



DEPARTMENT OF EMPLOYEE RELATIONS

Revised 12/5/23

Benefit Information for Employees Separating from City Service for Reasons Other than Retirement

The following information addresses common questions general City employees have concerning the effects of separation from City employment for reasons **other** than retirement. It is for information purposes only and does not confer, add, retract or modify any benefits to which employees are otherwise entitled. **This information is intended for general City employees.**

Many benefits are determined by "time on the payroll"; therefore, the timing of separation has a bearing on the amount and duration of certain benefits at or after separation.

COBRA CONTINUATION COVERAGE

COBRA (*Consolidated Omnibus Budget Reconciliation Act*) is a Federal law that requires employers to offer continued group health and dental coverage to separating employees. The coverage can be up to 18 months, with you paying 100% of the monthly premium in addition to a 2% administration fee. The Employee Benefits Division will mail you notification of your COBRA benefits after your department reports any "off the payroll" transactions. It provides you with all the details regarding the length of your eligibility, your cost, when it begins, when it ends, and other important information. Contact the Employee Benefits Division at 414-286-2047, or email DerBenefits@milwaukee.gov with questions.

COMPENSATORY TIME/OWED COMP TIME

If you leave City employment by any means, you are entitled to receive pay for all accumulated "Comp Time." If, however, you have an owed time balance at separation, the amount will be deducted from your final paycheck. If you have specific questions, please contact your department's payroll personnel.

COMMUTER VALUE PASS (CVP)

The CVP is an employee benefit that expires when you separate. Your card will be automatically deactivated at the end of the month that you separate from the City. Please call 414-286-2178 with questions.

DEFERRED COMPENSATION

Employees participating in the Milwaukee Deferred Compensation Plan (MDCP) are eligible to withdraw funds from their account upon separation from City employment, and are required to begin withdrawing funds in the year

in which they turn 70½. Withdrawal requests can be submitted online at www.milwaukeeedcp.com. For information concerning your options, or to schedule an office visit, please call a Voya representative at 844-360-MDCP (6327).

FLEXIBLE SPENDING ACCOUNTS (FSA)

Contact Information (Ameriflex):

- Participant Services: 1-888-868-FLEX (3539)
- E-Mail: service@myameriflex.com
- Chat: go to myameriflex.com and click on the Live Chat button at the bottom right hand corner of the screen
- Website Portal: www.myameriflex.com

Reimbursement requests must be made within 30 days of separation/retirement date for all Flexible Spending Accounts. **No exceptions are allowed.** The date of service for any claims which you are requesting reimbursement must be prior to your city separation date.

Flexible Spending Debit Card Balances:

The debit card will be deactivated as of your date of separation. Any outstanding claims will have to be filed via claim form or online. Check account balances and claim history directly on the FSA portal.

Flexible Spending Account: Healthcare

Coverage for Healthcare FSA ends on your separation date. Expenses incurred after your separation date are not eligible. Once you separate, funds no longer rollover into the next year nor would they rollover to a new employer.

Flexible Spending Account: Dependent Care

Coverage for Dependent Care-FSA ends on your separation date. Expenses incurred after your separation date are not eligible.

Flexible Spending Account: Parking

Coverage for the Parking-FSA ends on your separation date. Expenses incurred after your separation date are not eligible.

Health Reimbursement Account (HRA)

If you participated in the Healthy Rewards program, you may check the balance in your HRA through *Ameriflex*. Unused funds roll over from year to year and must be used for qualified medical, dental, pharmacy and vision expenses within 3 years of separation.

Other questions may be directed to:

Department of Employee Relations at 414-286-8111 or email to tbiern@milwaukee.gov.

GROUP LIFE INSURANCE

Life insurance coverage continues through the end of the following month after your separation date. The Employees' Retirement System (ERS) administers the City's group life insurance plan and may be contacted at 414-286-3557 or norm@cmers.com. For more information visit the ERS website at www.cmers.com or download a copy of the Life Insurance Certificate for City Employees at: <http://www.cmers.com/CMERS/Benefits/Life-Insurance.htm>

HEALTH, DENTAL AND VISION INSURANCE

Health, Dental and/or Vision insurance coverage ends at the end of the month of the employee's separation date.

For example: If April 2nd is the last day on the payroll, health, dental and/or vision insurance coverage ends April 30th.

For additional information contact the Department of Employee Relations, Employee Benefits Division at 414-286-3184 or email DerBenefits@milwaukee.gov.

For health, dental and vision insurance coverage after separation, see the COBRA section of this document.

VOLUNTARY BENEFITS

Voluntary Benefits (Accident, Critical Illness and Short-Term Disability) insurance coverage ends at the end of the month of the employee's separation date.

For example: If April 2nd is the last day on the payroll, voluntary benefits coverage ends April 30th.

For additional information contact the Department of Employee Relations, Employee Benefits Division at 414-286-3184 or email DerBenefits@milwaukee.gov.

PENSION

If you were employed by the City prior to 1/1/2024 and separate from City employment for any reason other than retirement, you will receive a letter outlining your pension options from the Employee's' Retirement System (ERS). The options vary depending upon the reason for your separation from City employment, your start date and your current age. You may have rights to a service, deferred or reduced pension, or a refund of your pension contributions. For additional information, contact the ERS at www.cmers.com, by calling 414-286-3557, or via email at norm@cmers.com

If you were hired by the City on or after January 1, 2024, you will be enrolled in the State of Wisconsin's Retirement System (WRS) and the Employee Trust Fund (ETF) if you qualify. The eligibility and benefits are managed under State of Wisconsin Statutes, Chapter 40. Information about WRS benefits can be found at: <https://etf.wi.gov/retirement/wrs-retirement-benefit>. The WRS also publishes a retirement guide with helpful information: <https://etf.wi.gov/resource/wrs-guide-retirement>, as well as an employee handbook <https://etf.wi.gov/resource/your-benefit-handbook>. If you have questions, WRS Benefits Specialists can be reached at 877-533-5020.

If you were employed by the City prior to 1/1/2024, separate from City employment and are later rehired by the City, you will be enrolled in the state WRS (if you qualify) and you will not return to the City of Milwaukee ERS. At the time you retire, you will need to contact both ERS and WRS to verify your eligibility for pension benefits under both systems.

SICK LEAVE

If you separate from the City by any means other than normal service retirement, you are not entitled to any portion of your remaining sick leave balance. However, you are entitled to payment for any Sick Leave Control Incentive Program (SLCIP) days that you may have earned and not used. If you have any questions, please contact your department's payroll personnel.

SELF-SERVICE

When you separate from City service you will continue to have access to self-service so that you can view/print your W-2 form and paystubs. Before you are off payroll make sure to update the personal email and address fields. Be sure your primary email address is a personal address and not your City email.

- There are 2 sections in self-service where you must update your email address: 1) My System Profile; 2) Personal Information – Email Addresses
- Keep your address current with the City of Milwaukee for a year after separation. Separated employee's W-2 forms are mailed to their last known address.
- Set up the “**Forgot Your Password?**” feature in self-service which allows you to receive a new password and access the system if you forget your current password.
- To access the Self-Service step-by-step instructions visit: www.milwaukee.gov/der/SelfService

TUITION BENEFIT (REIMBURSEMENT)

When you separate from City service, the reimbursement application and supporting documents must be submitted at least one (1) pay period prior to going off payroll. Once off payroll, you are no longer eligible to apply for reimbursement. You are not eligible to receive reimbursement if you separate from City service prior to completing a course, seminar or conference.

VACATION

Any employee who leaves city service due to resignation, resignation in lieu of discharge, retirement, layoff, death or military leave will receive compensation for vacation time owed from the city deducted from the final paycheck or will be paid for earned vacation time that has accumulated. **Discharged employees are not entitled to pay for accumulated vacation time. (MCO 350-40-4)**

UNEMPLOYMENT CONSIDERATIONS

Due to your recent separation of employment from the City of Milwaukee, you may be eligible for unemployment insurance benefits. Individuals who are out of work through no fault of their own, and once worked for a covered employer (an employer who pays UI tax) in the last 18 months, may be eligible for unemployment benefits. To determine if you are eligible for unemployment benefits, you will need to apply for regular UI benefits before you can begin filing a weekly claim.

To get additional information about eligibility and application requirements, please contact the Division of Workforce Development by accessing the following page: <https://dwd.wisconsin.gov/ui/>.

UPDATE: effective November 2, 2020, the City is required to notify employees of the availability of Unemployment Insurance at the time of separation of employment. The new requirement applies to all separations from employment, both voluntary and involuntary. The Wisconsin Department of Workforce Development has provided the following suggested language:

You may file an unemployment claim in the first week that your employment stops or your work hours are reduced.

See [digital poster](#) for when and how to apply for unemployment benefits ([En Español](#) | [Txhais lus Hmoob](#)) (<https://dwd.wi.gov/eworkboard>)

Other unemployment resources:

- [Filing Requirements Video](https://youtu.be/NMwGFvkcO6Y) (<https://youtu.be/NMwGFvkcO6Y>)
- [Information You Need to Apply](https://dwd.wi.gov/uiben/information-needed.htm) (<https://dwd.wi.gov/uiben/information-needed.htm>)
- [Apply Online](https://dwd.wi.gov/uiben/apply) (<https://dwd.wi.gov/uiben/apply>)
- [More Information and FAQs](https://dwd.wi.gov/uiben) (<https://dwd.wi.gov/uiben>)

For help using online unemployment services or if you are unable to go online call (414) 435-7069 or toll-free (844) 910-3661 during business hours.

This information can be conveyed to employees via email, text message, letter, or providing the printed poster in person or by mail.

LAST PAYCHECK AND CITY EQUIPMENT

Direct deposit remains active after your separation and all final payments are directly deposited into your last known bank account. **Please keep your bank account open until then.**

If you have equipment issued by your department, you must turn it in by your last day. Deductions for the value of lost equipment are taken out of your last paycheck. City Issued IDs must be returned to department payroll personnel.