# Metro Benefits at Separation of Service

Name:_____ EIN#:_____

Department: _____ Length of Service: _____

Last Date on Payroll: _____ Insurance Termination Date*: _____

Last Paycheck Date: _____

Number of Unused Sick Leave Days (including days in bank) at Separation:_____

*Your insurance coverage will terminate at the end of the month of your last day on payroll.
Premium deductions will continue through your last paycheck.

After your medical, dental or vision insurance terminates, you and your covered dependents may be offered **COBRA** insurance benefits for a period of 18 months. COBRAGuard (COBRA administrator) will contact you by mail with information and premium rates. If you have questions, contact COBRAGuard at (866) 442-6272.

If you were enrolled in medical insurance, you will receive a **Certificate of Creditable Coverage** from your insurance company within 14 days from the date your insurance coverage ends. This letter may be given to your next employer to show that you had prior insurance coverage.

As a member of the benefit system, you were enrolled in a **Basic Term Life** Group Insurance policy and you may have several options available to you and your eligible dependents to continue all or part of your current life insurance benefits. You must elect this coverage and make premium payment to The Hartford within 31 days of your employment end date. If your employment is ending due to your disability, you may be eligible for the Waiver of Premium life insurance benefit. If enrolled, your **Supplemental Life** Insurance policy is portable at group insurance rates (you must apply and make payment within 31 days of your employment end date). To continue your Basic Term Life, Supplemental Life policy or to apply for the Waiver of Premium, contact The Hartford at 888-563-1124.

If you participated in Metro's **Flexible Spending Account(s)**, contributions to your account(s) will stop at the end of the month in which you get your last paycheck and you will be able to incur expenses up to your insurance termination date. You will be allowed up to 90 days after your insurance termination date to submit claims for expenses that you incurred *prior to* your insurance termination date. Claims submitted after 90 days will not be reimbursed. You may also use COBRA to continue use of your healthcare flexible spending account up to the amount of the initial declaration. If you are rehired by Metro within 30 days in the same calendar year, you will re-enter the flexible spending program with the same elections you had when you left.

If you have vested with Metro, you are entitled to receive a future **retirement benefit**. You may be eligible for this benefit as early as age 60 and no later than age 65 (or as early as age 53 and no later than age 60 if in the Police & Fire plan) depending upon your total credited service with Metro. If eligible, it is your responsibility to contact Metro Human Resources in advance of your retirement age to begin this process. If you die before your retirement benefits begin, your legal spouse or minor dependent child(ren) may be entitled to receive pension benefits immediately.

By my signature below, I acknowledge that I have read and received a copy of this information.

_____ Date: _____
Employee Signature

_____ Date: _____
Department Representative

**Attention HR Department Representatives**: Return this document by email to Corey.Northern@Nashville.gov.