



# Your Benefits When You Leave The Claremont Colleges

## What happens to your health coverage when you stop working at The Claremont Colleges?

- Your benefits coverage will terminate on the last day of the month in which you stop working.
- If you have a flexible spending account (FSA) for health or dependent care, you must incur expenses PRIOR to your last day and submit for reimbursement within 90 days.

### OPTIONS FOR HEALTH COVERAGE

#### COBRA Continuation Coverage

You will receive a COBRA notice from our COBRA administrator, PayFlex, in approximately 10 days of your termination. COBRA gives you the option to continue the benefits you were enrolled in while you were employed by paying the full (employee + employer) premiums directly to PayFlex plus a 2% administrative fee.

Keep in mind . . .

- You have 60 days to enroll in COBRA coverage.
- COBRA coverage is retroactive to your first day without coverage.
- You may elect COBRA only for those members of your family that need coverage. For example, if you are enrolling in Medicare, your dependents may elect COBRA coverage even if you don't need coverage yourself.
- COBRA coverage lasts up to 18 months. If you or your dependents need coverage after that, you may elect Cal-COBRA, which is paid directly to your medical carrier for an additional 18 months. You will receive Cal-COBRA notification from PayFlex and your insurance carrier when you are near the deadline.

If you are going to a new employer but will have a gap before your new coverage begins, COBRA coverage may be your best option until your new plan is in effect.

#### Retiree benefits

If you are over age 50 and have at least 10 years of service or over 55 and have at least five years of service, you may be eligible to enroll in retiree benefits. There is no service requirement for those age 65 or over.

- Under age 65, enroll in the same medical, dental and vision plans offered to active employees.
- Age 65 or over, enroll in Medicare Part A & B, enroll in our Kaiser Senior Advantage plan (or search the market for other available supplemental and sr. advantage plans) and enroll in dental and vision coverage, if needed. (continued on page 2)
- Complete an enrollment form within 30 days of your retirement date and return to Benefits Administration.
- To enroll in Kaiser Senior Advantage, please complete the enrollment form and your Medicare Part B enrollment prior to the month you will start coverage.
- Make monthly payments to Benefits Administration.
- You may keep your retiree status indefinitely if you maintain at least one retiree enrollment with us. Surviving spouses may continue coverage after the death of the retiree.

Contact Benefits Administration for retiree enrollment forms and detailed eligibility information.

## Dependent Coverage

Your loss of coverage is a life event that should provide the opportunity to enroll for coverage as a dependent with your spouse or domestic partner — or even your parent if you are under 26.

Your family member should contact their human resources or benefits department to learn the process for adding a dependent, and any deadlines or documentation needed.

Don't forget, if you were covering the family for health benefits, the entire family may be eligible to enroll with your spouse or partner's employer.

## Medicare

If you are age 65 or older when you leave your employment with The Claremont Colleges, it is best to enroll in Medicare Part A & B with Part B coverage effective the first of the month after your active coverage terminates. You MAY elect COBRA coverage, but we advise against it as you could incur a Medicare late enrollment penalty if you fail to enroll in Medicare within the enrollment deadline.

Contact [www.medicare.gov](http://www.medicare.gov) or call (800) 633-4227 for more information about Medicare eligibility and enrollment.

## Other Options

To learn about coverage through the California public insurance marketplace, Covered California, visit [www.CoveredCA.com](http://www.CoveredCA.com). You may qualify for assistance with your premiums. In addition, you can get personalized service by contacting Centers for Health Rights at (213) 383-4519.

## I'm moving to a different school within The Claremont Colleges. What now?

Congratulations on your new position! While this is considered a termination and new hire process for your HR department, for benefits purposes, you do not have a new hire life event. Benefits Administration will transfer your existing enrollment from your former employer to the new employer group. You will most likely receive a COBRA notice for your termination, but you can disregard it as we will re-enter you in the same coverage you had. Please contact Benefits Administration for assistance with a smooth transition.

## What about life insurance and other voluntary benefits?

Your COBRA notice includes contact information for our life insurance and accidental death & dismemberment carriers. You may contact the carriers directly for information on converting your coverage to individual coverage:

- Unum – Basic, Supplemental, Spouse & Child Life Insurance (866) 679-3054 or <http://www.unum.com>  
Policy Number: 442162
- Zurich – Voluntary Accidental Death & Dismemberment (800) 834-1959 or <https://conversion.enrollonline.com/> Policy Number: GTU 509131
- Allstate – Identity Theft Protection (800) 789-2720 or [www.myaip.com](http://www.myaip.com)
- ARAG – Legal Assistance (800) 247-4184
- Nationwide – Pet Insurance (855) 874-4944
- VOYA - Accident, Critical Illness, and Hospitalization (877)236-7564 Group Number: 71223-0

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