

What happens to my benefits upon separation?

CalPERS – CalPERS service credit is the time you accrue while on the job under a CalPERS-covered employer. The minimum retirement age for service retirement is 50 years of age with five years of service credit. Please contact CalPERS if you do not meet the minimum requirement for other options. If you are transitioning to another CalPERS-covered employer, there is nothing you need to do. For more information, please refer to the CalPERS website: <https://www.calpers.ca.gov>.

CalPERS Medical – if you are currently enrolled in medical through the City, your active employee coverage will continue for an additional month past termination. For example, if you terminate in May your health coverage will continue until June 30 as an active employee. You will see the medical contribution and deduction on your final check for the additional month. You will have the option to continue your medical coverage through COBRA at 100% of the premium plus a 2% COBRA fee. This information will be mailed you by the Human Resources Department. You will have 60 days to make this election.

Dental – if you are currently enrolled in dental through the City, your active employee coverage will end the last day of the month of your termination. For example, if you terminate in May your coverage will end May 31. You will have the option to continue your coverage for 18 months through COBRA. The cost will be 100% of the premium plus a 2% COBRA fee. This information will be sent to you by our third-party administrator, Benefits Coordinators Corporation. You will have 60 days to make this election.

Vision – if you are currently enrolled in vision through the City, your active employee coverage will end the last day of the month of your termination. For example, if you terminate in May your coverage will end May 31. You will have the option to continue your coverage for 18 months through COBRA. The cost will be 100% of the premium plus a 2% COBRA fee. This information will be sent to you by our third-party administrator, Benefits Coordinators Corporation. You will have 60 days to make this election.

Life insurance – your basic life and AD&D insurance will end on your last day of employment. You have the option to convert your coverage upon termination at 100% of the premium of the conversion rate. Rates are based on amounts and age. This information will be sent to you by our third-party administrator, Benefits Coordinators Corporation. You will have 30 days to make this election.

Portable Life – You have the option to convert your coverage upon termination at 100% of the premium of the conversion rate. Rates are based on amounts and age. This information will be sent to you by our third-party administrator, Benefits Coordinators Corporation. You will have 30 days to make this election.

Short- and Long-Term Disability – your disability plans will end on your last day of employment unless you have active claim at the time of termination. If you have an active claim, your benefits will continue without interruption until the time you are either released from the doctor or reach the age of 65.

Aflac, Allstate, Nationwide, LegalShield/IDShield – the carrier will be notified of your termination and you should be contacted by the carrier to set up your premiums on a direct payment plan.

Voya 457(b) and 401(a) - Voya will be notified of your termination. You can contact Bob Tan to discuss your next steps:

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