Separating Employment at UW Health: UWNI 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 Retiring from UW Health page on The Pulse.

What happens to my benefits when separating employment?	
Health, Dental & Vision Insurance	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. 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: • UWNI COBRA Eligibility (The Pulse) • UWNI COBRA Enrollment (The Pulse) • UWNI 2025 COBRA Rates (The Pulse) • US Department of Labor FAQ on COBRA Continuation of Health Coverage for Workers **Contact Information, following your termination:** Chard Snyder Benefit Continuation Services Phone Number: (888) 993-4646 Email: healthbenefitsupport@wexinc.com
Healthcare Flexible Spending Account **Dependent Daycare Flexible Spending Account** **Limited Purpose Flexible Spending Account**	Healthcare Flexible Spending, Dependent Daycare Flexible Spending, and Combination Flexible Spending Accounts end on your last day of employment. 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). 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.

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	Important: Prior to your last day of employment, you are encouraged to log into your Chard Snyder 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 Chard Snyder will communicate with you regarding unsubstantiated claims through the contact information listed in your Chard Snyder account. Upon closure of the plan year, remaining unsubstantiated amounts will be added to your UWMF W-2. **Contact Information, following your termination:** Chard Snyder Phone Number: (800) 982-7715 Email: askpenny@chard-snyder.com
Health Savings Account (HSA)	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 Chard Snyder to discuss your options. **Contact Information, following your termination:** Chard Snyder Phone Number: (800) 982-7715 Email: askpenny@chard-snyder.com
Life Insurance	These insurances end on your last day of work. • Group Life Insurance • Supplemental Life Insurance • Dependent Life Insurance If your Group Life insurance terminates because of termination of employment while the Group Policy is still in force, you have the right to convert your group term life insurance to a universal life insurance policy. Your right to convert is subject to the conditions set forth in your Group certificate. A medical examination or other evidence of good health is not required. You must apply for conversion within the 31-day period immediately following termination of your employment. During the 31-day period, your life insurance under your Group certificate will remain in force, without additional cost, whether or not you have made application to convert. You may obtain a universal life insurance policy by making written application and paying the first premium for the individual policy within the 31-day period immediately following the termination of your employment. An application form for conversion may be obtained from your employer. Please have your employer complete Section A. The premium for the universal life insurance policy will be in accordance with the established premium rates at the time of conversion for the plan elected and will depend on (a) the amount

	of the individual life insurance policy (b) the class of risk to which you belong, (c) your sex, and (d) your insurance age. To obtain a conversion quote, refer to the Life Conversion Checklist (add Link) and complete the Application for Portability (add link).
Short Term Disability	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.
Long Term Disability	This benefit will end on your last day of work and continuation of benefits are not available. 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.
Accident, Critical Illness and Hospital Indemnity	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. For more information about continuing these coverages, you can request portability by calling the Allstate Premier Call Center at 866-828-8501 and a portability packet will be sent to you. **Contact Information, following your termination:** Allstate Phone Number: 1-800-521-3535
Norton LifeLock Identity Theft Protection	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. **Contact Information:** 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.
UWNI Employee Retirement Plan	T. Rowe Price will send you information regarding your retirement plan after your last check has been issued. This information includes your choices to: 1. Leave your balance in the plan until age 70.5, provided you have a minimum balance of $1,000 at the end of your employment. 2. Roll your funds over into another qualified retirement plan. 3. Roll over your funds into an IRA. 4. Disburse your funds to yourself (penalties and taxes may apply). **Contact Information:** T. Rowe Price Phone Number: 800-922-9945 or www.troweprice.com

Paid Time Off (PTO)	With proper notice, earned but unused paid time off (PTO) will be paid out at 100% 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.
Tuition Benefit **(Policy 9.39)**	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.
Bonus Repayment	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.

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 W-2 is sent to the correct address. If you need to change your address after termination, please contact the HR Service Center.

For more information regarding resignations, please refer to UW Health Resignation Policy 9.36 for specific details.

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.