

**LAID OFF STATE EMPLOYEE - UNREPRESENTED  
BENEFIT FACT SHEET FOR 2015**

**Health Benefits**

**For unrepresented employees:** Following the employee's last day of work, a letter will be sent to the employee's home advising them of health insurance continuation provisions under COBRA. Coverage under COBRA will be available for 18 months. Employees will be responsible for paying fees in full, which will be at a higher rate.

**Medical (Anthem):** Anthem BCBS representatives are available to assist you by calling them toll-free at (800) 933-8415, Monday through Thursday, during the hours of 8:00 AM to 8:00 PM and Friday, during the hours of 8:00 AM to 5:00 PM.

**Pharmacy (Express Scripts):** Express Scripts representatives are available to assist you by calling them toll-free at (866) 544-1798.

**Dental (Delta Dental):** Delta Dental representatives are available to assist you by calling them toll-free at (800) 832-5700 (or 603-223-1234), Monday through Friday, during the hours of 8:00 AM to 4:45 PM.

**COBRA:** Anthem COBRA representatives are available to assist you by calling them toll-free at (866) 599-3059, Monday through Friday, during the hours of 8:00 AM to 8:00 PM EST.

**General Information Regarding Your Health Benefits:**

Your medical, pharmacy and dental coverage will terminate at the end of the month in which you are laid off. Approximately two weeks after your termination has been processed in the payroll system, you should receive a COBRA packet which reflects the health and dental coverage you had as an active employee\*\*. If you want to continue your benefits under COBRA, you will be responsible for completing the COBRA enrollment forms as well as making the necessary payments to Anthem COBRA by the deadline specified in the COBRA notification. Your health coverage will be extended, as long as you continue to make timely payments and meet COBRA eligibility guidelines, for a maximum of 18 months.

*\*\*Please note: there are certain benefits that are not covered under the COBRA policy (ie: health club (HMO), fitness equipment (HMO), and health education (HMO and POS) because these are fringe benefits and are considered taxable income.)*

The 2015 COBRA rates can be found on the following website:

<http://admin.state.nh.us/hr/cobra15.html>

## Other Benefits

**Life Insurance (Anthem Life):** Anthem Life representatives are available to assist you by calling them toll-free at (866) 227-4005, Monday through Friday, during the hours of 8:00 AM to 4:00 PM or email [stateofnewhampshire@anthem.com](mailto:stateofnewhampshire@anthem.com).

You have 31 days from date of termination to complete the forms to continue your life insurance coverage on an individual basis. If you want to continue your Basic Life insurance (Plans 1 – 7), you must complete a Group Life Conversion form. If you want to continue your Supplemental Life insurance (Plan 8), you must complete a Portability\*\* Benefit Request form. Both forms (and rates) can be downloaded by going to [http://admin.state.nh.us/hr/life\\_insurance.html](http://admin.state.nh.us/hr/life_insurance.html).

*\*\*Please note, Portability of Plan 8 only applies if you are under age 70. If you are 70 or older when you are laid off, then you must complete a Group Life Conversion form to continue your benefits under Plan 8.*

**Empower Retirement – Deferred Compensation:** Empower Retirement (formerly Great-West) representatives are available to assist you by calling them toll-free at (877) 457-3535, Monday through Friday. Their hours of operation are Monday, Tuesday, Wednesday, and Friday from 8:00AM - 4:00PM and Thursday from 10:00AM - 6:00PM.

Distributions are allowed upon your separation from service.

If you choose to withdraw your funds, you should contact Empower Retirement to start the process. Although, there is no penalty for withdrawing funds at termination, there are tax implications because the amount you withdraw will be added to your income. You may also elect to leave the funds in your Empower Retirement account, but you will not be able to make additional deposits since they do not accept after-tax contributions.

**HRA - HAT (Health Assessment Debit Card) and HRW (Health Rewards):** ASIFlex representatives are available to assist you by calling them toll-free at 1-800-659-3035, Monday through Friday, 8:00 AM to 8:00 PM and Saturday, 10:00 AM – 2:00 PM.

The HRA is only available to terminated employees who elect COBRA for their medical benefits. *Please note: once you leave employment, your HRA debit card will be inactivated, even if you elect COBRA. You will need to submit manual claims for reimbursement after your termination.*

**Flexible Spending Accounts (FSA):** ASIFlex representatives are available to assist you by calling them toll-free at 1-800-659-3035, Monday through Friday, 8:00 AM to 8:00 PM and Saturday, 10:00 AM – 2:00 PM.

1. **Medical Flexible Spending Accounts:** COBRA will be offered to terminated employees only if they have funds available at date of termination, otherwise, COBRA is not an option.

- If there are funds available at date of termination, the COBRA paperwork and payment schedule will be sent automatically. The COBRA payment amount will reflect their previous election amount, plus a 2% administration fee, but it will be invoiced on a monthly basis. Example: If they had elected \$1,200.00 for 2015 but were terminated as of 3/25/15, they would have contributed \$300.00 to their medical flex spending account as of their term date. If they had not incurred any expenses from 1/1/15 to 3/25/15, they may want to elect COBRA so that they can spend down that amount. If they choose to do this, they will be responsible for paying their monthly COBRA premium of \$100.00 plus the 2% admin fee for the remainder of the calendar year (April – December).
- They will have 60 days to elect COBRA for flex spending. Their first payment will be due 45 days from the election date.
- They may only submit for claims that are incurred during the months that they have flex spending coverage (as an active employee or under COBRA). In the example used above, that means if they do NOT elect COBRA, they may only submit for claims that were incurred from 1/1/15 to 3/31/15 (end of month following termination date). Similarly, if they choose to elect COBRA, but only pay through the month of June, then they may only submit for claims that were incurred from 1/1/15 to 6/30/15 (last day of COBRA coverage).
- They will have until April 30<sup>th</sup> of the following year to submit claims for reimbursement after their flex spending account has been closed.

*Please note: once an employee leaves employment, their flexible spending debit card will be inactivated, even if they elect COBRA. They will need to submit manual claims for reimbursement after their termination.*

2. **Dependent Care Flexible Spending Accounts:** COBRA is not an option, but terminated employees may continue to submit claims (after date of termination) for the remainder of the calendar year to spend down any funds that were available at date of termination.