

# Now That You're Leaving

*For employees of Henrico County Public Schools*



Health Benefits Office  
P.O. Box 23120  
Henrico, VA 23223

## **Health Care**

Health Care coverage ceases on the last day of the month in which your employment ends. Deductions for health care coverage are taken in the current month. Depending on your date of separation, additional payroll deductions may be necessary to cover the cost of the final month of coverage. Through COBRA you may continue the same group coverage for yourself and your covered dependents for up to 18 months by paying the entire monthly cost plus a 2% administrative fee. Information about continuation coverage (COBRA) is sent to you upon termination.

## **Dental**

Dental coverage ceases on the last day of the month in which your employment ends. Deductions for dental coverage are taken in the current month. Depending on your date of separation, additional payroll deductions may be necessary to cover the cost of the final month of coverage. Through COBRA you may continue the same group coverage for yourself and your covered dependents for up to 18 months by paying the entire monthly cost plus a 2% administrative fee. Information about continuation coverage (COBRA) is sent to you upon termination.

## **Flexible Spending Accounts (FSAs)**

FSA claims and expenses must be incurred by the end of the month in which your employment ends. Through COBRA you may continue your health care FSA participation through the end of the calendar year in which you separate. To do so, you must make your contributions on an after-tax basis each month, including an additional 2% administrative fee. Information about continuation of healthcare FSAs is sent to you upon termination.

You will have until March 31<sup>st</sup> of the following calendar year to submit claims and expenses for reimbursement.

## **Retirement – Virginia Retirement System (VRS)**

Vesting is the minimum length of service credit you need to qualify for a future retirement benefit. Vesting minimum requirements vary depending upon your VRS plan: VRS Plan 1, VRS Plan 2, or Hybrid Retirement Plan. You are always 100% vested in the contributions you make as an employee. If you are not vested and leave covered employment, you must contact VRS to determine if you are eligible for any contributions made by your employer. For more information, please visit [www.varetire.org](http://www.varetire.org).

## **Disability Retirement**

If you are VRS Plan 1 or Plan 2 and currently disabled, you have 90 days from the date of your termination to apply for disability retirement from VRS. Hybrid Retirement Plan members do not have a disability retirement option. VRS provides information about retirement options at [www.varetire.org](http://www.varetire.org).

## **Life Insurance**

Your basic group life insurance ends 31 days after the end of the month in which your employment ends (this does not apply to retirees). Basic life insurance coverage may be converted to an individual policy if application is made within the 31 day period before it ends. Accidental Death and Dismemberment coverage ends on your last day of employment and may not be converted to an individual policy.

Optional group life insurance also ends 31 days after the end of the month in which your employment ends. You may convert your optional group coverage to an individual policy within the same 31-day period. If you go to work for another VRS participating employer within 30 days, you must elect optional life insurance coverage with your new employer within 31 days of hire for guaranteed optional life coverage. Life insurance information is available from Minnesota Life at 1-800-441-2258.

### **Tax Sheltered Annuity**

If you participated in the tax sheltered annuity program, you have the option of rolling your account into an IRA, 403(b), 401 or other government 457 plan. Contact your representative at VALIC (800) 448-2542 for more information.

### **Annual Leave**

Your earned annual leave will be paid to you upon resignation or retirement at your hourly rate of pay.

### **Sick Leave/ Personal Leave**

You are only eligible for payment of accumulated sick leave and personal leave if you retire under VRS Plan 1 or Plan 2 according to HCPS Policy and Regulations. Upon retirement, unused sick and annual leave is paid at \$4 per hour up to a maximum of 2,000 hours to VRS Plan 1 and Plan 2 members.

### **Employee Assistance Program (EAP)**

You and your family members are eligible for the EAP for 18 months through COBRA at no charge.

### **W-2 Forms**

Your W-2 form reporting wages for the preceding year will be mailed to you by January 31 from the Payroll Office. Send any address changes to the Human Resources Department, Henrico County Public Schools, P. O. Box 23120, Henrico, VA 23223; phone: (804) 652-3664.

### **Exit Interviews**

You will be sent an Exit Interview questionnaire when you separate from HCPS. You may talk with Staff from the Human Resources Department by calling 652-3664.

### **Job References**

Requests for job references and employment verification should be sent to: Department of Human Resources, Henrico County Public Schools, P. O. Box 23120, Henrico, VA 23223. Your written authorization is required before any information is released. For more information contact (804) 652-3664.

## **Important Contact Information**

<b>Credit Union</b>	(804) 266-0290	<a href="http://www.henricofcu.org">www.henricofcu.org</a>
<b>Dental-</b>		
<b>Delta Dental (High &amp; Low Option)</b>	(800) 237-6060	<a href="http://www.deltadentalva.com">www.deltadentalva.com</a>
<b>Delta Care</b>	(800) 862-0838	<a href="http://www.deltadentalva.com">www.deltadentalva.com</a>
<b>Employee Assistance Program</b>		
<b>Optima EAP</b>	(800) 899-8174	<a href="http://www.optimaEAP.com">www.optimaEAP.com</a>
<b>Flexible Spending Accounts-</b>		
<b>Navia Benefit Solutions</b>	(800) 669-3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
<b>Henrico County Public Schools</b>		
<b>Benefits Office</b>	(804) 652-3624	<a href="http://henricoschools.us">http://henricoschools.us</a> or <a href="mailto:hcpsbenefits@henrico.k12.va.us">hcpsbenefits@henrico.k12.va.us</a>
<b>Human Resources</b>	(804) 652-3664	<a href="http://henricoschools.us">http://henricoschools.us</a>
<b>Payroll Office</b>	(804) 652-3623	<a href="http://henricoschools.us">http://henricoschools.us</a> or <a href="mailto:hcpspayroll@henrico.k12.va.us">hcpspayroll@henrico.k12.va.us</a>
<b>Health Care-</b>		
<b>Anthem POS Health Plans</b>	(800) 451-1527	<a href="http://www.anthem.com">www.anthem.com</a>
<b>Anthem Lumenos Plan with HSA</b>	(800) 582-6941	<a href="http://www.anthem.com">www.anthem.com</a>
<b>Life Insurance-</b>		
<b>Minnesota Life</b>	(800) 441-2258	<a href="http://www.varetire.org/members/benefitsplans/lifeinsure.html">www.varetire.org/members/benefitsplans/lifeinsure.html</a>
<b>Retirement-</b>		
<b>Virginia Retirement System</b>	(888) 827-3847	<a href="http://www.varetire.org">www.varetire.org</a>
<b>Short Term Disability Program-</b>		
<b>Metropolitan Life Insurance Company</b>	(800) 300-4296	
<b>Tax Sheltered Annuity</b>		
<b>VALIC</b>	(800) 448-2542	<a href="http://www.valic.com/henricocps">www.valic.com/henricocps</a>