



# Terminating Employment

Change is an inevitable part of life and offers each of us a chance to grow.

As you end your employment with Weber County, we want to help you understand how this change will affect your health and financial benefits.

## Things to Consider

If you have health benefits available through your new employer, give them a copy of your Certificate of Creditable Coverage from Select Health. If you don't have any available sources for health insurance, you may be eligible to sign up for COBRA continuation coverage through Weber County. See the Frequently Asked Questions section or call us for more information.

## Checklist

- Evaluate your health and life insurance needs and options.
- Coordinate any continuing medical care with your new healthcare provider(s).
- Contact URS to help determine the best options for your retirement plan funding.
- Use any remaining Flexible Spending Account (FSA) balance on or before your termination date, if applicable. You may request reimbursement only for expenses you incurred before your termination date.
- Contact The Standard concerning your life insurance policy (if applicable) to find out about converting your life policy. When you are ready to apply, call **800-378-4668** or email [CBT@standard.com](mailto:CBT@standard.com) to receive a portability or conversion application.
- Complete our exit survey



# Frequently Asked Questions

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## **When do my medical, dental, & life insurance benefits end?**

Your benefits terminate on the last day of the month during which you stop working and/or are no longer eligible to continue insurance benefits.

## **What is a Certificate of Creditable Coverage?**

A document showing proof of insurance. It is designed to protect employees as they change from one insurance company to another, although it is no longer required for employer-sponsored group health plans.

## **What can I do with the money in my 401(k) plan accounts?**

When you terminate employment, you can leave your money at URS (Utah Retirement Systems), roll it over to your new employer's savings program, or roll it over to an IRA. The only exception is the 457 plan, which will only rollover to another public 457 qualified plan. Be aware, if your plan is under \$5,000, there will be a yearly fee to maintain that account if you leave it with URS and there is no activity within a 12-month period. If your account balance is less than \$1,000 and you do not provide instruction for a transfer or rollover, your total account will be distributed to you by check and will be subject to tax withholding and possible penalties.

## **If I leave my 401(k) or 457 Plan accounts with URS, can I still manage the accounts?**

Yes. You can still manage your accounts through the URS website, but you will not be able to make future contributions to your accounts.

## **What about my pension, what will happen to it?**

You may qualify for a monthly retirement benefits if you have at least 4 years of service. Please contact URS at 801-366-7770 for more information.

## **Oracle Employee Self Service**

Your access to Oracle Employee Self Service will not change from when you were an active employee with Weber County <https://login-etrb-saasfaprod1.fa.ocs.oraclecloud.com>. However, prior to your last day, you will need to log into Oracle and change your email address from your Weber County email to your personal email address.

## **Address Change**

If you move from your current residence, please remember to contact Human Resources at [humanresources@co.weber.ut.us](mailto:humanresources@co.weber.ut.us) to change your address, or log into Oracle and update your address.

Year end W2's will be uploaded in Oracle or mailed to the address on file. You are able to change this yourself through your ESS (Employer Self Service) portal.

## **Sick & Vacation**

### **(Exempt, non-exempt and hourly employees)**

Your earned and unused sick/vacation will be paid to you in your last paycheck.

- Employees hired before January 1, 2018 - up to 320 hours of vacation will be paid out upon termination or retirement. Up to 280 hours of sick time will be paid out to those who retire only.
- Employees hired after January 1, 2018 - up to 80 hours of vacation will be paid out upon termination or retirement. No sick time will be paid out.



# COBRA Continuation Coverage

## What is COBRA continuation coverage?

COBRA is a provision that allows you to continue medical & dental insurance for up to 18 months following your termination & up to 36 months under certain circumstances. You must enroll within 60 days after your termination date. As soon as we receive termination notification from your employer, we'll mail the COBRA continuation coverage enrollment application to you at the home address on file.

## Why are COBRA premiums so expensive?

COBRA premiums are higher than you're used to paying because your employer no longer contributes the monthly premium. You pay the entire premium, plus a 2% administration charge, yourself.

## COBRA Rates

### Select Med Traditional \$2,000 Ded

Single	\$902.50
Two-Party	\$2,124.05
Family	\$2,572.54

### Select Value Traditional \$2,000 Ded

Single	\$835.79
Two-Party	\$1,968.09
Family	\$2,384.45

### Select Med HDHP \$5,000 Ded

Single	\$760.51
Two-Party	\$1,789.59
Family	\$2,167.50

### Select Value HDHP \$5,000 Ded

Single	\$700.43
Two-Party	\$1,648.32
Family	\$1,997.26

### MetLife Dental

Single	\$33.90
Two-Party	\$57.36
Family	\$86.05

### MetLife Vision

Single	\$6.75
Two-Party	\$12.71
Family	\$18.78

This information is provided as a service to help you make informed decisions. Nothing in this information should be considered legal, financial, investment, or medical advice. As with any major life event, you should consult with qualified professionals of your choice who can provide you with appropriate counsel and advice. We have made every effort to accurately describe the benefits and ensure that information given to you is consistent with other benefit-related communications. However, if there is any discrepancy or conflict between information in this document and other plan materials, the terms outlined in the Legal Plan Document will govern.

