

Benefit Information for Separating WSU Employees

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Former employees/retirees have access to EAP services for six months after the last day of employment.

Guidance Resources – 888.275.1205 (Option 2); 800.697.0353 (TDD) or www.guidanceresources.com

EMPLOYMENT/INCOME VERIFICATION

The Work Number is an automated, third-party service that provides employment/income verification for all current and former employees. The contact info below can be used by credit grantors or any service provider that requires proof of employment/income.

The Work Number – 800.660.3399 (Code: 18113) or www.theworknumber.com

FLEXIBLE SPENDING ACCOUNT (FSA)

Flexible Spending Account participation ends on the last day of the month following the last day of employment. Claims to reimburse healthcare expenses must be submitted within (90) days of the last day of employment for expenses incurred *prior to the last day of employment*. Dependent Care FSA claims for expenses must be submitted within (90) days of the last day of employment for expenses incurred *prior to the last day of employment*.

NueSynergy – 855.750.9440 or www.MyKansasCDH.com

HEALTH INSURANCE

Medical, Dental, Vision and The Hartford coverages through the State Employee Health Plan (SEHP) end on the last day of the month in which your employment ends (last day worked) unless that date is the first of the month. For employees whose last day worked is the first of the month, coverage will end on the first. A notice of the right to continue coverage under COBRA will be mailed to the address on file in the SEHP member portal. Members have (60) days from the date of the notice to elect continued coverage for up to 18 months and will pay premiums directly to COBRAGuard, the SEHP third-party administrator for COBRA. Any dependent covered by the plan on the last day of employment is eligible for COBRA coverage. Additional information on COBRA coverage can be found online at

https://sehp.healthbenefitsprogram.ks.gov/media/cms/PY_2023_COBRA_Guide_Web_480242c71c8bd.pdf

Retirees < Age 65: Retirees can enroll in a Retiree/Direct-Bill plan when COBRA coverage expires. Additional information on retiree/direct-bill plans can be found online at https://sehp.healthbenefitsprogram.ks.gov/media/cms/Direct_Bill_PY_2023_Web_f27dc576f02ff.pdf

Retirees > Age 65: If enrolling in Medicare outside of your Initial Enrollment Period (IEP), which ends 3 months after turning 65, Human Resources can provide the CMS-L564 employer form(s) to avoid the late enrollment penalty. Information about Medicare supplemental plans offered by the State Employee Health Plan can be found online at https://sehp.healthbenefitsprogram.ks.gov/media/cms/Direct_Bill_PY_2023_Web_f27dc576f02ff.pdf

For information about Medicare supplements available in the private market, contact Senior Health Insurance Counseling for Kansas (SHICK).

Aetna – 866.851.0754 or www.aetnastateofkansas.com

BlueCross BlueShield of Kansas – 800.332.0307 or <http://www.bcbsks.com/Customerservice/Members/State/>

COBRAGuard – 866.952.6272 or <https://www.mycobra.info/login>

Senior Health Insurance Counseling for Kansas (SHICK) – 800.860.5260

HEALTH REIMBURSEMENT ACCOUNT (HRA) or HEALTH SAVINGS ACCOUNT (HSA)

Health Reimbursement Accounts (HRA) are not portable. Reimbursement claims for expenses incurred prior to their last day of employment must be submitted within (60) days of the last day of employment, after which any remaining balance is forfeited.

Health Savings Accounts (HSA) are portable and remain open to new contributions through the end of the month in which the last day of employment occurred. There is no time limit on using the remaining balance; funds automatically roll over each year and can be used for qualified medical expenses even if covered by a plan that is not a qualified high-deductible health plan (HDHP).

Retirees: Contributions to an HSA should stop (6) months prior to enrolling in any form of Medicare to avoid a tax penalty. For more information, please contact Human Resources or consult a tax professional.

MetLife (HRA/HSA administrator as of Jan 1st, 2022) - 877.759.3399 or www.metlife.com/stateofks/
NueSynergy (HRA/HSA administrator as of Jan 1st, 2019-Dec 31st, 2021) - 855.750.9440 or www.mykansascdh.com
Optum Bank (HRA/HSA administrator prior Jan 1st, 2019) – 877.470.1771 or www.mycdh.optum.com

LIFE INSURANCE

STANDARD (BASIC GROUP LIFE & OPTIONAL LIFE)

You may be eligible to continue all, or a portion, of existing coverage as an individual term life policy (portability option) up to age 80, or as an individual whole life policy (conversion option) at any age. Contact Human Resources for applications, which must be submitted to The Standard along with the first premium due within (60) days of the last day of employment.

Standard – 844.289.2306 or kpersadmin@standard.com

ADVANCE (OPTIONAL LIFE)

If employment is not ending due to retirement or disability, existing coverage can be continued as an individual term life policy (portability option) at the same group rate. For a whole life (conversion option) premium quote, a completed Notice of Conversion Privilege application form must be submitted to Advance. Contact Human Resources for applications, which must be submitted to Advance along with the first premium due (if applicable) within (31) days of the last day of employment.

Advance – 800.530.5989 or www.advanceinsurance.com

RETIREMENT PLANS

457 DEFERRED COMPENSATION PLAN

The final contribution will be deducted from your last paycheck. Funds can remain in the plan or be rolled over to another qualified plan/IRA. Participants are encouraged to contact Empower to review all options.

Empower – 800.232.0024 or www.empower-retirement.com

KANSAS BOARD OF REGENTS (KBOR) MANDATORY/VOLUNTARY 403(B) PLANS

A third-party system of record is used to authorize distributions from KBOR retirement plans. KBOR retirement investment providers will require an authorization certificate generated through the Plan With Ease (PWE) website to complete a distribution request. Additional information can be found online at https://kansasregents.org/about/regents_retirement_plans.

Plan With Ease – 866.499.3273 or www.planwithease.com

KANSAS PUBLIC EMPLOYEES RETIREMENT SYSTEM (KPERS)

If not vested in KPERS contributions (less than (5) years of service), rules vary on how long contributions can remain in the account and earn interest before a rollover/withdrawal is required. Please contact KPERS for more information. If vested, funds can remain in KPERS until the age of eligibility to begin drawing a monthly retirement benefit is reached (see 'RETIREMENT ELIGIBILITY & TIMELINE'). For complete balance rollovers/withdrawals, there is a (31) day waiting period after your last day of employment.

Retirees: Prepare the retirement application at least (60) days in advance: www.kpers.org/forms/kretirementbooklet.pdf

KPERS – 888.275.5737 or www.kpers.org

RETIREMENT ELIGIBILITY & TIMELINE

KPERS 1

- Age 55 w/ 10 years (reduced benefit)
- or- Age 62 w/ 10 years
- or- Age 65 w/ 1 year
- or- Rule of 85 (age + years =85)

KPERS 2/3

- Age 55 w/ 10 years (reduced benefit)
- or- Age 60 w/ 30 years
- or- Age 65 w/ 5 years

KS Board of Regents (KBOR)

- Age 55 w/ 10 years
- or- Age 60

MISCELLANEOUS RETIREMENT BENEFITS

Retirees age 60+ can audit classes for free (lab/material fees still apply)

Shocker Card remains valid for Ablah Library & Campus Rec (free membership)

For a WSU email after retirement, contact the Help Desk at 316.978.4357

For a parking permit after retirement, contact Parking at 316.978.4775

3 MONTHS IN ADVANCE (IF AGE 65+):

- Make decision about health coverage in retirement (see 'HEALTH INSURANCE')
- Contact Social Security to apply for monthly SS benefit and/or enroll in Medicare A/B; Human Resources must provide the CMS-L564 employer form to avoid a late enrollment penalty if enrolling outside your Initial Enrollment Period (IEP)

Social Security Administration – 866.931.9173 / 800.772.1213 or www.ssa.gov; www.medicare.gov

2 MONTHS IN ADVANCE:

- Notify your department in writing of your plan to retire and intended last day of work
- Submit retirement application to KPERS (if applicable): <https://www.kpers.org/forms/kretirementbooklet.pdf>
- Update beneficiary forms as needed
- Optional*: Schedule appointment with tax professional to understand your tax obligations in retirement
- Optional*: Schedule appointment with KBOR retirement and/or 457 Deferred Compensation plan provider (if applicable)

1 MONTH IN ADVANCE:

- Verify with your department admin that a retirement 'ePaf' has been entered
- Optional*: Verify changes to tax withholdings and/or deferrals for your final paycheck with payroll/HR

SUPPLEMENTAL INSURANCE (ACCIDENT/HOSPITAL/CRITICAL ILLNESS)

The State Employee Health Plan notifies The Hartford of separating employees. You may be eligible to continue your supplemental insurance coverages through the Hartford under a direct-bill arrangement. Please contact The Hartford directly or see the Extended Continuation Information at the below website.

The Hartford - 877-320-0484 <https://healthbenefitsprogram.ks.gov/sehp/vendors/the-hartford-voluntary-supplemental-benefits>

LEAVE PAYOUTS

Eligible leave payouts will occur on the final paycheck. Tax withholdings may be changed for the final paycheck, and all, or a portion, of the final paycheck may be deferred into a voluntary 403(b) or 457 Deferred Compensation Plan (subject to annual contribution limits). Completed election forms must be received by Human Resources prior to the first day of the pay period for the final paycheck.

VACATION

Termination = up to 176 hours paid

Retirement = up to 240 hours paid

SICK LEAVE (RETIREMENT-ELIGIBLE ONLY)

8+ years & 800 hours accrued = 240 hours paid

15+ years & 1,000 hours accrued = 360 hours paid

25+ years & 1,200 hours accrued = 480 hours paid

COMPENSATORY TIME

Up to 60 hours paid

W-2 & 1095-C

W-2's are issued by the Kansas Department of Administration in Topeka and can be viewed/printed online or requested by mail through the State Employee Service Center. Form 1095-C is issued by the State Employee Health Plan.

State Employee Service Center – 866.999.3001 or <http://admin.ks.gov/offices/personnel-services/ssc>

State Employee Health Plan – 785.368.6361 or SEHPBenefits@ks.gov

If you have questions, please reach out to Human Resources:
totalrewards@wichita.edu or 316.978.3065