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## *Continuation of Benefits*

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### **GILSBAR HEALTH CARE AND DEPENDENT CARE REIMBURSEMENT ACCOUNTS**

If you have a positive balance (payroll deductions are greater than the amount you have received in reimbursement) in your Medical Reimbursement Account at the time of your termination, you may continue participation in the Plan for the remainder of the Plan year.

If you want to remain in the Plan, you can do so by electing to continue on **COBRA** through your employer. You will receive notification from IMS of your continuation options. If you prefer to terminate your participation and contribution to the Plan, any balance in your account on the date of termination will be forfeited if expenses were not incurred prior to the date of termination. For more detailed information, please call IMS at: (800) 426-8739.

### **AMERITAS DENTAL PLAN**

Under the Ameritas dental plan, you and your covered dependents are eligible to continue dental coverage through COBRA according to the following “qualifying events”.

If you and your dependents are enrolled in the dental plan, you will be eligible to continue coverage through COBRA after you leave your employment for a specified period. In addition, while covered under the plan, if you should die, become divorced or legally separated, or become eligible for Medicare, your covered dependents maybe eligible to continue dental coverage through COBRA. Also, while you are covered under the plan, your covered children who no longer qualify as an eligible dependent may continue coverage through COBRA. Examples of an ineligible dependent would be when your child graduates from college, or turns 24 years old. You will receive notification from Interactive Medical Systems with premium and continuation options shortly following your termination of employment. Should you have any questions you can contact Interactive Medical Systems at: (800) 426-8739.

### **ALLSTATE CANCER PLAN**

When you leave the employment, you may continue your Allstate Cancer coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. For billing options, please call Allstate at (800) 521-3535.

### **AUL SHORT TERM DISABILITY**

Once an employee is on the AUL disability plan for 12 months, you can port the coverage for one year at the same cost without evidence of insurability. You have 30 days from your date of termination to contact AUL to Port your coverage by calling 800-553-5318.

### **CAIC ACCIDENT PLAN**

When you leave employment you may continue your CAIC Accident coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. You may do that by contacting CAIC at (800) 433-3036.

### **SUPERIOR VISION**

Under the Superior Vision plan, you and your covered dependents are eligible to continue vision coverage through COBRA according to the following “qualifying events”.

If you and your dependents are enrolled in the vision plan, you will be eligible to continue coverage through COBRA after you leave employment for a specified period. In addition, while covered under the plan, if you should die, become divorced or legally separated, or become eligible for Medicare, your covered dependents may be eligible to continue coverage through COBRA. Also, while you are covered under the plan, your covered children who no longer qualify as an eligible dependent may continue coverage through COBRA. Examples of an ineligible dependent would be when your child graduates from college, or turns 24 years old. You will receive notification from Interactive Medical Systems (IMS) with premium and continuation options shortly following your termination of employment.

### **TEXAS LIFE WHOLE LIFE**

When you leave employment you may continue your Texas Life coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. You can arrange this by contacting Texas Life at: (800) 283-9233 prompt #3.

### **METLIFE TERM LIFE**

**Conversion:** If your employment terminates while you are covered under the plan or when you are approved for long-term disability, you may purchase without medical evidence of insurability, any individual insurance policy. You must apply for conversion within 31 days after the date your coverage terminates. This applies to Optional Life and Dependent Life.

To get information and rates for converting coverage, please contact MetLife direct at 877-275-6387.

**Portability:** If you terminate employment, the portability provision allows you to take your optional life coverage with you, subject to the following provisions:

- You must apply for coverage with 31 days from the date your life coverage terminates.
- You must be ACTIVELY at work prior to employment termination.
- You may only port up to your current coverage amount. You cannot increase or add dependents.

To get information and rates for porting coverage, please contact MetLife direct at 866-492-6983.

## **RETIREEES:**

### **METLIFE DENTAL & SUPERIOR VISION INSURANCE PLANS FOR RETIREES OF STATE OR LOCAL GOVERNMENT OFFERED THROUGH NORTH CAROLINA RETIRED GOVERNMENTAL EMPLOYEES' ASSOCIATION, INC.**

With over 54,000 members, the North Carolina Retired Governmental Employees' Association is the largest single group representing retirees before the N.C. General Assembly, the Retirement Systems Boards of Trustees, and the State Health Plan trustees. For retirees or future retirees of state or local governments in North Carolina (including teachers, legislators, National Guard, and judicial), NCRGEA is your voice for sustaining and increasing your benefits after retirement.

Additionally, there are many benefits included with membership at no additional cost (\$10,000 AD&D Insurance, bimonthly newsletter, weekly electronic legislative updates while the General Assembly is in session, a toll-free number to call for information and assistance, hearing assistance and vision care discount programs, and free district meetings).

The Association also offers optional MetLife Dental Insurance and Superior Vision Insurance plans for our members. Those premiums are conveniently deducted from your retirement benefit check monthly. Please contact us at NCRGEA, PO Box 10561, Raleigh, NC 27605, 1-800-356-1190, [www.info@ncrgea.com](mailto:www.info@ncrgea.com) or go to our website, [www.ncrgea.com](http://www.ncrgea.com), for further information.

## **Important Phone Numbers:**

Allstate Cancer Plan - (800) 521-3535  
Ameritas Dental Plan - (800) 487-5553  
AUL Short Term Disability Plan - (800) 553-5318  
CAIC Accident Policy - (800) 433-3036  
Gilsbar Medical and Dependent Care - (800) 445-7227 ext. 883  
Mark III Brokerage, Inc. - (800) 532-1044, ext. 210  
MetLife Term Life (Statement of Health or Claims - (800) 638-6420  
MetLife (Conversion) (877) 275-6387  
MetLife (Portability) (866) 492-6983  
MetLife Whole Life (800) 634-5007  
NCRGEA (800) 356-1190  
Superior Vision Plan - (800) 507-3800  
Texas Life Whole Life Plan - (800) 283-9233 prompt 3