

What Happens to My Benefits When I Leave Simmons?

Prepared by the Human Resources Office

Below is a general explanation of what happens to your benefits when your employment with the University ends. For more information please refer to “Leaving Simmons” section of the *Employee Handbook*, or contact Human Resources Department at 617-521-2084.

Health (Medical, Dental and Vision) Insurance

Active medical, dental and vision coverage for you, and for your dependents if you have chosen to cover them under your policy, ends on the last day of the month in which your employment ends. So, for example, if your last day of employment is April 15, your health insurance ends on April 30th. If your last day of employment is July 29th, your health insurance ends on July 31st.

If you have health insurance coverage through the University at the time your employment with Simmons ends, you will generally be eligible to continue coverage for up to 18 months through COBRA continuation. In this case, you will be provided the COBRA Continuation Election Notice. There are certain conditions to meet if you choose coverage through COBRA continuation. Some of them are outlined below:

- You must choose this option within 60 days from your separation of employment or 60 days from the date of notice in your exit packet, whichever is later.
- You must pay the entire health insurance premium. The University no longer pays a portion of the premium for you.
- You cannot change your health insurance plan until the next open enrollment period. If you are covered by an individual membership, you cannot change the coverage to a different tier unless you experience a “qualifying event” as defined by the IRS.
- If you are enrolled in a family membership, your qualified beneficiaries may elect coverage under COBRA regardless of whether you elect COBRA coverage.
- If you experience a qualifying event while on COBRA, you must contact the Benefits Department within 30 days of the event in order to make a change to your coverage.
- Please note, you may be able to find more affordable coverage through the Health Insurance Marketplace, more information can be found at www.healthcare.gov for this option.

Your Retirement Plans

You may have a Tax Deferred Annuity Plan account and/or a Defined Contribution Retirement Plan account through TIAA. To learn about next steps and get information, please call TIAA at 800-842-2252 (M-F, 8 AM-10 PM, Saturday 9 AM-6 PM). Generally, when you end employment at the University, you can:

- Leave your account(s) with TIAA until you are ready to withdraw your balances. This is subject to federal regulations such as Minimum Required Distributions which may require collecting on benefits after a certain age threshold.
- Rollover these accounts into a new employer’s retirement plan.
- Roll over part or all of your accumulations to other retirement savings vehicles.
- Receive retirement income from a range of TIAA income options.
- Withdraw the balances in your accounts (could have tax implications).
- If you have the TIAA Traditional Fund in your investment fund allocation, it may require action on your part within 120 days of your separation of service. Please call TIAA for additional information, 800-842-2252.
- If you are enrolled in the 457(b), Deferred Compensation Plan, you will need to contact TIAA at 800-842-2252 within 120 days of your separation of service or your distribution election will be updated to a Lump Sum distribution.

Life Insurance – Group & Supplemental

Your group life insurance will end on the last day of your employment. You may apply to convert or port your life insurance coverage to an individual policy. You must apply within 31 days of the date your employment ends, and you are responsible

for paying the entire premium cost of the individual policy. Should you want to convert your Life Insurance coverage to a Whole Life or a Term Life policy please contact Unum directly at 800-421-0344.

Long Term Care Insurance

Your insurance will end on your last day of employment. If you have a long term care policy with Tucker and Shepley Benefits and you want to make arrangements for direct billing, please contact MetLife Customer Service at 888-565- 3761 or Joseph Imparato at Joseph.Imparato@tuckershepley.com or 508-904-4086.

Liberty Mutual Insurance

Your deductions will end with your last payroll check. If you have an insurance policy with Liberty Mutual, please contact Ryan Hanson at 508-238-4414 ext. 52449 to make arrangements for direct billing.

Disability Insurance

Your group Short Term Disability Insurance will end on the last day of your employment. This coverage cannot be converted to an individual policy.

Your Long-Term Disability insurance will end on your last day of employment. You may apply to convert your Long-Term Disability coverage to an individual policy. You must apply within 31 days of the date your employment ends, and you are responsible for paying the entire premium cost of the individual policy. Should you want to convert your Long-Term Disability policy please contact Unum directly at 800-421-0344.

If you have a supplemental policy, with Colonial Insurance, and you want to make arrangements for direct billing, contact Colonial at 888-623-6236, ext. 816.

Accidental Death & Dismemberment (AD&D)

Your AD&D coverage ends on the last day of your employment. This coverage cannot be converted to an individual policy.

Dependent Care/ Medical Care Flexible Reimbursement Accounts (FSA's)

If you are enrolled in the general Medical Care FSA or Limited Medical FSA **you may claim reimbursement of expenses for eligible medical services provided on or before your end of employment from Simmons.** To do so, you must submit your claim for reimbursement to the vendor by June 30 of the fiscal plan year your employment ended in. You will be given the opportunity to continue after-tax coverage under the General or Limited Medical FSA for the remainder of the plan year in which you left employment if the remaining contributions you are scheduled to make to your General or Limited Medical FSA for the plan year (plus 2%) is less than the remaining medical expense reimbursements you are entitled to receive from the plan.

By contrast, if you are enrolled in a Dependent Care FSA and lose eligibility during the plan year, any funds left in an account **are available to pay expenses for eligible services provided up until your last day of employment.** You must submit your claim for reimbursement to the vendor by June 30 of the fiscal plan year you terminated employment in.

Any unused monies will be forfeited. Please the Benefits Department at 617-521-2084 with questions.

Health Savings Account (HSA)

ConnectYourCare/Optum Financial Account: If you have a balance in your Health Savings Account through Simmons, you can continue to maintain the balance and send in claims to the vendor (ConnectYourCare/Optum). Please note that if you maintain a balance, you will be charged the administration fee (about \$3.00/month) that is otherwise absorbed by the University for active employees.

Health Reimbursement Account (HRA)

Health Equity Account: Coverage under the HRA through Health Equity, for you, and for your dependents, if you have chosen to cover them under your medical policy, ends on the last day of the month in which your employment

ends. If you have health insurance coverage through the University at the time your employment with Simmons ends, you will generally be eligible to continue coverage for the HRA for up to 18 months through COBRA continuation provided you are continuing the medical plan under COBRA.

Parking

The monthly Parking benefit is cancelled as of your last day of employment however; you may still owe the full monthly charge if you did not cancel the monthly parking within the applicable deadlines. Daily Parking accounts will also be cancelled as of your last day of employment.

Vacation and Sick Time (for staff and 12-month faculty)

Staff members and 12-month benefit-eligible Faculty will be paid their accrued, unused vacation upon their end of employment. You will not be paid for any unused sick time and/or floating holiday time. Bargaining unit members should refer to the agreement in place for additional information.

Tuition Benefits

If you are enrolled in a course(s) when your employment ends, you may complete the coursework for that semester **if** your last day of employment falls on or after the fourth week of classes. If your employment ends prior to the fourth week of classes, you must pay the full tuition for the class.

Unemployment Compensation

In Massachusetts, the Division of Unemployment Assistance (DUA) administers the state's unemployment compensation program. DUA makes the final determination as to whether you are eligible to receive unemployment insurance. In general, you will not be eligible for unemployment insurance if you voluntarily resign from your position, or if your employment has been terminated for misconduct. If you think you may qualify for unemployment compensation, please contact DUA directly for more information. Your exit packet contains the DUA's contact information.

Technology

Technology access will be disabled automatically upon your end of employment/retirement for staff members. If you wish to make arrangements for an autoreply message, please have your manager contact the Technology Help Desk. Faculty members have technology access for 90 days after leaving the University.

Miscellaneous

Employees leaving the University shall return to Simmons all of the Simmons property in your possession, including, but not limited to, any building or office keys, computer equipment, computer files (both hard copy and electronic versions), personal electronic devices, your Simmons identification card(s) and Simmons credit card(s). All library materials must be returned to the Beatley Library.

Please be sure to notify Human Resources should you have an address change in the current calendar year. This will ensure your receipt of the W-2 form next January. We can be reached at 617-521-2084 or by sending an email to HR@Simmons.edu

This document is intended to provide a brief overview of the Simmons University benefit offerings at the time of termination or retirement. In the event any information contained in this document conflicts with the information contained in the applicable policy or plan document, the policy or plan document will govern. Please refer to these documents for eligibility rules, terms and conditions. Simmons University reserves the right to amend or delete this document without notice.



Do you need health or dental insurance?

Apply online at MAhealthconnector.org to find out if you can get help paying for coverage through the Massachusetts Health Connector or MassHealth.

Benefits of shopping through the Massachusetts Health Connector:

1. Many health and dental plans to choose from, offered by the state's leading insurers.
2. Most people who apply are able to get help paying for their health insurance.
3. Ability to compare premiums, deductibles, and other costs while shopping online.

Get help paying for your insurance

Most people who apply through the Health Connector are able to get help paying for their health insurance. Here are some examples of the types of coverage and premiums people are able to get when they enroll through MAhealthconnector.org:

- A single parent making \$15,000 a year could qualify for **MassHealth Standard**. Their monthly cost is **\$0** and co-pays for prescriptions and hospital care are between \$1 and \$3.65.
- A married couple making \$32,000 a year could qualify for a **ConnectorCare plan**. They each pay monthly premiums of **\$44** and their plan has no deductible and low co-pays.
- A married 35-year-old couple making \$50,000 a year could qualify for a \$195 monthly **tax credit** to use towards their **Health Connector plan**. The tax credit helps to lower their premium to only **\$479** a month.

If you're thinking about COBRA

When you leave a job, you may be offered COBRA to continue your health insurance benefits. Before making a decision, you may want to try applying through the Health Connector. If you enroll in COBRA benefits and miss your 60-day special enrollment opportunity to get Health Connector coverage, you may not be able to enroll again until your COBRA coverage ends or until the next Open Enrollment period begins. Read more on the next page about when you can enroll.

Apply today at MAhealthconnector.org

Compare your options through the Health Connector

When to enroll

Within 60 days of losing your employer health insurance coverage

Please make sure to apply and compare your options through the Health Connector within 60 days of losing your employer coverage. Losing your employer coverage is considered a qualifying life event, which gives you a **special enrollment period** for enrolling through the Health Connector. You will have 60 days before and 60 days after the date that your employer coverage ends to apply and enroll for Health Connector coverage.

- ➔ You'll need to apply, enroll, and pay your first premium by the **23rd of the month** before your coverage can start.

Once your special enrollment period is over, you may not be able to enroll through the Health Connector again until the next Open Enrollment period.

If you qualify for certain programs, you can enroll at any time

If you can qualify for help paying for coverage through MassHealth or a ConnectorCare plan, you can enroll right away after you apply, no matter what time of year it is. However, you should still apply as soon as you lose your employer health insurance to avoid having a gap in your health coverage.

During Open Enrollment

The Open Enrollment period is the only time of year when people can enroll or change a plan for any reason, without having a qualifying event. The next Open Enrollment period will be announced on MAhealthconnector.org.

Need help?

- ➔ Visit MAhealthconnector.org.
- ➔ Call the Health Connector at 1-877 MA ENROLL (1-877-623-6765) or TTY: 1-877-623-7773, Monday to Friday, 8:00 a.m. to 6:00 p.m.
- ➔ Get free in-person help from an Enrollment Assister, located at hospitals, health centers, and community organizations throughout Massachusetts. For a list of Enrollment Assistors, go to: www.MAhealthconnector.org/help-center
- ➔ You can also get free, in-person help at one of the following walk-in center locations:

Boston

133 Portland Street

Brockton

(Brockton Neighborhood Health Center)
63 Main Street

Springfield

(MassHealth Enrollment Center)
333 Bridge Street

Worcester

146 Main Street





Massachusetts Health Connector: For employees who need health and dental insurance

Who could benefit from applying through the Health Connector?

- 1. COBRA-eligible former employees.** You will still need to provide COBRA as an option for former health insurance enrollees, but it's not the only way that people losing coverage through their employer can get health and dental insurance. They may also have the option to enroll through the Health Connector.
- 2. Non-benefits eligible employees.** If you don't offer a group health plan or if you have employees who aren't eligible for your company health plan (for example, contractors or some part-time employees), they may be able to find affordable options for health and dental coverage through the Health Connector.
- 3. New employees in a waiting period.** If you have new employees who aren't eligible to join your company health insurance plan yet, they may want to enroll through the Health Connector until they are eligible.

By applying online at **MAhealthconnector.org**, individuals and families can find out if they can get help paying for coverage through the **Massachusetts Health Connector** or through **MassHealth**.

The Health Connector has many different health and dental insurance plans, offered by the state's leading insurance carriers. All of the plans meet the state's Seal of Approval, so your employees can be sure that they are high quality. Most people who apply through the Health Connector qualify for savings to make their health coverage more affordable.

If you're interested in sharing details about the Health Connector with your COBRA-eligible enrollees, or employees who aren't currently eligible for your benefits, please share information about the option of getting coverage through the Health Connector.

You can also find more information and helpful resources at:
www.MAhealthconnector.org/employer-resources

What do your employees need to know?

They may get help paying for health insurance if they apply through MAhealthconnector.org

Most people who apply for health insurance through **MAhealthconnector.org** are able to get help paying for it.* For your former employees, monthly premiums for plans available through the Health Connector are often less expensive than the cost of premiums through COBRA. Here are some examples:

■ **ConnectorCare plans***

These are plans with no deductibles and low out-of-pocket costs for services like doctor visit co-pays. For example: A married couple making \$32,000 a year could qualify for a **ConnectorCare plan** with monthly premiums of **\$44**. Their plan has no deductible and low co-pays.

■ **Tax credits***

Some people with higher incomes may qualify for a Health Connector plan with a tax credit applied to it each month, so premiums are more affordable. For example: A married 35-year-old couple making \$50,000 a year could qualify for a **\$195 monthly tax credit** to use towards their Health Connector health plan. The tax credit helps to lower their premium to only \$479 a month.

■ **MassHealth**

When you apply for coverage through **MAhealthconnector.org**, you can also find out if you qualify for MassHealth, Massachusetts' Medicaid program. For example: A single parent making \$15,000 a year could qualify for **MassHealth Standard**. Their monthly cost is **\$0** and co-pays for prescriptions and hospital care are between \$1 and \$3.65.

***Note:** If a person becomes eligible for an employer-sponsored health plan that is considered affordable and meets the minimum value standard, they would no longer qualify for a tax credit or ConnectorCare plan through the Health Connector.

When to enroll

Make sure your employees understand the rules around enrolling in coverage through the Health Connector. They can apply and enroll online at **MAhealthconnector.org** at the following times:

■ **During the Open Enrollment period**

The Health Connector's Open Enrollment period is the time when anyone can apply for health insurance coverage and enroll for any reason. The dates of Open Enrollment can change every year. Please visit MAhealthconnector.org to learn more.

■ **During a special enrollment period**

If a person has a **qualifying event**, such as losing the health insurance they had through an employer, they will have a **special enrollment period** (usually 60 days) to apply and enroll.

A person who is offered COBRA may want to compare their options from the Health Connector before deciding to enroll through COBRA. Once enrolled in COBRA benefits, they may have to wait until that coverage runs out or until the next Open Enrollment period begins before they are able to enroll through the Health Connector again.

■ **At any time, if they qualify for certain programs**

If a person qualifies for MassHealth or a ConnectorCare plan, they can enroll right away after they apply, no matter what time of year it is.

How long does it take to process a new claim?

It takes approximately three to four weeks to process a new claim. If you are determined to be eligible for UI benefits, you will receive payments for the weeks that you are eligible, except for the first week, which is a waiting period required by Massachusetts Law.

How to request your weekly benefit payment:

Beginning on the Sunday after you apply for benefits, you must request your benefit payment (sign or certify your eligibility for UI benefits) weekly. A payment will be made to you for the previous week, after you request the benefit payment and we have determined that you are eligible. To request benefit payment:

1. Go to www.mass.gov/dua, select **UI Online for Claimants**. Then log in to your account using your SSN and password that you created. Select **Request Benefit Payment** and answer the questions.
2. Call the automated TeleCert service at 617-626-6338. Follow the voice prompts and answer the questions using the keypad on your phone. TeleCert is available in English and Spanish.

How to apply for benefits from out of state:

If you worked in Massachusetts and have moved to another state, you may still be eligible for benefits. This type of claim is known as an interstate claim. Interstate claims are subject to Massachusetts Law as if you were still living in the Commonwealth. You can apply for your interstate unemployment claim using UI Online or by calling the TeleClaim Center.



Need help?

If you have any questions concerning your eligibility or need assistance applying for unemployment benefits, please review the frequently asked questions on our website, www.mass.gov/dua or call the TeleClaim Center.

This pamphlet includes important information how to apply for Unemployment Insurance benefits.

This pamphlet includes important information on how to apply for Unemployment Insurance benefits.

Este folleto contiene información importante sobre cómo solicitar los beneficios del Seguro de Desempleo.

Este panfleto contém informações importantes sobre como registrar-se para receber benefícios de subsídio de desemprego.

Данный проспект содержит важную информацию о процессе подачи заявления на получение Страхового пособия по безработице.

Livrè sa gen enfòmasyon enpòtan sou fason pou aplike pou Benefis Asirans Chomaj yo.

Il presente opuscolo contiene importanti informazioni riguardanti la modalità di richiesta per l'indennità di disoccupazione.

Cette brochure comporte d'importants renseignements sur la façon de demander des prestations d'assurance-chômage.

សៀវភៅផ្សព្វផ្សាយនេះមានរួមជាមួយនឹងព័ត៌មានសំខាន់ៗ អំពី របៀបដាក់ពាក្យសុំប្រាក់អន្តរប្រយោជន៍ការធានារ៉ាប់រងការគ្មាន ការងារ។

Cuốn sách mỏng này bao gồm thông tin quan trọng về cách nộp đơn xin bảo hiểm thất nghiệp

ແຜ່ນເຈ້ຍນີ້ມີຂໍ້ມູນກ່ຽວກັບວິທີການຂໍເອົາເງິນຜົນປະໂຫຍດປະກັນໄພ ຫວ່າງງານ.

这本小册子包括如何申请失业保险金的重要信息。

이 팜플렛에는 실업 보험 급여의 신청 방법에 대한 중요한 정보가 들어 있습니다.

يحتوي هذا الكتيب على معلومات هامة حول كيفية التقديم للحصول على منافع تأمين البطالة.



**THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF LABOR AND WORKFORCE DEVELOPMENT
DEPARTMENT OF UNEMPLOYMENT ASSISTANCE**

Equal Opportunity Employer Program

Auxiliary aids and services are available upon request to individuals with disabilities. For hearing-impaired relay services, call 711

www.mass.gov/dua

Form 0590-A Rev. 6-13



**THE COMMONWEALTH OF MASSACHUSETTS
EXECUTIVE OFFICE OF LABOR AND WORKFORCE DEVELOPMENT
DEPARTMENT OF UNEMPLOYMENT ASSISTANCE**

To Massachusetts Workers:

How to Apply for Unemployment Insurance Benefits

To Massachusetts Employers:

Under the state's Employment and Training Law, you are required to give a copy of this pamphlet to each of your employees who is separated from work, permanently or temporarily. Please complete the information below:

Employer Name
Simmons College, 300 The Fenway, Boston MA

DUA Employer Account Number (EAN)
72-00462-0

Federal Employer ID Number (optional)
04-2103629

Address (to which DUA should mail request for separation and wage information)

What is Unemployment Insurance?

Unemployment Insurance (UI) is a temporary income protection program for workers who have lost their jobs through no fault of their own, but are able to work, available for work, and looking for work. Funding for UI benefits comes from quarterly contributions paid by the state's employers to the Department of Unemployment Assistance (DUA); no deductions are made from employees' pay.

When should you apply for UI benefits?

If you have been separated from work, or your work schedule has been reduced, you should apply for UI benefits during your first week of total or partial unemployment. Your claim will begin on the Sunday of the calendar week in which your claim is filed. This date is known as your effective claim date. Waiting more than a full week to request benefits will delay the beginning of your claim and benefits may not be paid for the week(s) of unemployment that occurred prior to the week of filing.

How to apply for UI benefits:

We are committed to providing you with prompt and courteous service. Our goal is to ensure that you can apply for benefits quickly and efficiently. Simply follow these steps:

Be ready with the following information:

- Social Security Number
- Date of birth (month, day, year)
- Home address, telephone number, and email address (if available)
- Whether you have filed a UI claim in Massachusetts, or in any other state during the past 12 months
- The names and addresses of all employers you have worked for during the past 15 months, and the dates you worked for each employer. If you are reopening a claim, be prepared to provide the same information for any employment you have had since your claim was last active.
- Your Military discharge papers – form DD-214, member 4 (if you were separated from Military service with any branch of the U.S. armed forces within the past 18 months)
- If you were employed by the federal government within the past 18 months, the SF-8 and/or SF-50 form given to you by your government employer at the time of your separation
- The reason why you are no longer working or why your hours have been reduced

- Last day of employment
- The names, dates of birth, and Social Security Numbers of any dependent children that you plan to claim as a dependent
- Alien registration number or verification that you were legally eligible to work in the United States, and that you are currently eligible to begin a new job

Select the method that is most convenient for you:

There are two ways you can apply for benefits.



Apply using UI Online:

UI Online is a safe, secure, easy-to-use, self-service system. If you choose to use UI Online, you will complete the information online and submit your application using a computer with Internet access. If you do not have access to a computer, visit your local library or One-Stop Career Center to use free, publicly-available computers.

To apply using UI Online (5:00 a.m. to 10:00 p.m. daily):

1. Go to www.mass.gov/dua and select **UI Online for Claimants**.
2. Then select **Apply for Benefits**. When you apply for benefits using UI Online for the first time, you will be asked to enter your Social Security Number (SSN), create a password, and select a security question and answer. It is important for you to remember your password and security question and answer. You will use your SSN and password to access UI Online each week to request your benefit payment. If you forget your password, you can reset it by clicking **Forgot Password**, answering the security question, and selecting a new password.
3. Complete all information requested. You will receive a confirmation message after you submit your application. If your application is interrupted, you can go back and complete it before 10:00 p.m. on Saturday of the same week.

Tip: Be sure to provide your telephone number and email address – it will make it easier for us to contact you if there are questions about your application.



Apply by phone using the TeleClaim Center:

To apply for benefits by phone (8:30 a.m. to 4:30 p.m. Monday through Friday):

1. Call the TeleClaim Center toll-free at 877-626-6800: from area codes 351, 413, 508, 774, and 978; or 617-626-6800 from any other area code.
2. Select English or another language.
3. Press 1 – to apply for benefits. Enter your SSN and the year you were born. You will then be connected to an agent who will take the information necessary to file your claim.

Note: During peak periods from Monday through Thursday, call scheduling may be implemented providing priority for callers based on the last digit of their Social Security number. This helps ensure that everyone can get through to the Teleclaim Center in a timely manner. Please check the schedule below before calling:

If the last digit of your SSN is:	Assigned day to call Teleclaim is:
0, 1	Monday
2, 3	Tuesday
4, 5, 6	Wednesday
7, 8, 9	Thursday
Any last digit	Friday

How to create or change your Personal Identification Number (PIN) for TeleCert:

When you apply for benefits by telephone for the first time, you will be asked to create your PIN. If you have previously created your PIN and do not remember it, or need to change your PIN, call the PIN Service Line at 617-626-6943. The PIN Service Line is available seven days a week from 5 a.m. to 10 p.m. You will need a touch-tone phone to use the PIN Service Line. Note: Please be aware that smart phones with QWERTY keyboard sometimes do not work when answering the security question. Instead, use a cellular phone or land line.

SIMMONS

Simmons University FY23 COBRA monthly rates - Medical, Dental and Vision

Medical Plan		
Plan Election	Coverage tier	New COBRA Monthly Premium
HDHP/PPO Higher Ed Blue	Individual	\$786.96
	Individual + 1	\$1,572.64
	Family	\$2,412.37
HMO Blue Higher Ed Blue	Individual	\$863.24
	Individual + 1	\$1,726.42
	Family	\$2,648.33

Health Reimbursement Account (HRA)		
Plan Election	Coverage tier	New COBRA Monthly Premium
HDHP/PPO Higher Ed Blue	Individual	\$21.25
	Individual + 1	\$42.50
	Family	\$42.50
HMO Blue Higher Ed Blue	Individual	\$21.25
	Individual + 1	\$42.50
	Family	\$42.50

Dental Plan		
Plan Election	Coverage tier	New COBRA Monthly Premium
Blue Cross CORE Dental	Individual	\$23.09
	Family	\$67.14
Blue Cross ENHANCED	Individual	\$55.28
	Family	\$160.63

Vision Plan		
Plan Election	Coverage tier	New COBRA Monthly Premium
VSP	Individual	\$9.12
	Individual + 1	\$13.23
	Family	\$23.72