
Continuation of Benefits

GILSBAR FLEXIBLE SPENDING ACCOUNT

If you have a positive balance (payroll deductions are greater than the amount you have received in reimbursement) in your Health Care Spending 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 by selecting one of the COBRA 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 252.335.2981.**

AMERITAS DENTAL & SUPERIOR VISION PLANS

Under the Ameritas Dental and Superior Vision plans, you and your covered dependents are eligible to continue coverage through COBRA according to the "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 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 reaches the age of not being eligible for dependent coverage. You will receive notification with premium and continuation options shortly following your termination of employment. Should you have any questions you may contact **your Benefits Department at 252.335.2981.**

CSO/ PHILADELPHIA AMERICAN CANCER

When you leave employment you may continue your CSO Cancer coverage by having the premiums that are currently deducted from your paycheck drafted from your bank account. **You may contact Philadelphia American/CSO at 1.800.554.0092.**

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. 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.**

ASSURITY CANCER & ASSURITY CRITICAL ILLNESS+

When you leave employment you may continue your Assurity Cancer & Assurity Critical Illness+ coverage by having the premium that is currently deducted from your paycheck drafted from your bank account. You may contact **Assurity at 1.866.289.7337.**

PIC HOSPITAL INDEMNITY

If you leave employment, this benefit is portable to age 65 and conditionally renewable to age 70 if you are working elsewhere. Please contact **PIC at 1.800.289.1122 for further information .**

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, except a term policy. You must apply for conversion within 31 days after the date your coverage terminates. This applies to Optional Life and Dependent Life as well as the basic coverage.

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 within 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. Employees are eligible to age 74, spouses to age 64 and children up to age 18, 24 if a full-time student.

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.**

METLIFE WHOLE LIFE

When you leave employment you may continue your MetLife Whole Life coverage by having the premium that is currently deducted from your paycheck drafted from your bank account. You may contact **MetLife at 1.800.634.5007.**

TEXAS LIFE WHOLE LIFE

When you leave employment, you may continue your Texas Life Whole Life coverage by having the premiums that are currently deducted from your paycheck drafted from your bank account. You may do that by contacting **Texas Life at 1.800.283.9233 prompt #3.**

Phone Directory

Ameritas Dental Plan - 1.800.776.9446
Assurity Cancer & Assurity Critical Illness - 1.866.289.7337
CSO/Philadelphia American Cancer Plan - 1.800.554.0092
Elizabeth City Schools Benefits Department - 252.335.-2981
Gilsbar Health & Dependent Care Accounts - 1.800.445.7227, ext. 883
Mark III Brokerage, Inc.- 1.800.532.1044
MetLife Whole Life Plan - 1.800.634.5007
MetLife Term Life- **Conversion:** 1.877.275.6387
MetLife Term Life- **Portability:** 1.866.492.6983
PIC Hospital Indemnity - 1.800.289.1122
Superior Vision Plan - 1.800.507.3800
Standard Life STD Plan - 1.800.327.0695 or 800.227.0251
Texas Life Whole Life - 1.800.283.9233 prompt #3.

