

## **USU BENEFITS AT RETIREMENT**

**Accidental Death and Dismemberment** – Retiree are not eligible for conversion.

**Flexible Spending Accounts** – Eligible health and dependent care expenses incurred through your last day of active employment may be reimbursed from your Health FSA or Dependent Care FSA. Requests for reimbursement must be submitted on or before September 15 following the end of each Plan Year. Amounts remaining in your account after that date will be forfeited.

**Health/Dental Coverage** – If your last day of employment is between the 1<sup>st</sup> – 15<sup>th</sup> of the month, coverage will end on the 15<sup>th</sup>. If your last day of employment is between the 16<sup>th</sup> and last day of the month, coverage will continue through the last day of the month in which you are separated from your employment with the University. You will receive information regarding your right of continuation of health care and dental coverage under COBRA. If you are medicare eligible age, 65 or greater, you will not be able to sign up for medical insurance through COBRA.

**Leave Balances** – If you are an employee who earns annual leave, your unused, accrued annual leave, up to the Maximum defined in University Policy, will be paid to you following your retirement (usually within one pay period). Vacation hours in excess of the maximum (240 hours) will not be paid out. Sick leave is not paid out.

**Life Insurance** – You may continue any life insurance coverage you have at the time of your retirement through an individual policy. You must apply for a conversion policy through The Hartford. The Hartford will send this information to your home address.

**Short Term Disability and Long Term Disability** – Retirees are not eligible for conversion.

**MetLife Auto & Home** – Contact MetLife at (800) 438-6388 to make arrangements to continue or cancel coverage.

**Retirement** – If you are or were enrolled in the Utah Retirement Systems (URS) retirement plan, contact URS at (801) 366-7700 and make an appointment to discuss your options at least three (3) months prior to retirement.

If you are enrolled in TIAA-CREF or Fidelity 401(a) plans, or if you are enrolled in the University's 403(b) and/or 457(b) supplemental retirement plans, you may retain your account with the current administrator. If you wish to cash out or roll-over your account, contact the administrator for forms and information:

**Fidelity Investments (800) 343-0860**  
**TIAA-CREF** (866) 842-2907 x - 465115

**Medicare** – Need help with Medicare? Call OneExchange at 866-322-2824 or go online at [medicare.oneexchange.com](http://medicare.oneexchange.com).

**Tuition Reduction** – Your eligibility for tuition reduction benefits will continue for you, your spouse and unmarried dependents.

**USU Employee Wellness** – you may continue to access the employee wellness programs. For more information, please contact the Wellness Manager at 435-797-8391.

**Library** – You continue to have access to the library for personal study and research.

*Contact University Benefits at 435-797-0122 with any questions you have concerning your employment benefits.*