



# BENEFITS INFORMATION GUIDE

---

## For Employees Leaving the Service of Brown University

A brochure explaining the details of your benefits transition

*The information presented in this document represents a general summary. In the event of a conflict between the information and the benefit plan documents or applicable policies, the plan document and/or policies will govern.*



**Benefits & Wellness**

## HEALTH, DENTAL AND VISION INSURANCE

Brown University group Health, Dental and Vision Insurance coverage will end on the last day of the month that your paid employment ends. You may be able to continue your coverage through COBRA.

### 65 AND OVER

Approximately three months prior to your 65<sup>th</sup> birthday, you should look into applying for Medicare Parts A & B by contacting your local Social Security at 1-877-573-4082. Please refer to [SSA Medicare](#) for additional questions.

You should also begin to research your Medicare options three to six months prior to leaving Brown. To learn more about Medicare and Supplemental Plans contact:

- [Doctor's Choice](#): 401-404-7373 (private company)
- [Office of Healthy Aging](#): 401-462-3000 (State of RI)
- [SHINE Program](#): 800-243-4636 (State of MA)

### COBRA

COBRA enables you to continue your currently enrolled health, dental and/or vision coverage. [Sentinel Benefits](#) will mail COBRA information to your home address in Workday after your termination date. You have 60 days from the date of your termination to sign up for COBRA. The coverage will then be retroactive to the first of the month after your active coverage with Brown ends.

### 2021 Monthly Contributions for Coverage under COBRA

	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Spouse + Child(ren)
<b>BCBS Healthmate Coast-to-Coast</b>	\$712.98	\$1,629.85	\$1,390.07	\$1,963.33
<b>United Health Care Choice Plus</b>	\$712.98	\$1,629.85	\$1,390.07	\$1,963.33
<b>UHC Choice Plus Consumer Directed</b>	\$583.20	\$1,329.76	\$1,137.03	\$1,601.82
	Employee Only	Employee + 1	Employee + 2 or More	
<b>Delta Dental Comprehensive Plan</b>	\$37.32	\$67.78	\$105.13	
<b>Delta Dental Plus Plan</b>	\$46.80	\$92.86	\$143.99	
<b>VSP Vision</b>	\$6.73	\$13.50	\$21.69	



## **FLEXIBLE SPENDING ACCOUNTS (FSA's)**

Health Flexible Spending (HFSA) will terminate on your last day of employment. You may be reimbursed for eligible expenses incurred up until your date of termination. You may submit for reimbursement until June 30 of the following year.

You may continue your current Health Flexible spending accounts through COBRA coverage on an after-tax basis until the end of the plan year. Information about continuing your health flexible spending account will be included in your COBRA notification from [Sentinel Benefits](#). If you continue coverage through COBRA, you will be able to use your flexible spending current election for eligible expenses through the end of the plan year.

Dependent Care Flexible Spending (DCFSA) expenses incurred after the date of separation are able to be reimbursed up to the plan year end. You may submit qualified expenses up to your available balance for reimbursement through the plan year end in which you terminated employment. If you do not have any qualifying expenses, any remaining balance in the plan will be forfeited.

## **LIFE INSURANCE**

Voluntary life insurance coverage may be ported or converted provided the coverage has been in place for 12 months prior to separation. You also have the option of porting or converting Employee Basic, Voluntary and Dependent Life Insurances to an individual policy for the amounts that were in place at the time of separation. Please contact the Benefits Office for the required forms. Please note, your completed application must be submitted to the insurance company within 31 days of your coverage ending.



## RETIREMENT PLANS

In order to receive complete information about which option will best meet your future needs after your termination or retirement, please contact Fidelity Investments or TIAA directly.

- [Fidelity Investments](#): 1-800-343-0860
- [TIAA](#): 1-800-897-1026

For participants of the Deferred Vesting Plan, please see the vesting chart below regarding Brown's contributions.

COMPLETED YEARS OF SERVICE	VESTED PERCENTAGE	FORFEITABLE PERCENTAGE
Less than 2	0%	100%
2 but less than 3	20%	80%
3 but less than 4	50%	50%
4 but less than 5	75%	25%
5 or more	100%	0%

## EMPLOYEES' PENSION PLAN (EPP) – Dining Services and Facilities Management

As soon as possible when you decide on a retirement date or upon separation, please contact the Benefits Office to submit a pension calculation.

## VACATION

Staff will be paid for all unused accrued vacation time in your final paycheck.

Postdocs should review vacation day information at [Postdocs at Brown](#).

## SICK TIME

Accumulated sick time is not paid out when you leave Brown University.



## WELLNESS REWARDS

The Wellness Rewards program runs for the duration of the calendar year, with a December 31 deadline. You cannot submit Wellness Rewards early should you leave Brown prior to the deadline. However, if you leave Brown and then return to employment at the University during the same calendar year, your completed tasks would repopulate and you'd be able to continue the program.

## OTHER BENEFITS

- **Employee Education Program (EEP)**  
At the time you separate from University service, if you are taking a course either at Brown or outside of Brown through the EEP, you should contact the Benefits Office for additional information.
- **Tuition Aid Program (TAP)**  
If you separate (severance periods do not apply) from University service, your dependent student may continue to take advantage of the semester in which he or she is currently enrolled, provided that the current semester benefits have been paid prior to your last day of service.
- **Employee Assistance Program (EAP)**  
Coverage ends on the last day of your active employment. You may continue coverage via COBRA.
- **Commuter Parking/Transit**  
Once your employment ends, you can no longer spend your parking/transit funds. You may submit for reimbursement of parking until June 30 of the following year. Reimbursement for transit ends upon termination.

## BENEFITS OFFICE CONTACT INFO

- **T: 401-863-2141 F:401-863-3158**
- [Benefits\\_Office@Brown.edu](mailto:Benefits_Office@Brown.edu)
- [Benefits Website](#)

9/14/2021

