

## **What Happens With My Employee Benefits When I Leave City Service.**

### *Medical, Dental and Vision Insurance Coverage*

Your enrollment in the medical, dental and vision plans will end as of your last day of work. You will receive a mailing from Blue Cross Blue Shield of Texas regarding your eligibility to continue enrollment in the medical, dental and/or vision plans. This is referred to as COBRA coverage or continuation coverage. You will have 60 days from the date of the letter to enroll in the eligible plan(s). The coverage you select will become effective on the date that your active employee coverage ended. If you do not enroll in coverage within 60 days, you will forfeit your right to COBRA coverage. The cost of COBRA coverage varies by plan and tier selected. You are responsible for 102 percent of the premium. The City does not provide a subsidy for coverage under COBRA.

Example: Joe COSA was enrolled in single medical, dental and vision plan coverage when his employment with the City ended on June 1. The coverage Joe had ended as of 12:01 am on the day following the day his service ended. Within three weeks Joe received his COBRA information in the mail and decided to continue his medical coverage. Joe submitted his enrollment form before August 1 (the end of the 60 day period). As a result, his medical coverage became effective on June 2 and Joe will need to pay the monthly medical premium for the month he enrolled including any back premium.

### *Group Life Insurance Coverage*

Your group Basic coverage under the life insurance program will end as of your last day of work. If you participate in the optional supplemental life insurance plan, you may convert up to the full amount to a term life policy. You are responsible for 100% of the cost of this coverage and cost will be based upon your personal information (age, sex, etc). An application for this coverage can be obtained from the Employee Benefits department if you wish to enroll.

### *Health Spending Account(HSA)*

Your HSA is your personal bank account. The account remains available to you as long as you maintain a balance. You can continue to fund it even after your employment ends as long as you have an HSA-compatible health plan coverage including enrolling in the Consumer Choice plan under COBRA. The City of San Antonio will no longer make a contribution to your HSA when your employment ends.

## *Health FSA or Dependent Care (FSA)*

Your Medical FSA will terminate as of the date your employment ends. Eligible medical services provided prior to the date of termination will still be eligible for reimbursement, but services provided after the date of termination will not be eligible unless you elect to continue coverage under COBRA. You will have 90 days from the date your employment ends to request reimbursement.

Your Dependent Care FSA balance will continue to be available for reimbursement of eligible services provided at any time within your plan year. However, you may only use the amount available in the account as of end of your employment. You will have 90 days from the date your employment ends to request reimbursement.

## *Personal and Annual Leave Accrual*

On your last day of work, if you have personal leave available and not used prior to your last day of work, it will be lost. Additionally, any non-accrued leave (incentive leave, banked holidays, and attendance floating holiday) balances will be forfeited. On the other hand, your remaining Annual Leave will be paid out to you in your final paycheck, up to 400 hours.

## *Final Pay Check*

Your final paycheck will not be direct deposited into your bank account. It will be a paper check that will be mailed to the home address we have on file for you. This check will include any working time prior to your termination date, comp time, and any remaining annual leave days. Remaining Personal leave and wellness leave hours will not be paid.

- Update address in EASi to ensure you last paycheck is mailed to the correct location
- Submit resignation letter to your supervisor
- Return ID badge, city issued equipment, parking pass, etc. to your supervisor

## *457 Deferred Compensation – ICMA; Nationwide*

You are eligible to request distribution of your account or leave your money in the account until age 70-1/2. You will not be able to make contributions to the account following the end of your employment. Contact your account representative at ICMA or Nationwide for your options.

## *Texas Municipal Retirement System (TMRS)*

If you are age 60 with at least 5 years of service or have 20 years of service at the time your employment ends, you are eligible to receive a monthly benefit from TMRS. You are not required to take your monthly TMRS benefit. You can defer payment until as late as your attainment of age 60. You are also eligible to enroll in one of the City's retiree medical plans or you can waive enrollment until a later date.

If you have less than 5 years of service when you leave the city, and do not go to work for another TMRS city, your personal contributions and interest can be refunded to you at your request. You will not receive City matching contributions.

If you have at least 5 years of service, but less than 20 years and not age 60 with 5 years of service, you will have two options regarding your TMRS account:

- Leave your personal contributions, city contributions and interest in the account until you reach 60. At age 60, you are eligible to receive a monthly pension payment or
- Receive a lump sum payment of your personal contributions and interest. You are not eligible to receive City contributions and interest if you receive payment of your account prior to age 60.

## *Wellness Rewards*

Wellness rewards are deposited to your FSA or HSA account each quarter while you are an active employee. You will not forfeit any wellness reward earned and paid following your termination date.

## *Tuition Reimbursement*

Your request for tuition reimbursement must be received 30 days in advance of your final paycheck. Requests for tuition reimbursement received after this period may not be paid.

Questions concerning your benefits at the end of service with the City can be answered by contacting your Employee Relations Business Partner or AskHr.

## *Helpful benefit vendor phone numbers*

Texas Municipal Retirement System: 800-924-8677

Blue Cross and Blue Shield of Texas 800-521-2227

Delta Dental: 800-521-2651

Davis Vision: 800-448-9372

Deer Oaks (Employee Assistance Program): 210-615-8880

HR customer service at 210-207-8705 or [AskHR@sanantonio.gov](mailto:AskHR@sanantonio.gov)