
Continuation of Benefits

GILSBAR HEALTH CARE & DEPENDENT 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.

If you want to remain in the Plan, you can do so by selecting one of the COBRA options listed on the Health Care Reimbursement Agreement Upon Termination Form. 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 IMS at 800-426-8739.

ASSURITY CANCER PLAN

When you leave your employment, you may continue your Philadelphia American (formerly CSO) Cancer coverage or Assurity Cancer coverage by having the premiums that are currently deducted from your paycheck billed directly to your home address or drafted from your bank account. For billing options, please call Philadelphia American at (800)554-0092 or Assurity at (866)289-7337.

AMERITAS DENTAL PLAN & DIRECT REIMBURSEMENT DENTAL PLAN

Under the Ameritas & Direct Reimbursement dental plans, 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 with Guilford County Schools 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 26 years old. You will receive notification from Benefit Plan Services with premium and continuation options shortly following your termination of employment. Should you have any questions you can contact Allen Peters at Benefit Plan Services (336) 889-2003.

METLIFE TERM LIFE

Conversion: If your employment terminates while you and/or your dependents are covered under the plan or when your Extended Death Benefit period is over, 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 or your dependents’ coverage terminates.

To get information and rates for converting coverage, please contact MetLife direct at 877-275-6387.

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
- 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 and rates for porting coverage, please contact MetLife direct at 866-492-6983.

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 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 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. Examples of an ineligible dependent would be when your child graduates from college, or turns 24 years old. You will receive notification from Interactive Medical Systems (IMS) with premium and continuation options shortly following your termination of employment. If you should have any questions, please call (800) 426-8739.

PIC HOSPITAL INDEMNITY PLAN

This benefit is portable to age 65 and conditionally renewable to age 70 if you are still employed elsewhere. You may continue your Hospital Indemnity Plan by having the premiums billed directly to your home address or drafted from your bank account. If you have any questions, please call Assurity at (866)289-7337.

STANDARD LIFE SHORT TERM DISABILITY PLAN

When an employee leaves employment, they may continue the short term disability coverage, subject to the renewability provision, provided they maintain continuous employment Your new occupation must be within acceptable underwriting guidelines. Coverage expires at age 65. Please contact Standard Life at (800)227-0251 to set up direct bill to your home address.

TRANSAMERICA UNIVERSAL LIFE PLAN

This product is no longer being offered through payroll deduction. When you leave your employment, you may continue your Transamerica Universal Life Plan by having the premiums that are currently deducted from your paycheck billed directly to your home address or drafted from your bank account. You should receive a letter from Transamerica or you can arrange this by contacting Transamerica at (800)706-8502, ext. 802.

TEXAS LIFE WHOLE LIFE:

When you leave employment you may continue your Texas 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 can arrange this by contacting Texas Life at: (800) 283-9233 prompt #3.