



Separating Employment at UW Health: UWMF Physician Benefit Information

Questions regarding your end of employment and the impact on your UW Medical Foundation benefits should be directed to the **UW Health HR Service Center** at (608) 263-6500.

Every effort has been made to ensure the information in this summary is true and accurate. If there is any discrepancy between this summary and official plan documents, the language in the official documents shall be considered accurate.

Note: If you are retiring, please see the [Physician – Retirement Life Event page on The Pulse](#).

What happens to my benefits when separating employment?	
Dental Insurance	<p>If enrolled, your dental coverage ends at the end of the month in which your employment terminates. You may continue coverage for up to 18 months by electing COBRA continuation coverage. COBRA paperwork will be mailed to your address on file within 1-2 weeks after your final paycheck is issued.</p> <p>For additional information on COBRA, including costs, refer to the resources below:</p> <ul style="list-style-type: none">• Physician COBRA Eligibility• Physician COBRA Enrollment• Physician COBRA Premiums• US Department of Labor FAQ on COBRA Continuation of Health Coverage for Workers <p>Contact Information, following your termination: WEX 1-866-451-3399 Email: customerservice@wexhealth.com</p>
Life Insurances	<p>These insurance plans end on your last day of work. If life insurance coverage or any portion of it ends for any reason, you and your dependents may have the right to convert the coverage that terminated to an individual conversion policy without providing evidence of insurability if filed within 30 days of termination or employment.</p> <p>If coverage is ending because The Hartford Group Life policy is terminating or coverage for a class of employees is terminating, some restrictions may apply. If coverage is ending for any other reason, you can generally convert up to the full amount of your coverage at the time of termination. Conversion is also available to your dependents if they had coverage under your group plan. You may have the option for a one-year term policy prior to the permanent life policy becoming effective. Premiums for a life conversion policy are substantially higher than your employer group plan rates. In order to obtain a conversion quote, please complete the employee section on page 3 of the Notice of Conversion and or Portability Rights Form and submit it to the HR Service Center by attaching it to a Life & Disability Question on The Pulse.</p>
Long-Term Disability	<p>Long-term disability will end on your final date of employment with UWMF. If you are entitled to benefits while disabled and your employment terminates, benefits will continue as long as you remain disabled by the same disability; but will not be provided beyond the date benefits would have ceased had the insurance remained in force.</p>
Accident, Critical Illness and Hospital Indemnity	<p>These coverages end on the last day of the month of your separation. You may be able to continue insurance for you and your dependent(s) in certain circumstances when you are no longer actively at work, with payment of premium and subject to certain conditions.</p> <p>For more information about continuing these coverages, complete the corresponding portability form (linked below) and submit to The Hartford using the instructions on the forms. You have 31 days from the date your coverage ends to submit this form to The Hartford. The Policy Number is 460720.</p>

	<p>Contact Information, following your termination:</p> <ul style="list-style-type: none"> • https://www.thehartford.com/employee-benefits/employees • The Hartford 1-866-547-4205 <p>Forms:</p> <ul style="list-style-type: none"> • Accident Portability Form • Hospital Indemnity Portability Form • Critical Illness Portability Form
<p>Healthcare Flexible Spending Account</p> <p>Combination Flexible Spending Account</p>	<p>Your health care FSA/combination FSA will terminate your last day of employment (date of termination) and your FSA card will be deactivated on your date of termination. After your date of termination, any additional reimbursement requests will need to be submitted online to WEX through your online account or by paper form.</p> <p>Claims for the reimbursement of medical expenses incurred during the coverage period must be submitted within 90 days after your date of termination. Only those claims incurred during the period you were active and enrolled in the plan will be eligible for reimbursement.</p> <p>If eligible, you may choose to continue your participation in the plan through COBRA, and you will receive information on this option through the mail from WEX.</p> <p>Important: Prior to your last day of employment, you are encouraged to log into your WEX account and update your contact information to ensure future communications are sent to the correct email and mailing address. You remain responsible for substantiating your FSA claims following your termination, and WEX will communicate with you regarding unsubstantiated claims through the contact information listed in your WEX account. Upon closure of the plan year, remaining unsubstantiated amounts will be added to your UWMF W-2.</p> <p>Contact Information, following your termination:</p> <p>WEX 1-866-451-3399 Email: customerservice@wexhealth.com</p> <p>WEX Toolkit Resource</p>
Norton LifeLock Identity Theft Protection	<p>Norton LifeLock Identity Theft Protection coverage ends on your last day of work. A 30% discount is available to purchase a retail plan by using promo code WB3. Enroll online at https://www.lifelock.com/ or by phone at (866) 456-9316. If enrolling by phone, tell the customer service rep that you are no longer eligible for coverage through your employer and want to purchase a retail account using promo code WB3.</p> <p>Contact Information:</p> <ul style="list-style-type: none"> • Enroll online: https://www.lifelock.com/ • Norton LifeLock: 1-866-456-9316 • Tell the customer service rep that you are no longer eligible for coverage through your employer and want to purchase a retail account using promocode WB3.
UWMF Physicians Retirement Plan	<p>Fidelity will provide information regarding your UWMF Physicians Retirement Plan after your last payroll check is issued. This information includes your choices to:</p> <ol style="list-style-type: none"> 1. Leave your balance in the plan until age 72, provided you have a \$1,000 balance at the end of your employment 2. Rollover your funds to another qualified retirement plan



3. Rollover your funds to an IRA
4. Disburse your funds to yourself – penalties and taxes may apply

Please contact Fidelity for more specific information at 1-800-343-0860 or www.fidelity.com/atwork.

Additional Resources:

- [Physicians Retirement Plan Information](#)

Additional Resources

Your last paycheck confirmation will be mailed to you. Please ensure your address is accurate in [Oracle Cloud](#) prior to your separation or by contacting The HR Service Center. This will ensure your payroll, benefit information and your W-2 is sent to the correct address. If you need to change your address after termination, please contact the HR Service Center.

Other questions regarding your end of employment and the impact on benefits and insurance should be directed to the HR Service Center at (608) 263-6500.