



RCUH BENEFITS FREQUENTLY ASKED QUESTIONS UPON TERMINATION

Health/Dental Benefits

1. What happens to my insurance when I terminate/separate with RCUH?
Upon termination/separation with RCUH, your insurance coverage will automatically end on the last day of the month you terminate. Example: last day of employment with RCUH is 07/25/2019 – your last day of health insurance coverage is 07/31/2019.
2. What is COBRA?
COBRA is a continuation of your existing/current RCUH group health insurance when coverage would end due to an "involuntary" cancellation or "qualifying event" (e.g. Drop in FTE below 50%, Leave without pay and termination of employment). Existing dependents on your health insurance plan are eligible to continue their coverage through COBRA.
3. How much does COBRA cost?
COBRA will cost 102% (full premium plus 2% administrative fee) of the full premium.
4. How do I enroll in COBRA?
You will receive a COBRA Continuation of Coverage Election Notice from RCUH via email and postal mail shortly after you experience a qualifying event, which will include a form to enroll you and your (applicable) dependents. If you decide to elect in COBRA, submit the completed election form to RCUH via mail, fax or hand deliver **no later** than the deadline stated on the COBRA Continuation Coverage Election Form, NO EXCEPTIONS.
5. How long can my dependent and myself be enrolled in COBRA?
Coverage generally may be continued for *up to* a total of 18 months.

TIAA Retirement (GRA/SRA)

1. What happens to my Group Retirement Annuity (GRA)/Salary Reduction Annuity (SRA)? You will have several options to choose from upon your termination:
 - Leave your GRA/SRA account with TIAA
 - Use it to invest in retirement savings products such as IRA and After-Tax Retirement Annuities
 - Rollover your retirement plan to an individual IRA
2. How do I rollover or withdraw from my TIAA GRA after I terminate?
Contact TIAA directly at 1-800-842-2776 or 1-800-842-2252 to obtain assistance with rolling over your GRA/SRA.

Group Insurance Benefits

When you terminate with RCUH, you will no longer be eligible for the Group Life, Long Term Care and Long Term Disability Insurance Benefits.

1. What happens to my [Group Life Insurance](#) (GLI)?
You may convert/port your GLI from a group to an individual plan. You will be contacted by MetLife directly as they will offer you the option to port/covert to an individual policy.
2. What happens to my [Group Long Term Care Insurance](#) (LTC)?
You may port your LTC insurance from a group to an individual plan by completing the Election for Conversion Coverage form. The form will be provided to you shortly after your termination. You will have 30 days from the date you receive the notice to submit the completed form to RCUH. Please note, you will be able to port your LTC Insurance coverage using the same low, group rates.
3. What happens to my [Group Long Term Disability Insurance](#) (LTD)?
You will be unable to convert the LTD insurance to an individual plan. You may seek out an individual plan on your own.

Family Leave

1. What happens to my Family Leave?
Upon your termination, you will no longer be eligible for RCUH's Family Leave.

Flexible Spending Accounts (FSA)

1. When does my FSA end?
 - Healthcare/Dependent Care Expense
Termination of the plan is generally effective the end of the pay period in which the termination occurred. You may receive a COBRA Notice/Election form from NBS based on their eligibility requirements which could allow you to continue your FSA plan from the date your plan ends through the end of the normal plan year (i.e., June 30), if applicable.
 - Parking/Transportation
Termination of the plan is on the last day of the month of when you are terminated.
2. How do I claim my reimbursements?
 - Healthcare
Complete and submit the following to National Benefits Services (NBS):
 - ✓ The [NBS Flexible Spending Account Claim Form](#), and
 - ✓ A copy of a receipt or cancelled check (credit card receipts and credit card statements are INELIGIBLE forms of documentation) to NBS.
 - ✓ To get your reimbursements via direct deposit instead of waiting for a check in the mail, please complete and submit the [NBS Direct Deposit Request Form](#).


- Parking/Transportation

Complete and submit the following to National Benefits Services (NBS):

- ✓ The [NBS Parking Claim Form](#), and
- ✓ A copy of a receipt or cancelled check (credit card receipts and credit card statements are INELIGIBLE forms of documentation).
- ✓ To get your reimbursements via direct deposit instead of waiting for a check in the mail, please complete and submit the [NBS Direct Deposit Request Form](#).

NOTE: Documents must be submitted for claims incurred within the current plan year (plan year runs from July 1 through June 30 of the next year):

- Healthcare/Dependent Care Expense – No later than the ninety (90) day grace period following the employment termination date.
 - Parking/Transportation – No later than your termination date or loss of eligibility.
3. What happens to my unused funds in my account?
Any unused funds that have not been claimed for reimbursement for expenses incurred within the current plan year while you were still a participant of the plan by the respective deadlines stated above, you will forfeit all rights to that money and the money shall remain the property of the RCUH. Any unused monies will be forfeited.

 For a detailed explanation and instructions to claim a reimbursement, refer to RCUH's policies:

[3.530 RCUH Flexible Spending Plan](#)
[Addendum to the 3.530 RCUH Flexible Spending Plan](#)

Vacation and Sick Leave

1. How much vacation/sick leave do I have?
Please review your latest paycheck to determine your vacation/sick leave balance. Keep in mind any sick or vacation leave you have recently taken when determining your vacation/sick leave balance.
2. When can I expect my vacation leave payout?
Vacation payouts are typically paid 1-2 pay periods after your termination date.
3. When can I expect my sick leave payout?
You must meet all the eligibility requirements listed below to receive a sick leave payout:
 - Terminated after ten (10) or more continuous years of RCUH service as a regular employee;
 - Accumulated sixty (60) or more days of Sick Leave at termination;
 - Are 45.33 years old or older on the date of termination

If eligible, you will be emailed a sick leave designation notice from RCUH shortly after your termination date. Please respond by the deadline stated in the email. If we do not receive your response, your payout will be automatically deposited into the account you receive your earnings approximately 1-2 pay periods after the given deadline.

 Please refer to our vacation and sick policy for more information.

[3.620 RCUH Vacation Leave](#)

[3.640 RCUH Sick Leave](#)

Retiree

1. When do I begin the Retirement process?

We recommend you contact RCUH 1-2 months prior to your retirement date to inquire or begin your Retirement process.

Please keep in mind that you must meet the following Eligibility Requirements in order to be considered a bona fide RCUH Retiree:

a) For Health Insurance:

- 10 years continuous service with RCUH;
- 10 years total participation in RCUH Group Retirement Annuity (GRA) plan;
- Age of 59 ½ years;
- An annuitant of the RCUH Group Retirement Annuity (GRA) plan at the time of application and while receiving these benefits;
- Resignation/retirement in good standing, (i.e. not discharged); and
- Resignation/retirement occurred on/after April 1, 1990.

The Retiree's Spouse or Civil Union Partner Must Meet the Following Criteria:

- Legally recognized spouse or Civil Union Partner of eligible retiree;
- Eligible to continue upon death of retiree, unless he/she remarries and/or is eligible for alternate coverage under their new spouse or Civil Union Partner

b) For Term Life Insurance:

- Above criteria for Health Insurance AND;
- A minimum of ten (10) years of total participation in RCUH term life insurance program.

*The Retiree's Spouse/Civil Union Partner: Is not eligible for Term Life Insurance

2. What does it mean to be an “annuitant” of the RCUH GRA plan?

This means you must begin drawing down from your GRA plan at the time of your application to RCUH’s Retiree medical insurance and continue to withdraw regularly (monthly, quarterly, etc.).

- ✓ Contact TIAA directly at 1-800-842-2252 approximately 1 month prior to your retirement date to set up the process.

3. How do I enroll in the RCUH Retiree Medical Insurance?

Eligible employees will be given an enrollment application form to enroll in RCUH's Retiree Medical Insurance.

- ✓ Complete and submit the form to RCUH Benefits within 60 days from your termination date.
- ✓ Coordinate with RCUH on how to set up direct payments to the insurance carrier.

You will have a choice of many different retiree insurance plans to choose from depending on your age. You may contact RCUH Benefits for a list of insurance plans.

4. How do I enroll in dental insurance?

Unfortunately, RCUH does not offer a retiree dental insurance plan. You may continue your dental insurance by electing in COBRA.

Please note you will be able to continue your dental insurance for up to 18 months.

5. What is Akamai Advantage/Senior Advantage

Akamai Advantage and Senior Advantage are insurance options offered to eligible Retirees and their spouses whom are 65 years and older, and reside in the State of Hawaii. These plans are Medicare Supplemental Plan in which you must be enrolled in Medicare Part A and B. If you or your spouse/civil union partner is not 65 years old, you must enroll in the other retiree plans offered through RCUH.

 For more information about RCUH's Retiree Medical and Life Insurance refer to the [3.550 RCUH Retiree Health and Life Insurance Program](#) policy.

If you have any questions on your Employee Benefits, please call the Employee Benefits Department at (808) 956-3100 or email RCUH Benefits at rcuh_benefits@rcuh.com.