

# BENEFITS AFTER TERMINATION

## URS

### Defined Benefit Plan (Pension)

- Prior to retirement, meet with an ERIC staff member and notify URS of your intent to retire. For more information contact URS at (801) 336-7770 or (800) 695-4877.

### Defined Contribution Plans (Tier 2)

- The employer portion is vested after four years. In the employee 401(k), 457, traditional and Roth IRA plans can remain invested with URS upon termination. Retirees may cash out these plans at termination (taxes and penalties may apply), or roll them over into other qualifying accounts. For more information contact URS at (801) 366-7770 or (800) 688-401k.

## PEHP

### Medical

- If retirees have program I sick hours available to purchase medical coverage, contact the Employee Resource Information Center (ERIC) at (801) 538-3742 for assistance.
- COBRA is available to retirees without eligible program I sick hours.

*PEHP will send a COBRA packet to eligible employees. Questions can be directed to PEHP at (801) 366-7555 or (800) 765-7347.*

### Dental and Vision Insurance

- Retirees may elect to continue their vision and dental coverage at full premium, plus the administrative fee.  
*Note: If vision and dental are not selected at retirement, the retiree will no longer be eligible for coverage at PEHP until Medicare age when a Medicare Dental or Vision policy could be selected.*

### Flexible Spending Account (FSA)

- Contributions discontinue on retirement date.
- To access existing FSA monies after retirement, and up to the end of the plan year, COBRA for Flex must be selected prior to retirement. There is no cost for this benefit.
- If COBRA for FLEX is not requested, retirees will only have access to the FSA money until the last day of active employment.
- Claim dates cannot extend the retirees last day of active employment unless COBRA is elected.
- Claims may be submitted for up to 60 days after retirement.

*For more information, contact PEHP Flex at (801) 366-7503 or (800) 753-7503.*

### Health Savings Account (HSA)

- HSAs are portable, therefore may remain at Health Equity or transferred to another HSA provider.
- Retirees will be responsible for all associated administrative fees.

*Questions may be directed to Health Equity at (866) 960-8058.*

### Life Insurance – PEHP Life

- The group life insurance plan ends at retirement.
- Retiring employees (not dependents) may convert 25% of their total life insurance benefit to an individual plan at the retirees' expense.

*Contact PEHP's life insurance department at (801) 366-7495 or (800) 765-7495 with questions.*

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## Blomquist Hale - Employee Assistance Program (EAP)

- If PEHP medical or COBRA is elected, the EAP benefit remains active for all enrolled members.

*Contact Blomquist Hale at (801) 262-9619 or toll free (800) 926-9619.*

## **MetLife**

### Auto & Home Insurance

- Retirees may keep their pre-retirement policy and group discount.
  - Payroll deduction is not an option for retirees. MetLife will help retirees determine the best payment option.
- Retirees cannot begin a new group policy once retired. Other discounts not associated with the State of Utah may be available.

*Contact MetLife with questions by calling (800) GET-MET8 (800-438-6388).*

### Hyatt Legal

- Hyatt group coverage ends at retirement. However, retirees have 30 days from their retirement date to continue coverage by making a one-time lump sum payment, which will extend coverage for an additional 30 months (2 ½ Years).

*For questions, contact Hyatt Legal, a MetLife company, at (800) GET-MET8 (800-438-6388) and say 'Legal'.*

## **Liberty Mutual**

### Auto and Home Insurance

- Retirees may keep their pre-retirement policy and group discount.
  - Payroll deduction is not an option for retirees. Liberty Mutual will help retirees determine the best payment option.
- Retirees cannot begin a new group policy once retired. Other discounts not associated with the State of Utah may be available.

*Please contact Liberty Mutual with questions at (800) 524-9400.*

## **The Standard**

### Short Term Disability

- Group coverage will end on the last active day of employment.

## **UPEA**

- Retiree accounts automatically convert into a post-employment account.
- Dues are \$5/month, and will be deducted from the retirement check.

*Contact UPEA with questions at (801) 264-8732.*

## **Charitable Funds**

- Upon retirement, donations through payroll deduction are discontinued.