



End of Employment Benefits Guide

Explanation of benefits upon employment ending with the City of Jacksonville

Prior to leaving the city, please verify that your home address is current to ensure you receive important benefit, tax, payroll, and pension information. Submit address changes to DataMgtRequests@coj.net

Benefits End Date

- If your last day of employment is between the 1st and 15th day of the month, your benefits will end at midnight on the 15th day.
- If your last day of employment is between the 16th and the last day of the month, your benefits will end at midnight on the last day of the month.

Health, Dental and Vision Benefits

- You may continue these benefits under COBRA, up to 18 months, once your employment/benefits end. COBRA requires you to pay the full cost of each benefit dating back to your benefits end date with no break in coverage. A COBRA enrollment packet will be mailed to your home from TASC, the City of Jacksonville's COBRA Administrator. Please allow up to three weeks after your employment ends to receive this packet.
- Health benefits are also available through the Health Insurance Marketplace at www.healthcare.gov or 1.800.318.2596
- A Certificate of Group Health Coverage will be mailed to your home indicating the dates you were covered under health benefits with the City of Jacksonville. This document may be required should you elect health benefits with another plan provider.
- If you or your dependent is 65 years old or older, please contact the Social Security Office regarding Medicare at www.ssa.gov

Life Insurance

- Once your employment ends, you have the option to convert or port your life insurance into an individual policy without evidence of insurability. or you may contact Standard Insurance Company at 1-800-843-7979 for further assistance.
- For an application to convert or port your life insurance, visit the Benefits website at www.coj.net/benefits. Scroll down to Standard Life and click on "Life Portability Application" or "Conversion Application" and follow the instructions listed.
- For questions, please contact Standard Life Insurance Company at 1.800.843.7979.

(FSA) Flexible Spending Accounts

- If you are enrolled in Flex Medical or Dependent Care at the time your employment ends, you may continue this benefit through COBRA, however, the benefit will change from Pre-Tax to Post-Tax and will terminate at the end of the plan year.
- Please call AMERIFLEX with any questions at 1.888.868.3539.

Retirement Benefits

- Prior to enrolling in retiree benefits, you must provide a document from the pension office indicating that your retirement has been approved and lists your retirement date.
- Health, dental and vision benefits are available to qualified retirees upon retirement. Retirees enroll in the same benefits in which enrolled as an active employee.
- Retirees have the option to continue a \$5,000 life insurance policy upon retirement and based on your bargaining unit as an active employee and enrollment in supplemental life may qualify for a \$10,000 or \$15,000 policy.
- FSA benefit may be continued on a post-tax basis. Please refer to the above section titled Flexible Spending Accounts for more information.
- Please visit the Employee Benefits Office, City Hall, Suite 150 to enroll prior to retiring.

Empower Retirement – 401a/457b/OBRA

- If you are enrolled in Empower at the time your employment ends, please contact an **Empower Retirement Plan On-Site Advisor** for account information and instructions.
 - Christina Jamieson, Office: 904.255.5568 or Mobile 904.252.4714
 - Jessica Lang, Office: 904.255.5572 or Mobile: 904.426.7230
- If you are deferring accrued leave hours upon retirement you **MUST** start the process at least two months **PRIOR** to your retirement date. Please contact Empowers On-Site Plan Advisors for more information.

Leave Hours

- Please contact Employee Services (TAS) at 904.255.5586 or 904.255.5587 concerning leave hours or any hours payable upon end of employment.