

Understanding What Happens If Your Benefits End Employee Guide

Guide Summary

Georgia Tech health and wellness benefits are provided through a variety of vendors and are subject to different outcomes if they are discontinued. This guide will help you understand your options if your Georgia Tech benefits end, due to a termination (voluntary or involuntary) or a “lapsed transfer” to a different University System of Georgia (USG) Institution.

Under the University System of Georgia (USG), all state institutions are engaged in OneUSG—a collective initiative designed to streamline policies, procedures, and technology solutions. As part of OneUSG, Georgia Tech employees access their benefits through OneUSG Connect - Benefits.

As you review this guide, note any time limitations which may exist and carefully **read the comprehensive details on pages 2 through 4**. For your convenience, contact information for every vendor mentioned in this document is included at the end of this guide.

Key Points

- Your **health insurance will continue through the end of the month** in which you separate from Georgia Tech. You are responsible for the premiums. **You may continue your coverage under COBRA** (The Consolidated Omnibus Budget Reconciliation Act) for up to 18 months.
- If you have a Flexible Spending Account (FSA), you must submit your eligible FSA claims to Optum no later than **90 days following your last day of employment**. In order to qualify for reimbursement, the claims you submit should only be for expenses prior to your separation date from Georgia Tech.
- If you are enrolled in the Health Savings Account (HSA) and have a remaining balance in your account, **you may continue to use your remaining HSA funds** for qualifying expenses until your funds are exhausted. Your funds do not expire.
- Your basic and supplemental life and accidental death and dismemberment (AD&D) benefits end on your last day of employment, as do your short- and long-term disability coverage. Please see the applicable continuation options for life insurance below.

On pages 2 through 4, you will find more in-depth details about your health benefits, insurance coverage, and retirement plans. On pages 4 and 5, you will find a list of contacts for your future reference.

Georgia Tech Human Resources (GTHR) is here to assist you, and we hope that if you have questions you won't hesitate to call on us. Our contact information is in the last section of this guide.

Health Benefits

Your health insurance (medical, dental, and vision) will continue through the end of the month in which you separate from Georgia Tech and premiums will be collected via payroll or an outreach effort. You may continue your coverage through The Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 18 months through the University System of Georgia's COBRA administrator, OneUSG Connect. A COBRA benefit continuation packet will be mailed to your home from OneUSG Connect within one to two weeks after your employment ends with Georgia Tech. You will have up to 60 days to make your COBRA election and submit payment to OneUSG Connect. OneUSG Connect's toll-free COBRA assistance number is 1-844-587-4236. Representatives are available Monday through Friday, 8 a.m. – 5 p.m. EST.

Flexible Spending Account (FSA)

FSA claims must be incurred in the plan year in which you participated in FSA. Additionally, your claims must occur on or before your last day of employment. You must submit your eligible claims to Optum no later than 90 days following your last day of employment with Georgia Tech in order to qualify for reimbursement. Unused FSA funds will be forfeited. If you are enrolled in the FSA program at the time of your separation from Georgia Tech, you may also elect to continue your FSA contributions through COBRA on an after-tax basis.

Health Savings Account (HSA)

If you are enrolled in the HSA program and have a remaining balance in your HSA account, you may continue to use your remaining HSA funds for qualifying expenses until your funds are exhausted. Your funds do not expire, not even after employment has ended.

Life and Accidental Death and Dismemberment (AD&D) Insurance

Your basic and (if applicable) supplemental life and AD&D benefits end on your last day of employment. The USG Minnesota Life basic and supplemental insurance plans have a portability feature. These plans allow you to continue this coverage as an individual policy. You must contact Minnesota Life directly to initiate the portability process within 30 days of your separation by calling 1-866-293-6047. The Georgia Tech Unum Whole Life plan also has a portability feature. If enrolled in this plan, you must contact Unum directly within 30 days from your last day of employment to elect a continuation of benefits through Unum (1-800-635-5597).

Short-Term and Long-Term Disability (STD & LTD)

STD and LTD enrollment ends on your last day of employment. There is not a continuation option.

Long-Term Care (LTC)

LTC benefits end on your last day of employment. If you wish to continue your LTC benefits through John Hancock's portability feature, you must call John Hancock directly at 1-888-354-6498 to elect continuation of benefits.

Identity Theft

Identify Theft ends on your last day of employment. You must contact Legal Club of America at 1-888-490-0382 for continuation options.

Georgia United Credit Union Loans

If you have an outstanding loan, you must contact Georgia United to reestablish your loan payment options. Call Georgia United Credit Union at 1-770-476-6400.

529 College Savings Plan

If you contribute to Georgia Tech's 529 plan through TIAA, your contributions will stop on your last pay check.

Core Retirement Plans: Teacher's Retirement System (TRS) & Optional Retirement System (ORP)

For information related to refunds, distributions, rollovers, or general account information, direct your questions to either TRS or the applicable financial institution (Fidelity, Valic or TIAA) for ORP. Contact information for each institution is located at the end of this document.

Supplemental Retirement Plans: 403(b) and 457(b)

For information related to distributions, rollovers, and general account information, you must contact the applicable financial institution (Fidelity, Valic or TIAA). If you have an outstanding loan, contact Fidelity directly to establish a repayment plan. Contact information is located at the end of this document.

Vacation/Final Pay

If eligible for vacation, you will be paid for any unused, accrued vacation time up to a maximum of 45 days (360 hours). Vacation payouts are processed within 30 days of your separation from the Institute and are also dependent on when payroll receives notification of your termination from your department. Benefit premiums may be deducted from your vacation payout if your wages aren't enough to cover them.

If you are transferring to another USG institution within 30 days, your leave accrual will transfer; cash out options are limited. Contact Georgia Tech's Payroll Department at 404-894-4614 or pay.ask@ohr.gatech.edu for any payroll-related questions.

Form W-2, Wage, and Tax Statement

W-2 statements will be accessible via [TechWorks](#) for two years following your termination date. TechWorks will be accessible for one year after termination. You will be prompted to change your password the first time you log in post-employment. Contact Georgia Tech's Payroll Department at 404-894-4614 or pay.ask@ohr.gatech.edu for any questions.



Address Changes

If you have a change in address, update your new contact information in [TechWorks](#). Tax forms from the previous year will be mailed to the address on file in TechWorks unless you have selected electronic receipt. After you separate from Georgia Tech, you will have access to TechWorks for one year following your termination date. You will be prompted to change your password the first time you log in post-employment. Questions can be addressed to the Payroll Department at 404-894-4614 or pay.ask@ohr.gatech.edu.

GTHR and USG Contacts

Georgia Tech Benefits Department
404-894-4847 | benefits@ohr.gatech.edu

OneUSG Connect
1-844-587-4236 | www.usg.edu/hr/benefits

Georgia Tech Payroll Department
404-894-4614 | pay.ask@ohr.gatech.edu

Vendor Contacts

Benefit	Vendor	Phone	Website	Group #
COBRA	OneUSG Connect	1-844-587-4236	connect-benefits.usg.edu	Individual
Dental – Delta Dental Base & High	Delta Dental	1-800-471-4214	deltadentalins.com	GA16711
Dental – Delta HMO	Delta Dental	1-800-422-4234	deltadentalins.com	6723
Disability – Short- and Long-Term	MetLife	1-800-858-6843	metlife.com	307601
Flexible Spending Accounts	Optum	1-877-470-1771	mycdh.optum.com	USG
Georgia Tech Identity Theft	Legal Club/Am	1-888-490-0382	legalclub.com	GA Tech
Credit Union Banking	Georgia United Credit Union	1-770-476-6400	gucu.org/membership/eligibility/georgia-tech	
Health Savings Account	Optum	1-877-470-1771	mycdh.optum.com	USG
Hospital Indemnity & Accident	Voya	1-844-228-8692		69586-6
Life Insurance – Permanent Life	Unum	1-800-635-5597	unum.com	Individual
Life Insurance – Term Life/ AD&D	MN Life	1-866-293-6047	lifebenefits.com	34277

LifeStyle Benefits	Life Perx	1-855-647-6766	ann@hperx.com	USG
Long-Term Care	John Hancock	1-888-354-6498	gatech.jhancock.com	60005
Medical – Pharmacy	CVS/Caremark	1-877-362-2922	caremark.com	GABORRX
Medical – Blue Choice HMO	BCBS	1-800-424-8950	bcbsga.com	BOR0030M116
Medical – Comprehensive Care	BCBS	1-800-424-8950	bcbsga.com	BOR0030M104
Medical – Consumer Choice HSA	BCBS	1-800-424-8950	bcbsga.com	BOR0030M112
USG Critical Illness	AFLAC	1-800-433-3036	aflacgroupinsurance.com	23054
USG Legal Plan	LegalEase	1-888-416-4313	legaleaseplan.com/usg	1000092
Vision	EyeMed	1-866-800-5457	eyemedvisioncare.com	9888546
Retirement				
Optional Retirement Plan (ORP)	Fidelity	1-800-343-0860	fidelity.com/atwork	95401
	TIAA-CREF	1-877-518-9161	tiaa-cref.org	102046
	VALIC	1-888-569-7065	valic.com	25002001
Teachers Retirement System (TRS)	TRS	1-800-352-0650	trsga.com	5030
403(b) Tax Sheltered Annuity	TIAA-CREF	1-877-518-9161	tiaa-cref.org	100386
	Fidelity	1-800-343-0860	fidelity.com/atwork	50097
	VALIC	1-888-569-7065	valic.com	4263
457(b) Deferred Compensation Plan	Fidelity	1-800-343-0860	fidelity.com/atwork	08192
	TIAA-CREF	1-877-518-9161	tiaa-cref.org	100387
	VALIC	1-888-569-7065	valic.com	4263