
Continuation of Benefits

GILSBAR HEALTH CARE & DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

If you have a positive balance (payroll deductions are greater than the amount you have received in reimbursement) in your Health Care Flexible 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 (Cobra Administrator) 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 **your Benefits Department at 828-350-6164**.

AMERITAS DENTAL & SUPERIOR VISION

Under the Ameritas Dental & Superior Vision plans, you and your covered dependents are eligible to continue dental and vision coverage through COBRA according to the following "qualifying events".

If you and your dependents are enrolled in the dental or 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 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. For more detailed information, **please call your Benefits Department at 828-350-6164**.

ASSURITY CANCER & ASSURITY CRITICAL ILLNESS

When you leave employment you may continue your Assurity Cancer and Critical Illness coverages by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Assurity at 1.866.289.7337**.

ACCIDENT ONLY INSURANCE

When you leave employment you may continue your Transamerica Accident policy by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Transamerica at 1.888.763.7474**.

STANDARD LIFE DISABILITY

When you leave employment you may continue your short term disability coverage as long as continuous employment is maintained and proof of employment has been sent to Standard Life. Coverage expires at age 65. Coverage is subject to occupational and income underwriting rules. You may continue coverage by having the premium that is currently deducted from your paycheck drafted from your bank account. Please contact **Standard Life at 1.800.327.0695**.

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.

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 for **converting** coverage, please contact **MetLife at 1.877.275.6387**.

To get information for **porting** coverage, please contact **MetLife at 1.866.492.6983**.

ALLSTATE WORKPLACE DIVISION UNIVERSAL LIFE

When you leave employment you may continue your Universal Life Insurance coverage by having the premiums that are currently deducted from your paycheck drafted from your bank account. Please contact **Allstate Workplace Division at 1.800.521.3535**.

Important Phone Numbers

Allstate Workplace Division Universal Life - 1.800.521.3535
Ameritas Dental - 1.800.776.9446
Asheville City Schools Benefits Department- 1.828.350.6164
Assurity Cancer & Assurity Critical Illness - 1.866.289.7337
Gilsbar Health & Dependent Care Accounts- 1.800.445.7227,ext. 883
Mark III Brokerage, Inc.- 1.800.532.1044
MetLife Term Life- **Conversion:** 1.877.275.6387
MetLife Term Life- **Portability:** 1.866.492.6983
Standard Life Short Term Disability- 1.800.327.0695
Standard Life Short Term Disability **Claims Line-** 1.800.227.0251
To **FAX** a Short Term Disability claim- 1.801.538.0392
Superior Vision - 1.800.507.3800
Transamerica Accident -1.888.763.7474