

STATE OF CONNECTICUT EFFECT OF LAYOFF ON BENEFIT OPTIONS AND VARIOUS PAYROLL DEDUCTIONS

ITEM	OPTION TO CONTINUE	TERM OF CONTINUATION	REGULATIONS/COMMENTS	WHAT TO DO	WHO TO CONTACT
Health/Dental Insurance	Yes for perm. employees	Up to 4 Months under SEBAC and subject to availability of necessary funds	Four calendar months, beginning with the month of layoff. Continue current health/dental insurance for employee and family.	Continue paying employee share.	Agency HR or Payroll Unit
	Yes	Up to 30 Months under COBRA	Must elect continuation coverage w/in 60 days from date of loss or notice. Coverage is continued at group rates but employee pays 102% of the full premium (employee portion plus state portion). Employee must pay full premium w/in 45 days of election. Coverage is identical to State employees' plan. Note: there are no new enrollments in ARRA COBRA.(See memorandum for regulations and amounts.)	Payroll provides individuals with COBRA notice & enrollment form. If electing continuation coverage, individuals must complete & submit form directly to: Anthem Blue Cross & Blue Shield Attn: COBRA Continuation Unit P.O. Box 719 North Haven, CT 06473-0719	
Term Life Insurance and Group Life Insurance	Yes, through a conversion plan only	Continuous if converted	May be converted to individual life insurance. Premiums will be at customary rate. Written application must be made and the first premium paid w/in 31 days after the policy terminates.	If electing conversion, employee must immediately contact the Office of the State Comptroller to request a conversion application. (Request must be made within 30 days of the date of layoff). If not converting, no action nec.	Office of the State Comptroller, Group Life Insurance Unit (860) 702-3537

ITEM	OPTION TO CONTINUE	TERM OF CONTINUATION	REGULATIONS/COMMENTS	WHAT TO DO	WHO TO CONTACT
Auto and Homeowners Insurance	Yes	Continuous	Contact insurance company directly for regulations and to make payment arrangement.	See Comments.	Metropolitan Property & Casualty Insurance Co. (800) 438-6381 Liberty Mutual Ins. Co. (800) 225-8281 Travelers Insurance (800)842-5075
Deferred Compensation 457 and 403(b) Plans			Deferred Compensation 457 and 403(b) plan contributions stop once employee is removed from state payroll. May leave funds in plan. Contact ING to obtain options concerning disbursement of funds.	Contact Plan Administrator (ING) directly.	ING: 1-800-584-6001
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

ITEM	OPTION TO CONTINUE	TERM OF CONTINUATION	REGULATIONS/COMMENTS	WHAT TO DO	WHO TO CONTACT
Disability Insurance	No	2	1. Coverage is portable; contact Colonial to arrange for direct pay within 30 days. 2. Dearborn National short-term, disability coverage is only available to employees while actively employed. Contact insurance company directly so that coverage is terminated and no further payments are due. ----- 3. Long-Term Disability coverage may be continued by contacting Carrier to arrange for continuation on direct pay basis within 30 days	See Comments.	1. Short-Term Disability Ins: Colonial Supplemental Insurance Company (860) 645-8833 2 Dearborn National (866) 858-1171 ----- 3. Long-Term Disability Ins: Hartford Life & Accident Insurance Company 888-723-8583
Universal Life Insurance	No		Employees who were covered while actively employed should contact carrier to arrange for continuation coverage on direct pay basis.	See Comments.	ING Employee Benefits 1-888-909-4274
Long Term Care Insurance	Yes		Contact insurance company directly for regulations and to make payment arrangements.	See Comments.	MetLife-1-800-582-2889 (Past UNUM participants contact: MedAmerica at 1-877-202-6043.)

ITEM	OPTION TO CONTINUE	TERM OF CONTINUATION	REGULATIONS/COMMENTS	WHAT TO DO	WHO TO CONTACT
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 and IIA 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. Tier IIA members who are not eligible for an immediate retirement benefit and have <u>not</u> met the <u>requirements</u> for a <u>vested retirement benefit</u> may receive a refund.	Contact Agency HR	Agency HR or Payroll Unit

ITEM	OPTION TO CONTINUE	TERM OF CONTINUATION	REGULATIONS/COMMENTS	WHAT TO DO	WHO TO CONTACT
Retiree Health Fund contributions			Employees leaving State service before fulfilling their obligation to contribute to the Retiree Health Fund may receive a refund of contributions, or may leave contributions in the system.	Contact Agency HR	Agency HR or Payroll Unit
Retirement * http://www.osc.ct.gov/empref/index.html			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.	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.

* See the information on the reverse side and Retirement Services Division memorandum dated April 20, 2009 for information concerning retirement refund forms. The memorandum can be accessed at the following link: <http://www.osc.ct.gov/2009memos/retirement/index.html> . Forms may be accessed at the following links:

CO-628 Rev 3/2009	APPLICATION FOR REFUND OF RETIREMENT CONTRIBUTIONS - SERS, Tier I Members Only and Probate Judges & Employees Retirement System Members - WORD format
CO-628a New 3/2009	APPLICATION FOR REFUND OF RETIREMENT CONTRIBUTIONS -Tier II Hazardous Duty Members Only WORD format
CO-628b New 3/2009	APPLICATION FOR REFUND OF RETIREMENT CONTRIBUTIONS - Tier IIA Members - Non Vested Only WORD format
CO-628c New 3/2009	APPLICATION FOR REFUND OF HAZARDOUS DUTY RETIREMENT CONTRIBUTIONS WORD format

SERS MEMBERS ELIGIBLE FOR RETIREMENT CONTRIBUTION REFUNDS

a) Tier IIA members:

SERS provisions prohibit a Tier IIA member who is eligible for retirement at the time they leave state service from electing to withdraw their retirement contributions in lieu of receiving retirement income payments at such time as they are payable.

If a Tier IIA member has earned a permanent vested right to a retirement benefit under SERS, you must complete a vested rights retirement application for the employee's signature and for submission to this Division.

If the member does not meet the Tier IIA vested rights requirements, the member should complete Form CO-628b, "Application for Refund of Retirement Contributions-Tier IIA Members-Non-Vested Only". Please note that this application must be signed by the appropriate agency staff member as well as the terminating member and must be notarized.

b) Tier I Members

A SERS Tier I member who is not eligible for an **immediate** retirement benefit at termination **may** elect to request a refund of their retirement plan contributions and interest in lieu of any other benefit from SERS. However if the member is eligible for a vested rights retirement, they should be encouraged to complete an application for retirement to retain their right to such a benefit. If the member wishes to pursue receipt of a refund, they should be cautioned that upon receipt of a refund they will irrevocably waive and relinquish **any** retirement related benefit including health insurance to which they may have been entitled by virtue of being a member of SERS. To initiate such a refund the member must complete Form CO-628, "Application for Retirement of Retirement Contributions SERS, Tier I Members Only". Please note that this application must be signed by the appropriate agency staff member as well as the terminating member and must be notarized.

c) Hazardous Duty Members

Tier I and Tier IIA

If a Tier I or Tier IIA member is vested under the provisions of Tier I or Tier IIA, contributed as a member of the hazardous duty Tier I or Tier IIA retirement plan but has not met the statutory requirement for retirement under the Tier I or Tier IIA hazardous duty retirement provisions, the contributions by the member in excess of those required for non-hazardous duty Tier I or Tier IIA membership may be refunded to them.

To initiate such a refund the member must complete Form CO-628a, "Application for Refund of Hazardous Duty Retirement Contributions – SERS, Tier I & Tier IIA Members Only". Please note that this application must be signed by the appropriate agency staff member as well as the terminating member and must be notarized.

Such members should also complete a retirement application for immediate receipt of their retirement benefits if they are eligible or to retain their vested rights retirement benefits for commencement at a future date.

Tier II

If a Tier II HD member is vested under the provisions of Tier II and has contributed as a member of the hazardous duty Tier II retirement plan but has not met the statutory requirement for retirement under the Tier II hazardous duty retirement provisions, the contributions by the member may be refunded to them.

To initiate such a refund the member must complete Form CO-628c, "Application for Refund of Hazardous Duty Retirement Contributions – SERS, Tier II HD Members Only". Please note that this application must be signed by the appropriate agency staff member as well as the terminating member and must be notarized.

Such members should also complete a retirement application for immediate receipt of their retirement benefits if they are eligible or to retain their vested rights retirement benefits for commencement at a future date.