

Continuation of Benefits

To Continue Your Flexible Spending Accounts, Dental and Vision Plans After Termination of Employment

Under the group Flexible Spending Accounts, Dental and Vision plans you and your covered dependents are eligible to continue coverage through COBRA. ***Interactive Medical Systems - IMS is the COBRA administrator for Cleveland County Schools.***

COBRA Administration

The Consolidated Omnibus Budget Reconciliation Act of 1985 ("COBRA") became law on April 7, 1986. Both the IRS and the U.S. Department of Labor share in the administration and enforcement of COBRA. COBRA mandates that employers offer terminated employees (and their qualified dependents) the ability to temporarily maintain their current group benefits by self-paying the monthly premiums.

Generally, COBRA benefits are available for up to 18 months for qualified employees, their spouses and dependents if the qualifying event is due to the employee's termination or reduction of employment. An extension is available for up to a total of 29 months for employees that are disabled at any time during the first 60 days of COBRA coverage. This also applies to the disabled employee's non-disabled qualified beneficiaries. Coverage for up to 36 months is available for spouses and dependents of a qualified employee facing a loss of employer-provided coverage due to an employee's death, divorce or legal separation, or certain other "qualifying events."

You will receive notification with premium and continuation options shortly after IMS has been notified of your termination of employment. You have 60 days to elect COBRA from the date the notification is mailed to you or the date of the qualifying event, whichever is later. You must complete the election form and return it to IMS with the first initial premium payment in order to complete enrollment. After the initial payment, premiums are due the first day of each month.

There is a 30 day grace period. In case you elect to make premium payments by check, the check must be postmarked by the 30th of the month to be considered received within the 30 day grace period. If payment is not received within the proper time frames, COBRA coverage will terminate. A termination of COBRA notice is mailed to the COBRA participant.

Your COBRA coverage will also terminate should you become employed or until your COBRA period ends.

This notification apply as General Notice for New Hires.

FBA - Healthcare and Dependent Care Flexible Accounts

If you have a positive balance (payroll deductions are greater than the amount you have received in reimbursement) in your Medical Reimbursement Account at the time of your termination, you may continue participation in the Plan for the remainder of the Plan year through COBRA by contacting: **Interactive Medical Systems (IMS) at (800) 426-8739 ext: 3130.**

If you prefer to terminate your participation and contribution to the Plan, any balance in your account on the date of termination will be forfeited if claims were not incurred prior to the date of termination. To obtain your balance, please call **FBA at 800-437-3539.**

Ameritas Dental and Ameritas/VSP Vision Plan

If you and your covered dependents are enrolled in the dental plan or vision plan, you will be eligible to continue coverage through COBRA after you leave employment. In Addition, while covered under the plan, you should die, become divorced, or legally separated, or become eligible for Medicare, your covered dependents may be eligible to continue dental coverage through COBRA.

AUL Short-Term and/or Long-Term Disability

Once an employee is on AUL disability plan for 3 consecutive months, you can port the coverage for 1 year at the same cost without evidence of insurability. You have 31 days from the date of termination to apply for portability. Please see the Mark III website for your portability form.

To Continue Other Policies

You may continue your **Aflac Group Accident, Aflac Group Hospital Indemnity, Aflac Group Critical Illness, Humana Group Cancer, and Texas Life Whole Life** policies by having the premiums currently deducted from your paycheck drafted from you bank account or billed at your home.

For more information, please contact

Aflac Group at 1.800.433.3036

Humana at 1.800.845.7519

Texas Life at 1.800.283.9233 prompt #3