# Continuation of Benefits Options If You Leave Polk County Government

## MedCost Medical Reimbursement Account

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. 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 **MedCost at: (800) 795-1023.** 

#### Ameritas Dental Plan

Under the group dental plan, you and your covered dependents are eligible to continue dental coverage through COBRA according to the same qualifying events listed above. Should you have any questions you may contact **Ameritas at (800) 487-5553**.

### Community Eye Care Vision Plan

Under the group vision plan, you and your covered dependents are eligible to continue vision coverage through COBRA according to the same qualifying events listed above. Should you have any questions you may contact **Community Eye Care at (888) 254-4290**.

#### Aflac Accident and Critical Illness Plans

You may continue your Aflac Accident and/or Critical Illness policies by having the premiums currently deducted from your paycheck drafted from your bank account or billed to your home. For more information, contact: **Aflac at 1-800-433-3036** 

#### Humana Cancer Plan

You may continue your Humana Cancer policy for yourself and eligible dependents who are covered when you terminate employment. For more information please contact: **Humana at 1-800-845-7519.** 

#### AUL Short and Long Term Disability Plans

Once an employee is on the AUL disability plans for 3 months, you can port the coverage for one year at the same cost without evidence of insurability. You have 30 days from your date of termination to contact AUL to port your coverage by calling **1-800-553-5318**.

### **Dearborn** National Term Life Insurance

When you leave employment, you may elect to continue your group term life in one of two ways:

1. You may "port" the existing group term coverage you have through your employer to a term policy. It is guaranteed issue, which means you do not have to answer any medical questions. You must apply for coverage within 31 days after the date your coverage terminates. For more information and a quote, please call **Dearborn National Life at (800) 348-4512.** 

2. You may "convert" the existing group term coverage you have through your employer to an individual whole life policy. You must apply for coverage within 31 days after the date your coverage terminates. It is also guaranteed issue. For more information and a quote, please call **Dearborn National at (800) 348-4512.** 

If you do not convert or port your group term life insurance, your life insurance coverage will terminate.

### Texas Life Whole Life Insurance

When you leave employment, you may continue your Whole Life coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. You may do that by contacting **Texas Life at: (800) 283-9233 prompt #3.**