



What Happens To My Benefits When I Leave LCPS?

Flexible Spending Accounts (FSA)

Service dates must be no earlier than your enrollment effective date and no later than your last day of active work. Coverage and contributions will stop on your last day of active work.

Balance will be forfeited if you do not submit claim(s) for services incurred within the coverage period by the claim filing deadline for the year (typically March 31). Questions and claims should be directed to: Cigna P.O. Box 182223, Chattanooga, TN 37422-7223 and via phone at 800-244-6224.

Health Insurance

Medical, dental and vision coverage continues through the last day of the month in which your employment is terminated. If your separation is at the completion of your contract year, your coverage will continue to the last day of the month in which your contract ends and deductions will continue through your last pay. In other words, 10-month employees completing their contract will have coverage through August 31st (September 1 benefit termination date) and 11-month employees who complete their contract will have coverage until July 31 (August 1 benefit termination date). Any premiums due for the remainder of the coverage period will be deducted from your final pay or you may be billed if you do not have a paycheck from which to withhold the premium. If you opt for a lump sum payout of your contract pay, benefit deductions for the remaining period of coverage will be withheld from that lump sum payout.

Flexible Spending Accounts (FSA) and Health Insurance - COBRA

If you and your dependents are enrolled in the health insurance program (medical, dental and/or vision) or Healthcare FSA, you are entitled to continue your coverage beyond the period mentioned above through COBRA. With COBRA you pay the full cost of the benefit, plus a 2% administrative fee. COBRA administration is provided by Total Administrative Services Corporation (TASC). You will receive information on how to enroll and premium amounts from TASC approximately two weeks after your benefit termination date, mailed to your address of record. It is your responsibility to enroll in COBRA if you wish to continue to participate in the LCPS health insurance plan post-employment. General information and COBRA rates can be found on the Employee Benefits website or by [clicking here](#). For more detailed questions about coverage, enrollment or payments, please call TASC Customer Care at 800-422-4661.

Health Savings Account - HDHP Enrollees Only

If you have a Health Savings Account, contributions to this account will stop at the end of the month in which your employment is terminated, or with your last paycheck, whichever is earlier. If your separation is at the end of your contract year, your HSA deductions will continue through your last paycheck. You will receive a packet from HSA bank with information about the future management of your account and questions should be directed to them at 800-357-6246.



Critical Illness Insurance

Voluntary or company-provided Critical Illness Insurance ends per plan provisions (typically the date of last premium payment or last day of work, whichever is earlier). Upon termination of coverage, Cigna will mail you information on how you can continue this coverage on an independent basis.

Accidental Injury Insurance

Accidental Injury Insurance ends per plan provisions (typically the date of last premium payment or last day of work, whichever is earlier). Upon termination of coverage, Cigna will mail you information on how you can continue this coverage on an independent basis.

Group Life Insurance and Accidental Death and Dismemberment Insurance

Your group life insurance continues through the last day of the month in which your employment is terminated. You may convert your life insurance, and dependent life insurance, to an individual policy within 31 days of the life insurance termination date. Your AD&D insurance continues through the last day of the month in which your employment is terminated. If you had an End-Of-Year contract, please contact us for disposition of this benefit.

Long Term Disability Insurance

Your LTD Insurance will continue through your last day of work. If you had an End-Of-Year contract, please contact us for disposition of this benefit.

VRS Employee Contributions

Employees who have covered service can leave their member contribution account balance with VRS and become a deferred member or take a refund of their member contributions and interest. More information on refunds can be found by visiting <https://www.varetire.org/members/leaving-employment/taking-a-refund.asp>.

VRS 457

Deductions may continue through your last paycheck unless you have requested a change in the month prior to your last paycheck. For all account information after termination, please call the Plan Information Line at 1-877-327-5261 or view your account online at <http://www.varetire.org/457>.

403(b) Lincoln Financial Group (LFG)

Deductions will continue through your last paycheck unless you have instructed LFG to make a change prior to payroll processing. For all account information and to avoid a loan default after termination, please call the LFG Customer Service Line at 1-800-234-3500 or view your account online at www.lfg.com.

Questions? Email: EMPLOYEE BENEFITS lcpshealthwellness@lcps.org