notice; whichever is later.</p> <ul style="list-style-type: none"> <li>• <b>If you have <u>less than 20</u> years of WRS creditable service</b>, you may continue coverage for up to 18 months by paying the <a href="#">premium</a>.</li> <li>• <b>If you have <u>at least 20</u> years of WRS creditable service</b>, you may continue coverage as a continuant until you reach age 55 (Age 50 for Protectives) by paying the <a href="#">premium</a>. You will need to change to the retiree plan during the open enrollment period prior to becoming age 55 (Age 50 for Protectives). This change cannot be made in the middle of a plan year.</li> </ul>

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<b>State Group Life Insurance</b>	<p><a href="#">State Group Life Insurance</a> ends at the end of the month in which you terminate employment. You may be eligible to either convert or continue coverage.</p> <p>You are eligible to <b>convert</b> your employee and Spouse &amp; Dependent coverage to an individual policy if:</p> <ul style="list-style-type: none"> <li>• You were insured for the entire six months prior to your termination</li> <li>• Your covered spouse and dependent were insured continuously for the entire six months preceding termination.</li> </ul> <p>You may convert coverage to an individual whole life insurance policy at a higher premium by submitting a conversion application and first premium payment to Securian/Minnesota Life within 31 days of the coverage end date.</p> <p>You are eligible to <b>continue</b> your group policy if:</p> <ul style="list-style-type: none"> <li>• Your Wisconsin Retirement System (WRS) coverage began before 1-1-1990 or you have been covered under the group life insurance plan for at least 5 calendar years; AND</li> <li>• You meet all the requirements for receiving an immediate annuity except the filing of the application; or</li> <li>• The sum of your creditable years of WRS service before 1-1-1990 plus the number of years you have participated in the life insurance plan after 1989 equals 20 years; or</li> <li>• You have 20 years of WRS service on payroll with the State of Wisconsin.</li> </ul> <p>You may continue coverage by submitting a continuation application to the Department of Employee Trust Funds within 31 days of your coverage end date.</p>
<b>Securian Accident Plan</b>	<p><a href="#">Securian Accident Plan</a> coverage ends at the end of the month in which you terminate employment.</p> <p>You may continue coverage by submitting a portability form to Securian within 31 days of the coverage end date or the receipt of the portability form, whichever is later. Once your portability form is processed by Securian, you will receive a bill for premium owed (the <a href="#">premium</a> is the same as the premium for active employees but you will have to pay a \$2.00 fee per payment if you pay quarterly or semi-annually). You may continue coverage until age 70.</p>
<b>Income Continuation Insurance (ICI)</b>	<p><a href="#">Income Continuation Coverage</a> ends on the date employment terminates. There is no option to continue or convert coverage.</p>
<b>Healthcare Flexible Spending Account</b>	<p>At the end of your employment, you have the following options:</p> <ul style="list-style-type: none"> <li>• If you do not contribute your full annual election, you may incur expenses through the end of the month in which your final contribution was made. Expenses incurred after that date will not be reimbursed.</li> <li>• You may continue coverage by: <ul style="list-style-type: none"> <li>○ Contributing the remainder of your annual election by contacting your agency payroll &amp; benefits office to request a pre-tax lump sum contribution from your last paycheck(s); or</li> <li>○ Contributing after-tax contributions by paying ETF directly (a continuation form will be sent to you if you are not expected to contribute your full annual election by your last paycheck)</li> </ul> </li> <li>• If you are not enrolled for the current plan year but you have carryover funds from the prior plan year, all expenses must be incurred by your last day of employment.</li> </ul> <p>If you contribute your full annual election, you may incur expenses through December 31 of the plan year. All claims and required documentation must be submitted no later than March 31<sup>st</sup> of the following year. Any unused funds will be forfeited.</p>

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<b>Dependent Day Care Account</b>	At the end of your employment, you cannot continue to make dependent day care contributions. You are only eligible to be reimbursed for services that were received prior to your termination date; however, you can request reimbursement for these expenses through the end of the plan year (December 31). All claims and required documentation must be submitted no later than March 31 <sup>st</sup> of the following year. Any unused funds will be forfeited.
<b>Parking and Transit Accounts</b>	You can incur eligible parking and transit expenses through your last day of employment. All claims and required documentation must be submitted no later than March 31 <sup>st</sup> of the following year. Any unused funds will be forfeited.
<b>Health Savings Account (HSA)</b>	<p>After termination, you continue to own your <a href="#">Health Savings Account</a> and may use it to pay for qualified health, dental and/or vision expenses.</p> <p>At termination, you may move the HSA funds to another HSA, or you may keep the HSA funds with the State of Wisconsin's HSA administrator. If you keep the funds with the State of Wisconsin's HSA administrator, you will be charged a monthly \$1.35 administrative fee. It will be deducted from your account automatically.</p>
<b>Wisconsin Retirement System (WRS)</b>	<p>If you leave all <a href="#">WRS-covered employment</a> before minimum WRS retirement age (age 55 for most, age 50 for Protectives), you may:</p> <ul style="list-style-type: none"> <li>• Leave your money in the WRS to accumulate interest; or</li> <li>• Close your WRS account by taking a <a href="#">Separation Benefit</a> (payment of your employee contributions and any interest on those contributions). If you take a Separation Benefit, you will lose all employer contributions in your account and your creditable years of WRS service. To request a Separation Benefit, contact the <a href="#">Department of Employee Trust Funds</a>.</li> </ul> <p>Generally, it is in your best interest to leave your contributions in the WRS. If you take a Separation Benefit and later return to state employment, you must re-serve any waiting periods for benefits.</p> <p>If you are vested* in the WRS at the time of termination, you are eligible to apply for a <a href="#">retirement benefit</a> at any time after you reach minimum retirement age.</p> <p>If you are NOT vested* in the WRS at the time of termination, you will not be eligible to receive a retirement benefit when you reach minimum retirement age, but you can leave your money in the WRS to accumulate interest until you decide to apply for a Separation Benefit. If you leave your money in the WRS, you will not have to re-serve any waiting periods for benefits if you return to state employment.</p> <p><i>*You are vested in the WRS and eligible to receive a retirement benefit at minimum retirement age if:</i></p> <ul style="list-style-type: none"> <li>• <i>You have 5 years of WRS creditable service and were first covered by the WRS on or after July 1, 2011; or</i></li> <li>• <i>You were covered by the WRS prior to July 1, 2011, regardless of how many years of WRS creditable service you have</i></li> </ul>
<b>Wisconsin Deferred Compensation (WDC) 457 Program</b>	Contributions will end automatically on your last paycheck. Contact <a href="#">Wisconsin Deferred Compensation</a> directly for information about your account and distribution options.

Benefit Plan	Coverage Options at Termination
<p><b>Paid Leave Benefits</b></p>	<p>Upon termination, you may be entitled to the value of earned but unused vacation, sabbatical, compensatory time, floating legal holiday, and personal holiday. Unused sick leave may not be cashed out and is treated differently as explained below.</p> <ul style="list-style-type: none"> <li>• If you resign (have given two weeks' notice), you may have the following options available to you: <ul style="list-style-type: none"> <li>○ Your termination date may be extended by the amount of your unused earned leave (not including sick leave)</li> <li>○ You may choose to cash out your unused leave at your current rate of pay</li> <li>○ You may do a combination of extending time on payroll and cashing out your unused leave.</li> </ul> </li> <li>• If you resign without providing notice, or abandon your job, your employer will choose whether to cash out your unused earned leave or extend your termination date.</li> <li>• If you are laid off or discharged, unused earned leave balances will be cashed out.</li> <li>• If any leave has been overused, you may be required to pay some or all of it back.</li> <li>• If you resign within your first 6 months of employment: <ul style="list-style-type: none"> <li>○ You are not eligible to receive payment for any personal holiday or vacation.</li> <li>○ You will be required to pay back the value of all personal holiday used, and any vacation used but not earned.</li> </ul> </li> <li>• If you are discharged within your first 6 months of employment: <ul style="list-style-type: none"> <li>○ Personal holidays will be prorated for the calendar year in which the termination occurs.</li> <li>○ Personal holidays earned in a previous calendar year will not be prorated or repaid.</li> </ul> </li> <li>• Your Payroll &amp; Benefits office will be able to provide you with specific information.</li> </ul> <p>Sick leave is not paid out when you terminate employment. If you are discharged for misconduct or delinquency, all unused sick leave is cancelled. Otherwise, your sick leave balance will be lost unless:</p> <ul style="list-style-type: none"> <li>• You return to a leave-earning position at the State of Wisconsin within 5 years; or</li> <li>• You were an executive when you left state service and return to a FLSA-exempt position with the State of Wisconsin, regardless of the length of your absence; or</li> <li>• You have 20 years of state service under the Wisconsin Retirement System (WRS). <ul style="list-style-type: none"> <li>○ You may be eligible to convert your sick leave to pay for health insurance premiums when you retire. See the <a href="#">Accumulated Sick Leave Credit Program page</a> on the Department of Employee Trust Funds website for more information.</li> <li>○ You should contact your Payroll &amp; Benefits office and request they certify your sick leave with ETF.</li> </ul> </li> </ul>

*Every effort has been made to ensure this information is current and correct. In the event of conflicting information, federal law, state statute, administrative code, benefit plan contracts and/or policies and provisions established by the State of Wisconsin Group Insurance Board should be followed.*