

MICHAEL MCKENNA, CHIEF HUMAN RESOURCES OFFICER

HUMAN RESOURCES DEPARTMENT

To Whom It May Concern:

Upon a change in eligibility for full-time benefits with El Paso County, the following benefit options may be available:

1. Medical, Dental, Vision, and Employee Assistance Program (EAP)*

Coverage end date: Last day of the month in which you are an eligible employee

You may have the option under COBRA (Consolidated Omnibus Budget Reconciliation Act) to continue your health plans. See item 7. COBRA for more information.

*If you are retiring from El Paso County, see item 8. Retiree Health Plan Benefits in this letter and contact the Employee Benefits Division to obtain retiree health plan benefits information.

2. Basic and Voluntary Life Insurance

Coverage end date: Last day of the month in which you are an eligible employee

Depending on circumstances, you may have two options to continue the basic life insurance, in the amount of \$40,000 (reductions apply at age 70 and older), and, if applicable, voluntary life insurance policies. Note: If you are approved for and receiving long-term disability benefits, you may qualify for a waiver of premium.

- **CONVERSION:** Change the group term life coverage to an individual whole life policy, which builds cash value and pay the premium at individual rates. The right to convert the policy may be guaranteed by law under certain circumstances.
- **PORTABILITY:** Take the group term life coverage and pay for it at group rates. This coverage does not build any cash value.

Contact Unum at 1-866-220-8460 for an application package, then complete and return the portability form to Unum within 90 days of your coverage end date.

3. Supplemental Benefits

Coverage end date: Last day of the month in which you are an eligible employee

Supplemental insurance policies for accident, critical illness, or hospital indemnity may be continued.

Contact Unum at 1-866-220-8460 for assistance, questions, and options to continue coverage.

4. Flexible Spending Account (FSA)

Coverage end date: Last day that you are an eligible employee (e.g., last day of full-time employment)

FSA claims may be submitted for consideration no later than three months from the end of eligibility (coverage end date). Only timely claims for eligible expenses incurred through the last day of eligibility will be considered for reimbursement. Contact Employee Benefits Corporation (EBC) with questions at 1-800- 346-2126. Submit claims or obtain a claim form at www.ebcflex.com.

If eligible for COBRA, information will be provided regarding the continuation of the FSA. See item 7. COBRA for more information.

5. Reach Your Peak+ (RYP+) Benefits

Coverage end date: Last day of the month in which you are an eligible employee

The \$20 RYP+ premium incentive no longer applies once employee eligibility ends.

RYP+ Health Reimbursement Account (HRA)** claims may be submitted for consideration no later than 3 months from the end of eligibility. Only timely claims for eligible expenses incurred up through the last day of eligibility will be considered for reimbursement. Contact Employee Benefits Corporation (EBC) with questions at 1-800- 346-2126. Submit claims or obtain a claim form at www.ebcflex.com.

You may have access to RYP+ HRA funds by continuing this benefit through COBRA. See item 7. COBRA for more information.

**RETIREES: Pre-Medicare eligible retirees may have access to the RYP+ HRA if enrolled in the medical plan and RYP+.

6. Premium Contributions

Premium contributions through the end of eligibility must be paid in full. If your last paycheck is issued on the first pay date of the month, this paycheck may have double deductions to cover the full month's benefit premium contributions, or you will need to coordinate with the Employee Benefits Division to pay any remaining amount due.

7. COBRA (Consolidated Omnibus Budget Reconciliation Act)

You may have the option under COBRA to continue health plans – medical, dental, vision, EAP and, if eligible, FSA and RYP+ HRA – by paying the full premium plus a 2% administrative fee. You will receive a COBRA notification by mail from UMR, El Paso County's COBRA administrator.

If you wish to continue any plans under COBRA, you must notify the COBRA administrator of your decision by mail or by calling 1-800-207-1824 within 60 days of the end of your employee eligibility.

8. Retiree Health Plan Benefits

Please contact the Employee Benefits Division to obtain retiree health plan benefits information.

If you are retiring and eligible for El Paso County Retirement Plan benefits (monthly pension), you may elect to continue health insurance by paying the County group rate. A medical insurance subsidy may apply based on years of service.

If you wish to continue health insurance as a retiree, you must notify the Employee Benefits Division and complete the proper Retiree Benefit Election form(s) prior to your retirement date. If you do not complete the Retiree Benefit Election form at the time that you retire or you waive a benefit at the time of retirement or during retirement, the benefit(s) is forfeited for you and your dependents.

If you and/or your spouse are eligible for Medicare at the time of retirement, you will have specific enrollment criteria and deadlines to enroll on the plan available to Medicare eligible retirees/spouses. Failure to enroll timely may affect your eligibility for coverage.

Premiums for your elected retiree health plans will be deducted from your monthly pension pay; any amount not covered by the pension must be paid by you to El Paso County no later than the first of each month. Premiums and subsidy schedules are reviewed annually and, if premium contributions change, deductions and/or payments will be adjusted accordingly.

9. 457 Deferred Compensation Plan

If you have a 457 Deferred Compensation Plan through El Paso County, contact Empower Retirement at 1-800-701-8255 for further information regarding your options.

10. El Paso County Retirement Plan

To sign the appropriate paperwork for your retirement funds, you must contact the Retirement Office at (719) 520-7490, or epcrpsupport@elpasoco.com for an appointment.

If you have questions or need additional information after reviewing this letter, please feel free to contact the Employee Benefits Division at (719) 520-7486 option 2 or employeebenefits@elpasoco.com.

Regards,

Employee Benefits Division

El Paso County Human Resources Department