

Continuation of Benefits Options If You Leave Anson County Schools

GILSBAR MEDICAL SPENDING ACCOUNT

If you have a positive balance (payroll deductions are greater than the amount you have received in reimbursement) in your Medical Spending Account at the time of your termination, you may continue participation in the Plan for the remainder of the Plan year through COBRA. 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 claims were not incurred prior to the date of termination. For information about continuing your Medical Reimbursement Account, you may contact **IMS** at **(800) 426-8739**. Interactive **Medical Systems** is the COBRA Administrator.

ASSURITY CANCER AND ASSURITY CRITICAL ILLNESS PLANS

When you leave employment, you may continue your Assurity Cancer coverage and Assurity Critical Illness Plans by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. Assurity will send you a letter explaining your options or you may arrange that by contacting **Assurity** at: **(888) 358-8808 ext. 23**.

AMERITAS DENTAL PLAN

Under the 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 may be 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. Should you have any questions you can contact **IMS** at **(800) 426-8739**. Interactive **Medical Systems** is the COBRA Administrator.

SUPERIOR VISION PLAN

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 vision 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. Should you have any questions you can contact **IMS** at **(800) 426-8739**. Interactive **Medical Systems** is the COBRA Administrator.

AFLAC PERSONAL ACCIDENT INDEMNITY PLAN

When you leave employment, you may continue your Aflac Accident Policy by having the premiums currently being deducted from your paycheck either billed directly to your home or drafted from your bank account. You may contact **Aflac at 1-800-992-3522**.

STANDARD LIFE SHORT TERM DISABILITY PLAN

When you leave employment Anson County Schools, you may continue your disability coverage as long as continuous employment is maintained. Coverage expires on the policy anniversary date following your 65th birthday. To set up a bank draft or direct bill to your home address, please contact **Standard Life at: (800) 327-0695**.

TEXAS LIFE WHOLE LIFE INSURANCE

When you leave employment, you may continue your Whole 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 may do that by contacting **Texas Life at: (800) 283-9233 prompt #3**.

AMERICAN UNITED LIFE INSURANCE COMPANY® GROUP TERM LIFE INSURANCE

Conversion: If your coverage or a portion of it ceases for events such as employment termination, reduction in the benefit amount, termination of eligibility for insurance, you may apply without needing to submit evidence of insurability for an individual conversion policy issued by AUL. The amount of the individual conversion contract may not be more than the amount of your life insurance coverage in effect on the date of coverage termination. You must apply for the individual conversion policy and pay premium within 31 days after the date your coverage terminates.

Continuation: This benefit allows employees whose Voluntary life insurance ends due to certain qualifying events to continue their current (or a lesser) amount of insurance. Qualifying Events can Include:

Ceasing active work due to sickness or injury; termination of employment; retirement; termination of the policy issued to the employer. In order to apply for this benefit

- You must apply for continuation within 31 days from the date this coverage terminates.
- You may only continue up to your current coverage amount. You cannot increase coverage and can only apply to continue existing dependent life insurance. Complete and return the necessary forms to your employer, ensure your employer completes and returns the forms to AUL, and AUL will in turn, contact you directly to assist with the conversion/continuation application process, and to advise you of your coverage options. You may also call an AUL representative at **(800) 553-5318** or review information at **www.employeebenefits.aul.com** to request necessary forms or conversion/continuation information.