



Human Resources

2021 COBRA – Ending your Benefits

Coverage Type & Policy #	When Does My Coverage End?	Contact Information & Continuing Coverage
Medical Aetna EE only \$ 473.28 EE + 1 \$ 933.33 EE + 2 \$ 1226.04 EE + 3 \$ 1607.52	<p>Your coverage ends on the final day of the month during which you terminate or reduce your hours to below-benefit-eligible.</p> <p>Please note: Within 60 days of your coverage end, you may be eligible for a subsidized health insurance policy through the Health Insurance Marketplace at www.healthcare.gov.</p>	<p>After you terminate or reduce your hours to below-benefit-eligible, you will receive a sign-up packet from PayFlex Systems. This packet will allow you to continue your medical, dental, or vision benefits through COBRA. If you would like to take advantage of this opportunity, you must respond to PayFlex within 60 days. To elect COBRA coverage, please contact PayFlex after you receive your packet (which will arrive the month AFTER your coverage ends). If you contact them too soon, they will not be able to assist you. You can reach them at (844)729-3539 or you may register for an account online at www.payflex.com.</p>
Dental MetLife EE only \$ 31.62 EE + 1 \$ 68.34 EE + 2 \$ 122.40		
Vision Aetna Vision EE only \$ 7.14 EE + 1 \$ 13.26 EE + 2 \$ 19.36		
Health Savings Account Fidelity Investments Plan # 23221	<p>You may continue reimbursing your expenses from your HSA when your employment ends. However, you must be enrolled in a qualifying high-deductible health plan to continue adding funds to your account.</p>	<p>Contact Fidelity Investments Consumer Services for more information: (800) 343-0860 or www.netbenefits.com</p>
Flexible Spending Account Fidelity Investments Plan # 23221	<p>Your Health FSA deductions will end with termination or hour reduction. You have one month to reimburse any expenses that you incurred while still enrolled as an employee.</p>	<p>PayFlex will send you information on continuing the FSA through COBRA on an after-tax basis. You must respond in a timely manner to continue. Call (888) 238-6226 or register at www.payflexdirect.com with your SSN and zip code.</p>
Long-Term Disability The Standard #649404-B	<p>If you have been covered by the Long-Term Disability plan for at least 12 consecutive months, you may be eligible to convert to private coverage.</p>	<p>You must apply for the conversion policy within 31 days after the date your employment ends. If you reduce your hours below benefit eligibility, but remain an active employee, you are not eligible for conversion coverage. Benefits eligibility is 32 hours per week for HQ; 20 hours per week for Field Staff. (800) 628-8600</p>
Basic and Supplemental Life Insurance The Standard #649404-A	<p>Your life insurance coverage under The Navigators ends on the last day of the month of your termination. The Standard has options to port or convert life insurance coverage for yourself, spouse and dependent children.</p>	<p>You have 31 days from the date of your termination to submit an application to port or convert coverage with The Standard and must include the required premium. (800) 628-8600</p>
403(b) Supplemental Retirement Plan Fidelity Investments 403(b) #90142	<p>Employer Contributions: The final employer contribution will be made to your account by the 20th day of the following month.</p> <p>If you reduce your work hours, you will continue to receive 401(a) contributions until you no longer receive a Navigators paycheck.</p> <p>Employee Contributions: Your last contribution will be remitted to Fidelity within 5-15 days after your last paycheck.</p> <p>If you reduce your work hours, you will continue to receive 401(a) contributions until you no longer receive a Navigators paycheck.</p>	<p>Upon full retirement or termination:</p> <ul style="list-style-type: none"> • Automatic distributions are made for retirement accounts with less than \$1,000 and sent to your Fidelity address of record. • Retirement account balances between \$1,001 and \$5,000 must roll out of The Navigators retirement plans. If no other IRA is provided, the balance will roll into a personal Fidelity IRA account. • Retirement accounts with a balance of greater than \$5,000 may remain in The Navigators plans. (800) 343-0860 or www.netbenefits.com

