



# COLUMBIA GORGE COMMUNITY COLLEGE

400 EAST SCENIC DRIVE  
THE DALLES, OREGON 97058  
(541) 506-6000 • [www.cgcc.cc.or.us](http://www.cgcc.cc.or.us)

## What happens to your benefits when your employment ends?

Following is important information about your fringe benefits if your employment ends with CGCC. Additional information applies if you retire. Please review "Retirement Resources" from the Payroll & Benefits webpage. If you have questions, please call Ann Willis, Payroll & Benefit Manager at (541) 506-6153 or e-mail [awillis@cgcc.edu](mailto:awillis@cgcc.edu).

*IMPORTANT: Contact us immediately to complete forms to reinstate your benefits if you return to work at the Columbia Gorge Community College.*

Items covered in this document:

- 1.) Insurance
- 2.) Flexible Spending Account/Dependent Care Account
- 3.) Retirement Plans (PERS and OPSRP)
- 4.) Deferred Compensation/Tax-Sheltered Annuities (403B or 457B)
- 5.) Vacation
- 6.) Sick Leave
- 7.) Overtime Comp
- 8.) Health Savings Account
- 9.) Exit Interview
- 10.) Final Check

### 1.) Insurance

Insurance coverage will continue until the end of the last day of the month worked. When you provide your notice, contact Ann Willis with the Payroll & Benefits office at (541) 506-6153.

a.) Medical/Dental/Vision Insurance - Your OEGB group insurance may be continued under the COBRA, portability or retiree options. You do not have to retire, but must be eligible to retire, to take the OEGB retiree option. Upon termination or retirement, you may elect another plan or continue on your current plan. Your changes will be effective the first day of the month following your last day worked. Premium payments are paid a month in advance.

b.) COBRA Option – The Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) permits you and your eligible dependents to continue your group medical and dental coverage for up to 18 months after your employment ends, unless you become eligible for other group coverage. You will be required to pay the premiums plus an additional 2% administrative fee during the months you are eligible for the continued coverage. BenefitHelp Solutions administers the COBRA plans for OEGB.

BenefitHelp Solutions will be notified about your termination date. They will send a notice of your rights and responsibilities to continue coverage under your group health plan along with rates by first class mail to your last known address. COBRA rates are based on the active employee group rates plus an additional 2% administrative fee. If you decide to continue your insurance on the COBRA program, follow the instructions on the OEGB COBRA Continuation Election Form and return it to the address shown on the form within the designated 60 days for electing coverage. If you have questions after receiving the notice, BenefitHelp Solutions may be contacted at 1-800-556-3137. At the end of the 18 months you may convert your group medical coverage to an individual plan.

Retiree and COBRA rates are listed on the Payroll & Benefits web page.

*Any error or omission in this notice is unintentional. If there is a discrepancy between this notice and state and federal law or the plan documents, the law or documents will prevail.*

Retiree Option - If you are not eligible for Medicare and are eligible to retire, medical and dental coverage may be continued through the OEGB retiree insurance program. This option can be elected in lieu of the COBRA Option described above. OEGB retiree information is available from Payroll & Benefits at (541) 506-6153 or [awillis@cgcc.edu](mailto:awillis@cgcc.edu). You must complete enrollment forms for the OEGB retiree program and premium payments must be made for continuation coverage to be effective.

c.) Life Insurance - Continuation coverage is available through portability, conversion options and roll over for spouses or partners who both work for the state. Application for the portability and conversion options must be made directly to The Standard within 60 days of the date your employment ends. Application forms are available from OEGB. For information about your right to continue coverage, contact The Standard at 1-888-937-4783. The portability and conversation options are summarized below.

Portability Option - If you are terminating for reasons other than total disability, you may continue, or "port", your optional employee and spouse/domestic partner life insurance coverage. Employee life must be ported in order to continue the spouse/partner life policy. Porting allows you to continue the group term life coverage available through The Standard at the same group rates plus a billing fee. Premiums are adjusted annually based on your attained age. To enroll in a portability plan, you must make application directly to The Standard within 60 days of your employment end date.

Conversion Option - If termination of employment is due to a disability, you have the right to convert your basic life, optional life, spouse/domestic partner life and dependent life insurance to whole life insurance without evidence of insurability. You may also qualify for a lifetime premium waiver. You must make application directly to The Standard within 60 days of your employment end date. Contact Human Resources for the application to convert your insurance.

d.) Long-term Disability (LTD), and Accidental Death & Dismemberment (AD&D) Insurance - There are no continuation rights, nor can these policies be converted to individual plans.

NOTE: If you are terminating due to disability, contact Payroll & Benefits at (541) 506-6153 for LTD claim forms to apply for benefits. If you have life insurance, The Standard will automatically determine whether you qualify for a waiver of premium when you file for your LTD.

e.) Long Term Care Insurance - If you participate in the Unum Long Term Care Insurance plan, you may elect converted coverage. This means that the same coverage you had while you were employed can be continued on a direct pay basis. You must request converted coverage within 60 days of the date your group coverage ends. Complete the Election for Continuation of Coverage, the Notice of Termination for Nonpayment of Premium forms and pay premiums directly to Unum. If you have questions, you can contact Unum at 1-800-227-4165.

## **2.) Dependent Care and Health Care Flexible Spending Accounts (FSAs)**

If you participate in the Flexible Spending Accounts (FSAs), the monthly amount you are placing in your account for dependent care expenses and/or health care expenses will stop when you terminate your employment. If you do not want a deduction from your last check, a request to stop the final deduction must be submitted to Payroll & Benefits 5 days before your last day of employment. Any money left in your account(s) will be forfeited because of the IRS Use It or Lose It rule. If you have questions or concerns, please contact American Fidelity at 1-800-662-1113.

## **3.) Retirement Plans**

a.) Public Employees' Retirement System (PERS) - Information about what happens if you quit or lose your job and the Account Balance Withdrawal Application Packet for your PERS/IAP account is available on the PERS website. You can also contact the PERS office at 1-888-320-7377 to obtain this information. Please carefully review the information in the packet to determine whether you want to make a withdrawal. By withdrawing your PERS account, you could lose all membership rights to current and future benefits provided by PERS.

After you have carefully reviewed the Account Withdrawal Application Packet and if you decide to request a withdrawal, submit the forms to PERS. Payroll & Benefits submits a Notice of Separation to PERS. The Notice of Separation cannot be sent to PERS until your department submits your terminating paperwork and you receive pay for any remaining time, including vacation, etc. A withdrawal may take up to 90 days to process.

b.) Oregon Public Service Retirement Plan (OPSRP) – To be vested you must have worked for CGCC for 5 years. If you are not vested when you terminate your employment, you may leave your employee account balance in OPSRP and it will continue to earn interest, or you may withdraw your employee account balance. In either case, you will forfeit the employer account.

If you are vested when you terminate your employment, you may leave your employee and employer account in OPSRP and it will continue to earn interest, or you may withdraw your employee and employer account balance. CGCC Payroll & Benefits will notify PERS when you terminate your employment.

#### **4.) Deferred Compensation/Tax-Sheltered Annuities**

If you have been making payroll deductions for 403(B) or 457(B) plans, you will need to contact your investment vendor directly to discuss your funds. CGCC Payroll & Benefits will contact the vendor upon your end of employment and notify them of your last day worked.

Fidelity Investments	1-800-343-0860
TIAA-CREF	1-800-842-7715
National Benefit Services, Inc.	1-800-274-0503
DWS Investments	1-800-541-7705
Oregon Savings and Growth Plan	1-503-378-3730

You will not be eligible to continue contributing to your tax-deferred investment account. Contact your company representative to decide what you want to do with your accumulated funds. If you decide to withdraw your money, check with your representative about penalties or additional tax for withdrawals.

#### **5.) Vacation**

Accrued balances will be paid upon termination for unused vacation leave. Tier 1/Tier 2 employees' accrued vacation pay is subject to PERS contribution, and all required contributions will be calculated on the final paycheck. OPSRP employees' vacation pay is not subject to PERS contribution.

#### **6.) Sick Leave**

Accrued unused sick leave is not paid upon termination. Tier 1/Tier 2 employees' accrued sick hours are reported to PERS.

#### **7.) Overtime Comp**

Balances will be paid upon termination for unused overtime comp.

#### **8.) Health Savings Account**

Once insurance coverage is discontinued under a high deductible health plan (HDHP), you can no longer make contributions to your HSA. Since you own the HSA, you can continue to use the remaining funds for qualifying medical expenses.

#### **9.) Exit Interview**

Upon notice of separation, a representative from Human Resources will contact you to schedule your interview. This usually takes place on your last day.

#### **10.) Final pay**

Your final check will be available on your last day worked. It will be a manual check as direct deposit is not available for final checks.