

## Continuation of Benefits Options If You Leave Polk County Government

### **POLK COUNTY HEALTH AND WELFARE BENEFIT PLAN (MEDICAL PLAN)**

Under the group medical plan, you and your covered dependents are eligible to continue medical coverage through COBRA through “qualifying events”.

If you and your dependents are enrolled in the medical 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 also be eligible to continue medical 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. For more information, call **Tucker Administrators: (800) 347-1232**.

### **TUCKER ADMINISTRATORS MEDICAL REIMBURSEMENT ACCOUNT**

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. 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 **Tucker Administrators: (800) 347-1232**.

### **AMERITAS DENTAL PLAN**

Under the group dental plan, you and your covered dependents are eligible to continue dental coverage through COBRA according to the same qualifying events listed above. Should you have any questions you may contact **Ameritas at (800) 487-5553**.

### **SUPERIOR VISION PLAN**

Under the group vision plan, you and your covered dependents are eligible to continue vision coverage through COBRA according to the same qualifying events listed above. Should you have any questions you may contact **Superior Vision at (800) 507-3800**.

#### **ASSURITY LIFE CANCER PLAN**

When you leave 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. Assurity will send you a letter explaining your options or you may make those arrangements by contacting **Assurity at (888) 358-8808, ext. 23.**

#### **ASSURITY ACCIDENT EXPENSE+ PLAN**

When you leave employment, you may continue your Assurity Accident coverage by having the premiums that are currently deducted from your paycheck billed to your home address or drafted from your bank account. Assurity will send you a letter explaining your options or you may make those arrangements by contacting **Assurity at (888) 358-8808, ext. 23.**

#### **STANDARD LIFE SHORT TERM DISABILITY PLAN**

When you leave employment, you may continue your disability coverage as long as continuous employment is maintained. Coverage expires on the policy anniversary date following your 65th birthday. Please contact **Standard Life at: (800) 327-0695** to set up bank draft or direct bill to your home address.

#### **FORT DEARBORN TERM LIFE INSURANCE**

When you leave employment, you may elect to continue your group term life in one of two ways:

1. You may "port" the existing group term coverage you have through your employer to a term policy. It is guaranteed issue, which means you do not have to answer any medical questions. You must apply for coverage within 31 days after the date your coverage terminates. For more information and a quote, please call **Fort Dearborn Life at (800) 348-4512.**
2. You may "convert" the existing group term coverage you have through your employer to an individual whole life policy. You must apply for coverage within 31 days after the date your coverage terminates. It is also guaranteed issue. For more information and a quote, please call **Fort Dearborn Life at (800) 348-4512.**

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

#### **TEXAS LIFE WHOLE LIFE INSURANCE**

When you leave employment, you may continue your Whole 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 may do that by contacting **Texas Life at: (800) 283-9233 prompt #3.**