

# Employee Off-Boarding Information

---

## **Update Your Information**

Review your personal information on file with the County, such as your address and phone number, and make changes, if necessary, by contacting your Department's Service Center. Updating this information and keeping it up to date until the year following your termination from employment is important in order for you to receive your tax forms.

## **Final Paycheck**

Your final paycheck will not be a direct deposit. Please contact your Department's Employee Service Center to arrange a pickup of your final paycheck or to have it mailed to your home. Refer to your bargaining unit's MOU for information regarding payoffs of earned and accrued leave bank hours. Link to: [Union Contracts \(MOUs\)](#)

## **Medical, Dental & Vision Insurance – COBRA**

Your medical, dental and vision coverage will terminate at the end of the pay period in which you separate from County service. The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you to continue the group insurance coverage you had as an active employee by self-paying the insurance premiums. You will have 60 days after your termination date to choose which benefits you would like to continue under COBRA for up to 36 months for medical coverage and 18 months for dental and vision. Within 14 days after your loss of coverage, you will receive a notice from the County's COBRA administrator, P & A Group, outlining your rights to COBRA continuation and our COBRA election notice allowing you to select the coverage(s) that you would like to continue. Coverage under COBRA is retroactive to the date of your termination from employment. Your COBRA election notice will include all the dates, deadlines, and rules for making an election.

Contact P&A Group at 1-800-688-2611 or online at [padmin.com](http://padmin.com)

## **Flexible Spending Accounts (FSA)**

You can submit claims for services rendered prior to your termination date for reimbursement under the Health FSA and the Dependent Care Assistance Program. Any Dependent Care services incurred after your termination date will not be eligible for reimbursement. Health Care services incurred after termination are also not eligible for reimbursement unless COBRA continuation is elected. COBRA continuation is available for the Health FSA

Health FSA participation under COBRA continues until December 31<sup>st</sup> of the year of your termination from employment. You can only make after-tax contributions to the Health FSA account during COBRA

# Employee Off-Boarding Information

---

## **Life Insurance**

You may be eligible to buy portable Group Life insurance if you terminate employment with the County and meet the following requirements:

1. You must have been continuously insured under the County's Group Life Insurance plan for at least 12 consecutive months on the date your employment terminates.
2. You must be able to perform with reasonable continuity the material duties of at least one gainful occupation for which you are reasonably fitted by education, training, and experience on the date your employment terminates.
3. You must be under age 65 on the date your employment terminates.
4. If you do not buy Life Insurance for yourself, you may not purchase any other insurance coverages, such as accidental death and dismemberment insurance.

You must apply in writing and pay the first premium to The Standard Insurance Company within 31 days after the date your employment terminates.

Contact The Standard Insurance Company at (888) 937-4783 for more information.

## **Accidental Death and Dismemberment Insurance *(Applies only to County Executive, Dentist or Physician)***

You may be eligible to buy portable Accidental Death and Dismemberment (AD&D) insurance if you terminate employment with the County and meet the following requirements:

You are a County Executive, Dentist, or Physician;

You must have been continuously insured under the County's Group Life Insurance plan for at least 12 consecutive months on the date your employment terminates;

You must be able to perform with reasonable continuity the material duties of at least one gainful occupation for which you are reasonably fitted by education, training, and experience on the date your employment terminates;

You must be under age 65 on the date your employment terminates;

You must be eligible for and elect Group Life insurance. If you do not buy Life Insurance for yourself, you may not purchase any other insurance coverages;

You must apply in writing and pay the first premium to The Standard Insurance Company within 31 days after the date your employment terminates;

Contact The Standard Insurance Company at (888) 937-4783 for more information.

# Employee Off-Boarding Information

---

## **Long Term Disability Insurance (Applies only to County Physicians)**

You may be eligible to buy Long Term Disability (LTD) conversion insurance if you terminate employment with the County and meet the following requirements:

You are a County Physician;

Your LTD insurance ended for a reason other than failure to make a required premium contribution or retirement;

You were continuously insured under long term disability insurance for at least one year and not disabled as of the date of your termination;

You are a citizen or resident of the United States or Canada;

You must apply in writing and pay the first premium to The Standard Insurance Company within 60 days of your termination date;

Contact The Standard Insurance Company at (888) 937-4783 for more information;

## **Deferred Compensation**

When you leave employment with the County, you have the option to leave your assets in the County's deferred compensation plan and maintain control over your investment options. You can also begin to make withdrawals from your account as needed or request scheduled automatic payments. Withdrawals are generally taxable, but unlike other retirement accounts, the 10% penalty tax does not apply to distributions prior to age 59 ½. You can also rollover your assets to another qualified plan. More information can be obtained from Fidelity Investments online at <http://www.netbenefits.com/santaclara>.

## **Unemployment Insurance**

The California Employment Development Department (EDD) Unemployment Insurance (UI) program pays benefits to workers who have lost their job and meet the program's eligibility requirements.

An individual who files for UI benefits must meet specific eligibility requirements before benefits can be paid. Individuals must:

- Have received enough wages during the base period to establish a claim.\*
- Be totally or partially unemployed.
- Be unemployed through no fault of his/her own.
- Be physically able to work.
- Be available for work.
- Be ready and willing to immediately accept work.
- Be actively looking for work.
- Be approved for training before training benefits can be paid.

\*\* Employers report wages to the EDD for each employee. The EDD uses this information to decide if an individual earned enough wages in a base period to establish a UI claim. A base period is a specific 12- month period. For example, if a claimant files a claim that begins in April, May, or June, the claim is calculated based on wages paid to the claimant between January 1 and December 31 of the prior year. Visit <http://www.edd.ca.gov/unemployment/Eligibility.htm> for information on eligibility and benefit amounts.

# Employee Off-Boarding Information

---

## **Retirement Plan**

### *Retiring from the County and Public Service*

If you are terminating employment with the County to retire from public service, ensure that you contact CalPERS in advance to apply for service retirement.

### *Changing Public Employers*

If you are moving from one CalPERS-covered employer to another, your membership in CalPERS will continue with your new CalPERS-covered employer. If you became a CalPERS member prior to January 1, 2013, you must be rehired by a different CalPERS employer within six months to maintain "Classic" membership.

If you move to another public agency with a retirement system that is reciprocal with CalPERS, you may qualify for reciprocity. Reciprocity is an agreement among public retirement systems to allow members to move from one qualified public retirement system to another qualified retirement system within a specific time limit without losing some valuable retirement and related benefits rights. The qualifications for reciprocity can be found on the CalPERS website: [CalPERS Change Retirement Systems](#)

### *Leaving Public Employment*

If you leave CalPERS-covered employment, you may maintain your membership with CalPERS and continue to earn interest on your contributions. You will also maintain eligibility to receive a retirement benefit in the future as long as you meet the minimum retirement eligibility requirements. You also have the option to refund or rollover your contributions, but you will lose your right to receive any future retirement benefits.

For more information related to any information discussed in this section, please visit the CalPERS website at [www.calpers.ca.gov](http://www.calpers.ca.gov) or you can contact them at (888) 225-7377.

## **Retiree Medical Benefits**

Employees must meet the required service years and retire from the County and CalPERS at the same time to be eligible for this benefit. More information, can be found on the Employee Benefits website: [ESA Benefits - Retirement](#)