

Benefit Information for Employees Separating from City Service For Reasons OTHER than Retirement (r. 5.16.19)

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. 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 286-2047, or send an email to 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.milwaukeedcp.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)

30-Day Rule - No Exceptions!

- REIMBURSEMENT requests must be made to *Benefit Advantage* 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 a claim form or online at www.benefitadvantage.com.
- Check account balances and claim history at www.benefitadvantage.com.

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 do 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.

File a Claim Electronically or Via Fax:

- Online: Login to your account at www.benefitadvantage.com and upload receipt(s).
- Fax: Fax receipt(s) and claim form(s): 1-920-339-0038.
- Email: Send claims to claims@benadvan.com

Health Reimbursement Account (HRA)

- If you participated in the Healthy Rewards program, you may check the balance in your HRA through *Benefit Advantage*: www.benefitadvantage.com
- 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.

Questions regarding these accounts should be directed to Benefit Advantage:

- Customer Service: 800-686-6829
- Email: claims@beneadvan.com
- Website: www.benefitadvantage.com

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 for thirty (30) days from the last day on the payroll. 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: www.cmers.com.
- Download a copy of the Life Insurance Certificate for City Employees at: <http://www.cmers.com/CMERS/Benefits/Life-Insurance.htm>

HEALTH AND DENTAL INSURANCE

The Health and/or Dental Group Insurance coverage ends at the end of the month following the employee's separation date unless the employee is discharged or terminated.

- *For example:* If April 2nd is the last day on the payroll, the group health or dental insurance coverage ends May 31st.

If the separation from City employment was the result of a "Discharge or Termination," the group health or dental insurance coverage will terminate at the end of the month of discharge.

- *For example:* If the employee is discharged on April 2nd, the group health or dental 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.

Members receiving health and dental benefits through the end of the following month are responsible for the employee share of the premium. If your payment has not been deducted from your final paycheck for the final month, you will be billed.

For health and dental insurance coverage after separation, see the COBRA section of this document on page 1.

PENSION

If you 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:

- Website: www.cmers.com
- Phone: 414-286-3557
- Email: norm@cmers.com

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**, 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, 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)
-

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.
-