

If you are terminating your employment with us you will receive a termination packet in the mail from the Human Resources Office. A termination letter is included in the packet and it will provide you with details on what happens to your benefits upon termination. Below is a brief overview of this letter.

**Medical and Dental:**

Medical and Dental insurance will end on the last day of the month in which you are terminated. You will receive from Sentinel Benefits information concerning your COBRA rights and how you can continue your group insurance. If you would like more information prior to receiving your packet you can go to their website at [www.sentinelgroup.com](http://www.sentinelgroup.com).

**Life Insurance:**

Participation in the Accidental Death & Dismemberment Program, Business Travel Program and Term Life Program will end on your date of termination. Should you wish to convert the Term Life Program you should call Minnesota Life at 1-800-843-8358 and request information.

Participation in the Minnesota Life Group Universal (GUL)/Variable Group Universal Life (VGUL), Spousal Life and/or Dependent Term Insurance Plan is portable at the time of termination. You will receive an invoice directly from Minnesota Life approximately one month following your last paycheck. By not honoring the invoice your insurance will end on your termination date.

**Excess Liability Insurance:**

Participation in the Excess Liability Insurance Program will end on the following December 15<sup>th</sup> after your termination date. This is not a portable policy. If you have any questions please contact Provider Insurance at 781-726-7138 or go to their web site at [www.providerig.com](http://www.providerig.com).

**Flexible Spending Accounts (FSA):**

Participation in these accounts will end on your termination date. If you participated in the Health Care FSA only expenses incurred through your termination date are eligible for reimbursement. You have until March of the following calendar year to submit claims for reimbursement. However, you may be eligible to continue your Health Care FSA coverage through "Continuation of Coverage" as mandated by COBRA. If you elect to continue your participation, your contributions for the remainder of the calendar year are made on an after-tax basis and you must pay the additional 2% administrative fee. Please contact our office within 60 days of your termination if you are interested in exercising your COBRA rights. If you participated in the Dependent Care FSA expenses incurred through the end of the calendar year are eligible. You have until March of the following calendar year to submit claims for reimbursement.

**Long Term Disability Insurance (LTD):**

Under our current disability plan you have the ability to convert to an individual policy. Please note that the provisions are very different than what you have as an employee. A form from Standard Insurance Company is included in the packet. If you want to apply for LTD Conversion Insurance, complete and return the form to Standard. For anyone who has an individual LTD policy, you will need to contact InsMed Insurance Agency at 1-800-214-7039 to arrange for direct billing.

**Your Retirement Plan and Savings and Investment Plan:**

You are 100% vested in your Retirement Plan and can elect to receive a distribution or qualified rollover. If you contributed to the 401(k)/403(b) you can also elect to receive a distribution or qualified rollover. To receive a distribution application you can contact Fidelity at 1-800-343-0860 or TIAA-CREF at 1-800-842-2004. A SPECIAL TAX NOTICE REGARDING PLAN PAYMENTS will be included in your packet for important information regarding tax and penalty implications.

**Long-Term Care Insurance Plan:**

Participation in the Long-Term Care Insurance Plan is portable. You will receive an invoice directly from John Hancock approximately one month following your last paycheck. By not honoring the invoice your insurance will end on your termination date. For additional information please call 1-800-482-0022.

**Unemployment Insurance Benefits:**

By law we are required to provide you with a copy of a brochure from the Massachusetts Division of Employment and Training. It provides you with how to file for unemployment insurance benefits if you are eligible. Feel free to access the form on the Department of Education and Trainings website at [www.detma.org/pdf/0590a\\_0205.pdf](http://www.detma.org/pdf/0590a_0205.pdf).