
Continuation of Benefits

GILSBAR MEDICAL & 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 through COBRA by contacting **Interactive Medical Systems (IMS) at (800) 426-8739 ext: 3130.**

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. To obtain your balance, please call **Gilsbar at 800-445-7227, ext. 883.**

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 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. To continue coverage thru COBRA, your employer would notify IMS of your termination and IMS will then send you a letter regarding COBRA. Should you have any questions you can contact **Interactive Medical Systems (IMS) at (800) 426-8739 ext: 3130.**

BLUECROSS / BLUESHIELD HEALTH PLAN

Under the BlueCross/BlueShield health plan, you and your covered dependents are eligible to continue coverage through COBRA according to the following “qualifying events”.

If you and your dependents are enrolled in the health 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 health 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. You will receive notification with premium and continuation options shortly following your termination of employment. Should you have any questions you can contact **Interactive Medical Systems (IMS) at (800) 426-8739 ext: 3130.**

ASSURITY CANCER PLAN

When you leave your employment , you may continue your Assurity Cancer 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 make arrangements for direct bill or bankdraft by contacting **Assurity at: 1-866-289-7337**.

STANDARD LIFE SHORT TERM DISABILITY PLAN

When you leave employment you may continue your disability coverage as long as continuous employment is maintained. Your new occupation must be within acceptable underwriting guidelines. Coverage expires at age 65. Please contact **Standard Life at: 1-800-327-0695** to set up a direct bill to your home.

Unum UNIVERSAL LIFE

When you leave your employment, you may continue your Unum Universal Life Insurance coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. Unum will send you a letter explaining your options or you may make arrangements by contacting **Unum at 1-800-635-1049**.

AETNA TERM LIFE

When you leave your employment, you may convert the existing group term coverage you have through your employer to a guaranteed issue, individual whole life policy. You also have the option of porting your existing coverage as well. It is the responsibility of the employee to convert or port coverage. You must apply for conversion or portability within 31 days from the date your employer terminates your term life coverage. For more information and a quote, please contact Aetna direct at: 1-800-523-5065 for Conversion or 1-800-826-7448 for Portability.

If you do not convert or port your group term life insurance, coverage will terminate when you leave your employer.

Important Phone Numbers:

- Cumberland County Government - (910) 223-3327
- Mark III Brokerage, Inc. - (800) 532-1044, ext. 210
- BCBS Health Plan - 1-877-258-3334
- Gilsbar Flexible Spending Accounts - (800) 445-7227, ext. 883
- Ameritas Dental Plan - (800) 487-5553
- Assurity Cancer Plan - (888) 358-8808, ext. 23 or 866-289-7337
- Philadelphia American Cancer Plan (Formerly CSO) - (800) 554-0092
- Aetna Term Life Plan - (800) 660-9913 or (800) 523-5065
- Standard Life STD Plan - (800) 327-0695 or (800) 227-0251
- Unum Universal Life Plan - (800) 635-5597