



Separating Employment at UW Health: UWMF Staff Benefit Information

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

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

What happens to my benefits when separating employment?	
Health & Dental Insurance	<p>If enrolled, your health, dental and/or vision insurance 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. Other qualifying events may extend this coverage. COBRA paperwork will be mailed to your address on file within 1-2 weeks after your final paycheck is issued.</p> <p>To elect COBRA continuation coverage, you must complete the election form(s) and submit them according to the directions on each form. The election period for COBRA is 60 days from the date you receive the election notice or the date you lose coverage, whichever is dated later. For additional information on COBRA, including costs, refer to the resources below:</p> <ul style="list-style-type: none">• UWMF COBRA Eligibility (The Pulse)• UWMF COBRA Enrollment (The Pulse)• UWMF COBRA Premiums (The Pulse) <p>Employees who have 10 years of service and are age 55+ when they separate employment, are eligible to maintain medical coverage under COBRA until Medicare eligible. Enhanced COBRA is only for medical coverage.</p> <p>Contact Information, following your termination:</p> <p>WEX Phone Number: 1-866-451-3399 WEX Email: customerservice@wexhealth.com</p>
Healthcare Flexible Spending Account Dependent Daycare Flexible Spending Account Combination Flexible Spending Account	<p>Healthcare Flexible Spending, Dependent Daycare Flexible Spending, and Combination Flexible Spending Accounts end on your last day of employment.</p> <p>Upon your termination of employment, your participation in the Healthcare Flexible Spending Account and Combination Flexible Spending Account will cease. You will be able to submit claims for health care expenses that were incurred before the end of the period for which payments to the Health Flexible Spending Account have already been made (i.e., incurred on or before the day your employment terminated). After your termination date, you will need to submit requests for reimbursement via paper or online, your card will no longer be active. Your further participation will be governed by "Continuation Coverage Rights Under COBRA." If you don't elect COBRA continuation coverage, then claims for reimbursement must be submitted within 90 days after termination of your health benefit coverage or Health Flexible Spending Account coverage (whichever applies).</p> <p>Your dependent care FSA will terminate on your last day of employment (date of termination). Claims for the reimbursement of dependent care expenses 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, and reimbursement will be limited to the level of your account as of the date of termination.</p>

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.

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	<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>
Health Savings Account (HSA)	<p>Upon termination of employment, your HSA contributions from both payroll deductions and employer contribution will cease. However, you will continue to have access to your HSA after termination using your HSA card, as the benefit is portable. In the event of termination, you will be charged a monthly service fee beginning the first of the month following termination. This fee will automatically be deducted from your HSA account balance until the account is closed due to zero balance. You have the option to keep your account open with WRS, or you can choose to roll your funds over into a different HSA. Please contact WEX to discuss your options.</p> <p>Contact Information, following your termination:</p> <p>WEX 1-866-451-3399</p> <p>Email: customerservice@wexhealth.com</p> <p>WEX Toolkit Resource</p>
Short Term Disability	<p>This benefit will end on your last day of work and continuation benefits are not available. If you are currently collecting benefits from the Short-Term Disability insurance company, coverage will continue past your separation date until the end of your disability, or 13 weeks from date of disability.</p>
Life Insurance	<p>These insurances end on your last day of work.</p> <ul style="list-style-type: none">• Group Life Insurance• Supplemental Life Insurance• Dependent Life Insurance <p>If you are an active employee, terminated employee, retiree or dependent who may be faced with losing all coverage or even a portion of your coverage under UWMF's Group life plan(s), you and/or your dependents may be eligible to continue the lost amount of coverage without submitting evidence of good health.</p> <p>The Life Conversion option provides the opportunity for you to obtain an individual life insurance policy that accumulates cash value and is offered at individual insurance rates. There are no mandatory age reductions and coverage can continue with premium payment until the Scheduled Maturity Date (standardly age 121) at which time the cash surrender value is paid to the insured.</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 terminating coverage. Conversion is also available to your dependents if they had coverage under your group plan. You may have the</p>

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	<p>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.</p> <p>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>LTD ends on last day of employment. No conversion policy is offered. If you are currently collecting benefits from the long-term disability company, coverage will continue past your term date until the end of your disability.</p>
Accident, Critical Illness and Hospital Indemnity	<p>These coverages end on the last day of the month in which your employment ends. 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> <p>https://www.thehartford.com/employee-benefits/employees</p> <p>The Hartford 1-866-547-4205</p> <p>Forms:</p> <ul style="list-style-type: none"> • Accident Portability Form • Hospital Indemnity Portability Form • Critical Illness Portability Form
Norton LifeLock Identity Theft Protection	<p>Norton LifeLock Identity Theft coverage ends on your last day of work. A 35% discount is available to purchase a retail plan by using promocode WB3.</p> <p>Contact Information:</p> <p>Enroll online: https://www.lifelock.com/</p> <p>Norton LifeLock: 1-866-456-9316</p> <ul style="list-style-type: none"> • 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 Employees 401(k) & Profit-Sharing Plan	<p>Fidelity will provide information regarding your 401(k)/Profit Sharing 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 – early withdrawal penalties may apply <p>Contact Information:</p> <p>Fidelity 1-800-343-0860 or www.fidelity.com/atwork</p>

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	<p>Additional Resources:</p> <ul style="list-style-type: none">• 401(k) Information
Paid Time Off (PTO)	<p>With proper notice, earned but unused paid time off (PTO) will be paid in a lump sum on the employee's final paycheck. Accrued PTO cannot be used to extend the date of termination. Please reference Time Off Policy 9.40 for full information.</p>
Tuition Benefit (Policy 9.39)	<p>An employee who voluntarily terminates employment or is terminated for cause within 12 months of receiving the tuition reimbursement benefit will be required to repay UW Health 100% of the last payment(s) either received or paid to the institution on your behalf within that 12-month period. This includes all costs associated with the final term of enrollment. Failure to reimburse UW Health will result in not being eligible for rehire. Employees are exempt from the work commitment if their employment is involuntarily terminated for reasons other than cause or performance. Employees with movement between UWMF and UWHC will not be held liable for the repayment provision.</p>
Bonus Repayment	<p>If you received any bonus payment with a repayment provision, including, but not limited to Sign On Bonus, Retention Bonus, Commitment Bonus, etc., and your employment is voluntary or involuntarily terminated prior to fulfilling the work commitment as outlined on your agreement, you will be responsible for full repayment. A member of the HR Service Center team will reach out to as soon as your resignation is processed to discuss repayment options and timeframe.</p>
Additional Resources	
<p>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 W-2 is sent to the correct address. If you need to change your address after termination, please contact the HR Service Center.</p> <p>For more information regarding resignations, please refer to UW Health Resignation Policy 9.36 for specific details.</p> <p>Other questions regarding your end of employment and the impact on benefits and insurance should be directed to the UW Health HR Service Center at (608) 263-6500.</p>	

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