

Employment Separation Handbook

Updated May 28, 2020

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Resignation/Exit Survey

If you are separating employment at UMMC, please complete the Resignation Survey in Workday as soon as you know that you will be leaving by logging into Workday from the intranet (please see job aid/instructions below). In the Resignation Survey, you will be asked options for your final leave balance (see Final Leave Payout section in this document). Please reference the Staff and Faculty Handbook regarding the resignation policy. [FacultyStaffHandbook](#)

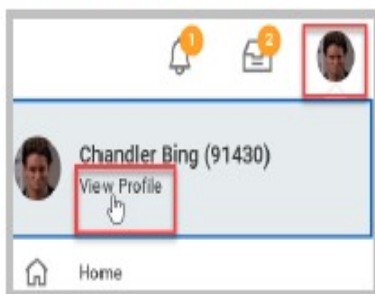
JOB CHANGE: Resignation

EMPLOYEE

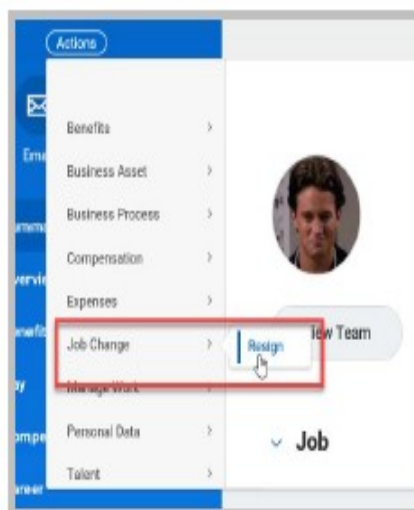
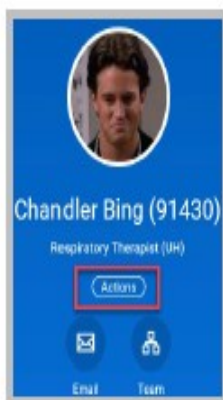
Employees can submit a resignation in Workday. Proper notice is required and varies based on your position. Please see the Employee Handbook for more details.

3. Your list of Actions displays. Select Job Change > Resign.

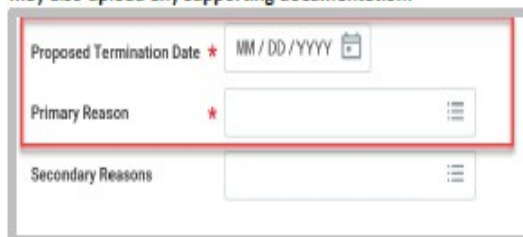
1. Access your Worker Profile.



2. Click Actions.



4. Enter a Proposed Termination Date and Primary Reason. You may also upload any supporting documentation.



5. Click Submit

Financial Benefits

Public Employee Retirement System (PERS)

Once you separate employment from UMMC, your membership continues as long as you do not refund your contributions and interest. By not refunding, you become an inactive member, you retain your right to a lifetime retirement benefit when you meet eligibility requirements. You can also request a refund or rollover your member contributions and interest. To request a refund of your PERS funds, please complete a PERS Refund Form 5, Membership Refund Applications from the PERS website at www.pers.ms.gov. The completed form must be certified by UMMC. Please fax to 601-815-0421 or email the form to hrverify@umc.edu. The request form cannot be submitted to PERS until termination. To request a balance of your PERS account, please contact PERS at 601-359-3589.

If you request a refund or rollover of your PERS contribution after separation from UMMC, if you later return to work at UMMC or go to work for another Mississippi state agency, you will have to start over with your vesting. Also, when you request a refund, you will only receive the monies that you contributed into PERS and not the employer contribution. PERS will issue your refund after final wages and contributions are posted to your account which could take up to 90 calendar days from the date of receipt.

If you have questions, please visit PERS website at www.pers.ms.gov or contact PERS at 601-359-3589.

PERS Retirement Eligible

If you are eligible to receive PERS retirement benefits, PERS recommends that you apply for retirement at least 90 days prior to your retirement date to help ensure a timely retirement benefit from PERS. We recommend scheduling a retirement counseling session with a UMMC HR Benefits Analyst 3 to 4 months prior to your anticipated retirement date to help ensure a timely retirement benefit from PERS. This session will not provide the monthly benefit amount (you may use PERS' online calculators to estimate your benefit amount but an accurate estimate of your monthly benefit can only be provided directly from PERS), however, scheduling a session will start the retirement process. If you are planning to retire in the next 3 to 4 months, please contact HR Benefits at HRRetirementCounseling@umc.edu to schedule an appointment.

While we are here to help you with the process, we also recommend that you contact PERS at your earliest convenience to schedule a counseling session, as well as to initiate an audit of your account. This will facilitate the process and help ensure timely processing. For additional information to help navigate you through the retirement process, you may want to read the PERS Pre-Retirement Guide and the PERS Service Retirement Guide (which may be found under publications on the PERS website). Please be aware that there is priority scheduling for retirement sessions based upon your retirement date. UMMC will continue to partner with PERS to keep you informed of any changes with the retirement application process.

Optional Retirement Plan (ORP)

You may keep your contribution in the ORP plan. If you wish to rollover, withdraw, or transfer funds, please contact the investment company through which your funds are managed directly. Contact information can be found on the last page of this document. The investment company will provide the required documentation for the plan administrator's signature. Please email the request for plan administrator's signature to hrbenefits@umc.edu or fax to 601.984.1314.

Deferred Compensation (457 Plan)

Your contributions and any earnings are 100 percent vested. You have the option of taking a distribution of your money or leaving some or all of it in your MDC account until a future date. To find out options for your Deferred Compensation account after you terminate employment with UMMC, you can visit their website at www.mdcplan.com or contact Mississippi Deferred Compensation at 601-364-9350 or 800-846-4551.

403(b) Tax Sheltered Annuities

You may continue your 403(b) contributions by contacting the vendor directly. In addition, if you change your address, please notify the vendor of your address change. The contact information for each vendor can be found on the last page of this document.

Final Leave Payout

All used leave hours must be entered before an employee separates employment from UMMC.

When you complete the Resignation/Exit Survey in Workday, you will be asked about how you want your final leave balances to be processed. The options available are:

- 1) I want all of my personal leave balances paid to me up to 240 hours. Any remaining personal and medical leave balances will be certified to PERS.
- 2) I want all of personal and medical leave balances certified to PERS.
- 3) I am transferring to another state agency in Mississippi on the 1st business day after my UMMC separation date and I want my leave balances transferred to a new state agency according to their transfer policy.
- 4) I am retiring and have completed my retirement counseling session with the Benefits Department regarding my leave balances.

Upon separation from UMMC, employees may be paid up to 30 days of personal leave/240 hours. Unused personal leave in excess of 30 days and all medical leave will be applied as creditable service for retirement purposes if participating in PERS. If an employee participates in the ORP retirement plan, because service credit is not a factor in determining your retirement benefits, no credit is available for unused leave towards your retirement benefit.

- Final Personal Leave payments are treated as Supplemental Income per Federal guidelines; therefore the following tax rates apply: 25% Federal; 5% State; 6.20% Social Security; 1.45% Medicare. 9% for State Retirement (PERS/ORP) will also be withheld from the leave payout.

- The State Retirement deductions taken from your final Personal Leave payment will be reported to PERS/ or ORP Vendors as follows: ORP – 5 working days from the pay date: PERS – 5 working days from the end of the month.

Upon the death of an employee, if there is any accumulated personal leave credit or wages for the total unused personal leave is to be paid to the person designated by the employee as their beneficiary and recorded with the Public Employees' Retirement System (PERS).

If you are transferring to another Mississippi state agency and there is no break in service, which means you will begin employment on the first business day after your UMMC separation date, your remaining personal and medical leave balances can be transferred to the new state agency according to that agency's policy. Please contact the transferring state agency regarding their leave transfer policy.

Final Paycheck

It could take up to 45 days from the last working check to receive payment for the personal leave payout. The final personal leave check will be direct deposited in the banking account that is indicated for your direct deposits. If the employee cancels the direct deposit option during the exit, the final paycheck will be mailed to the mailing address indicated in Employee-Self Service. Please contact Payroll at 601-984-1050 if you have any questions.

Health Benefits

Your group health insurance ends on the last calendar day of the month in which you separate employment from UMMC. Your state term life insurance ends on the date of your separation of employment from UMMC. Both State Health and State Life premiums are due one month in advance of coverage. Any premium(s) paid after your coverage has ended, if applicable, will be refunded to you.

COBRA

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you and your eligible dependents that are covered by your health insurance at the time of separation of employment from UMMC may elect to continue medical, dental, vision and medical spending account beyond the date coverage otherwise ends. Blue Cross Blue Shield of MS will mail the group health insurance COBRA notice letter to your home address or if you are registered in MyBlue, the COBRA notice letter will be sent to your email address indicated in MyBlue. Please refer to the section in this document on Address Changes. COBRA health insurance premiums will be included in the COBRA notice letter. You can also find COBRA rates at <http://knowyourbenefits.dfa.ms.gov/>

You may have other options available to you when you lose group health coverage. For example, you may be eligible to buy an individual plan through the Health Insurance Marketplace. By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible such as a spouse's plan.

Certificate of Group Health Plan Coverage

If you had medical coverage at the time of your separation of employment from UMMC, you can request a Certificate of Creditable Coverage showing you had coverage at UMMC by contacting Blue Cross Blue Shield of Mississippi at 800-709-7881 within 2-3 weeks after resignation or register at MyBlue.

Retiree State Health Insurance

If you are eligible to retire based on PERS retirement eligibility requirements regardless if you participate in PERS or ORP, then you are eligible for retiree health coverage if you have the plan as an active employee. Please refer to PERS Pre-Retirement Guide

http://www.pers.ms.gov/Content/RetirementGuides/Pre-Retirement_Guide.pdf.

An employee must apply for retiree health coverage at least 31 days prior to their retirement date to avoid a temporary lapse in coverage. To elect Retiree State Health under the Plan, an active employee must be enrolled in the Plan on the day before the effective date of retirement. If you are eligible and have elected Retiree State Health, you can disregard the COBRA notice for medical insurance. You should have received a payment voucher from the Benefits Office if you have elected retiree health coverage.

****If a retiree declines to apply for continuation of State Health coverage in the Plan within 31 days of the date coverage ends, you forfeit your right to participate in the State and School Employee's Health Insurance Plan and will not be allowed to apply at a later date.***

If you have not enrolled in Retiree State Health insurance and you are interested, contact UMMC Benefits Office at 601-984-1133 or send an email to hrcbenefits@umc.edu before you retire.

Medicare-related Information

Generally, everyone age 65 and older (and some disabled people younger than 65) is eligible for Medicare Part A (generally automatic coverage) and Part B (elected enrollment). To enroll and ensure that you receive full medical protection, check with your Social Security office at least three months before you or your covered spouse reaches age 65. If you are Medicare eligible, you will need to apply for the Medicare part D for prescription drug coverage. The form to apply for Medicare Part D can be found at www.medicare.gov. Also, you can contact Medicare at 800-633-4227.

Dental and Vision Benefits

Your Dental and Vision benefits end the date of your separation of employment from UMMC.

COBRA

Under the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), you and your eligible dependents that are covered at the time of separation of employment from UMMC may elect to continue medical, dental, vision, and medical spending account beyond the date coverage otherwise ends. Upon notification of your separation of employment from UMMC, American Benefit Administrators (ABA) will mail you COBRA information on dental, vision, and medical spending account to your home address. COBRA dental and vision insurance premiums will be included in the COBRA notice letter. Should you have any questions please contact ABA customer care at 866-742-4900 or www.americanbenefitadministrators.com.

Life Insurance Plans

Your Life Insurance ends the date of your separation of employment from UMMC. Both State Health and State Life premiums are due one month in advance of coverage. Any premium(s) paid after your coverage has ended, if applicable, will be refunded to you.

State Term Life Insurance

You may be eligible to port or convert your Group Term Life Coverage with the Mississippi State and School Employee Term Life Insurance. Application for conversion must be made within 31 days from the date the coverage terminated. To obtain more information and a portability election form, please go to http://www.umc.edu/uploadedFiles/UMC.edu/Content/Administration/Business_Services/Human_Resources/Employee_benefits/Portability_Application.pdf. If you want to make a portability election, please complete the Minnesota Life Portability Election form and return by email to benefitforms@umc.edu or faxing to 601-815-3737 for completion of the employer certification of coverage portion.

Retiree State Life Insurance

If you are eligible to retire based on PERS retirement eligibility requirements regardless if you participate in PERS or ORP, then you are eligible for retiree life insurance if you have the plan as an active employee. Please refer to PERS Pre-Retirement Guide http://www.pers.ms.gov/Content/RetirementGuides/Pre-Retirement_Guide.pdf.

An employee must apply for retiree life insurance coverage at least 31 days prior to their retirement date to avoid a temporary lapse in coverage. To elect Retiree State Life Insurance coverage under the Plan, an active employee must be enrolled in the Plan on the day before the effective date of retirement. If you are eligible and have elected Retiree State Life Insurance, you can disregard the COBRA notice for medical insurance. You should have received a payment voucher from the Benefits Office if you have elected retiree life insurance coverage.

****If a retiree declines to apply for continuation of State Life Insurance coverage in the Plan within 31 days of the date coverage ends, you forfeit your right to participate in the State and School Employee's Life Insurance Plan and will not be allowed to apply at a later date.***

If you have not enrolled in Retiree State Life insurance and you are interested, contact UMMC Benefits Office at 601-984-1133 before you retire.

UNUM Supplemental Term Life

After separation of employment from UMMC, you will receive a letter from UNUM regarding your life insurance policy which contains both Portability and Conversion options. You have 31 days from your termination date to continue coverage. If you are interested in continuing coverage, please contact UNUM Term Life at 800-421-0344.

UNUM Supplemental Whole Life

After separation of employment from UMMC, you will receive a letter from UNUM regarding your interest in continuing your whole life policy. You have 31 days from your termination date to continue coverage. Unum can be contacted at 800-635-5597.

Flexible Spending Accounts (FSA)

As a participant in the Unreimbursed Medical and/or Dependent Care, you will have 30 days, from your date of separation, to submit claims for your eligible expenses. Your Medical FSA Debit Card will also be closed. You will submit your claims directly to SABC for reimbursement. Keep in mind the expense(s) must incur prior to your date of separation. Claims submitted after the 30 day deadline, will not be honored. Should you have any questions, please contact SABC at 601-856-9933.

Unreimbursed Medical FSA Participants: If you have a positive balance at the time of separation, you will be eligible for COBRA continuation coverage. If you elect COBRA, you will continue to be a participant on a self-pay basis, with after tax dollars. Once COBRA payments cease, you will have 30 days to submit your final expenses for reimbursement to SABC. If you have questions regarding submitting your final expenses, please contact SABC at 601-856-9933.

Should you have any questions please contact ABA customer care at 866-742-4900 or www.americanbenefitadministrators.com.

Disability Plans

Your disability plan coverage ends the date of your separation of employment from UMMC.

UNUM Short Term Disability and Long Term Disability

UNUM will send a conversion letter to your home address which contains information about converting this plan to an individual policy. You have 31 days from your separation date to continue coverage. If you are interested in converting this plan to an individual policy, you can contact UNUM at 800-635-5597.

The Standard Insurance Company- Long Term Disability

You can convert this plan to an individual policy. If you are interested in converting this plan to an individual policy, please can contact Standard within 31 days of your separation date at 800-378-4668 ext. 6785.

Mass Mutual Long Term Disability

You can port or convert the Mass Mutual policies. If you are interested in porting or converting your policy, please contact the William Morris Group at 601-948-0030 within 31 days (including your date of separation) of your separation date.

Aflac Insurance Plans – Critical Illness, Accident, and Hospital Indemnity Plans

Your coverage ends when you separate employment from UMMC. If you are interested in continuing your coverage after separation, please contact the Aflac Group within 31 days of your separation date at 800-433-3036.

Burial Insurance

Your coverage ends when you separate employment from UMMC. If you are interested in continuing

your coverage after separation, please contact the Catching Insurance agency at 601-355-7489.

Address Changes:

If your address is changing, please update it in Workday/View Profile/Overview/Contact. If you have an address change after you have left UMMC, please send an email to the HR Service Center at hrservicecenter@umc.edu.

Insurance Provider Contact Listing

State Health Insurance Plan – Group Number 2233 Claims Administrator COBRA	BlueCross BlueShield of Mississippi State Employees’ Administrator P.O. Box 23071 Jackson, MS 39225-3071 1-800-709-7881
Provider Network	AHS State Network P.O. Box 23070 Jackson, MS 39225 1-800-294-6307 http://knowyourbenefits.dfa.state.ms.us
Medical Management/ Utilization Review Program	ActiveHealth Management 1-866-939-4721
Pharmacy Benefit Manager Pharmacy Mail Order Program	Prime Therapeutics P.O. Box 650041 Dallas, TX 75265-0041 1-877-794-3574 PrimeMail Order: 877-357-7463
Dental Insurance – Group # 2TUMM113 Vision Insurance – Group # TUMM117 COBRA - ABA 866-742-4900 www.americanbenefitadministrators.com	AlwaysCare Benefits 1-888-729-5433, ext. 2013 https://www.alwayscarebenefits.com
Flexible Benefits Plan - Group # 226 COBRA - ABA 866-742-4900 www.americanbenefitadministrators.com	Southern Administrators & Benefits Consultants, Inc. 1-601-856-9933 (Phone) 1-601-856-8088 (Fax) https://www.sabcflex.com
State Group Term Life Insurance – Policy # 33683-G	Minnesota Life Insurance Company 1-877-348-9217
Supplemental Term Life Insurance -Policy # 111 686 002 LTD 30% or LTD 60% - Policy# 219254011	Unum 1-800-421-0344 1-800-633-7479 www.unum.com
Long Term Disability Insurance – <i>The Standard</i> - Group # 618305 Supplemental Individual Disability Insurance – Mass Mutual (<i>individual policy numbers</i>)	The William Morris Group, P.A. 1-601-948-0030
Accident Insurance - Policy # 13203 Critical Illness Insurance Hospital Indemnity	Aflac 1-800-433-3036 www.aflacgroupinsurance.com
Short Term Disability Insurance -Group # E0444315 Whole Life Insurance - Group # 9579453 (<i>individual policy numbers</i>)	Unum 1-800-635-5597 www.unum.com
Burial Insurance (<i>individual policy numbers</i>)	Transamerica Life Insurance Company The Catchings Insurance Agency 1-601-355-7489

Financial Benefits Vendor Contact Listing

Public Employees' Retirement System (PERS)	429 Mississippi St. Jackson, Ms 39201-1005 (601)-359-3589 www.pers.state.ms.us
457 Deferred Comp (Great West Financial) Plan # 98949-01 Payroll Location Name = UMMC Payroll Location # = 1329	111 East Capitol Street Suite 260 Jackson, MS 39201 Fax: (601)-355-0089 Jackson Office Number: (601)-355-0093 Great West Service Center: (800)-846-4551 Agent: Shannon Anderson Cell: (601)-506-1792 https://mdcplan.gwrs.com/login.do
Fidelity Investments (403b vendor) Plan # 55510	P.O. Box 770002 Cincinnati, OH 45277 General Counseling: (800) 343-8060 Jonathan Davis 601-714-1692 www.fidelity.com
Lincoln Financial Group (403b vendor) Plan # CR03378	1675 Lakeland Dr. Riverhill Tower, Suite 500 Jackson, MS 39216 (601)-366-7500 Agent: Kay P. Candelora www.lfg.com
TIAA (ORP & 403b vendor) Plan # 151612 (Tax Sheltered Annuity) Plan # 151605 (ORP) Location # P307	5 Concourse Parkway, Suite 2700 Atlanta, GA 30328 General Counseling: (800)-842.2776 Richella Vincent Lee 770-512-3570 www.tiaa.org
AIG (Valic) (ORP & 403b vendor) Plan # 2102 (Tax Sheltered Annuity) Plan # 25001 (ORP)	625 Highland Colony Parkway, Ste 201 Ridgeland, MS 39157 Phone: (601)-605-3590 Fax: (601)-856-9876 Contact: Chris Logan (601)-402-0805 Matt Newman (601)-850-4908 Ryan Swindell (601) 940-6604 www.AIG.com/RetirementServices
Voya Financial (ING) (ORP & 403b vendor) Plan # VG1205 (Tax Sheltered Annuity) Plan # 666314 (ORP)	26542 Ridgewood Rd., Suite A Jackson, MS 39216 Phone: (601)-345-8304 Fax: (769)-216-3859 Agent: Jeff Hicks https://www.enroll.voya.com