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## ***Continuation of Benefits***

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### **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 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 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 866-289-7337 x.28.**

#### **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 (877)-275-6387.**

To get information for porting coverage, please contact **MetLife at (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 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 800- 283-9233 prompt #3.**

#### **Important Phone Numbers:**

Elizabeth City Schools Benefits Department- 252-335-2981

Mark III Brokerage, Inc.- 800- 532-1044

Gilsbar Health & Dependent Care Flexible Accounts- 800-445-7227, ext. 883

Assurity Cancer & Assurity Critical Illness- 888-358-8808, ext. 23

Ameritas Dental Plan - 800-776-9446

Superior Vision Plan - 800-507-3800

Standard Life STD Plan - 800-327-0695 or 800- 227-0251

MetLife Whole Life Plan- 800-634-5007

MetLife Term Life- **Conversion:** 877-275-6387

MetLife Term Life- **Portability:** 866-492-6983

Texas Life Whole Life- 800 283-9233 prompt #3.