



# MULTNOMAH COUNTY OREGON

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DEPARTMENT OF COUNTY MANAGEMENT

## **Frequently Asked Questions - County Benefit Programs for Non-Represented Employees**

### **Medical and Dental Insurance**

Medical and dental insurance coverage will end based on the last day paid (either the last day worked or the last day of paid status).

- ⇒ If your last paid day is on or before the 15<sup>th</sup> of a month, your coverage will end on the last day of that month. Cost share for final pay period of the month will be deducted from your final paycheck.
- ⇒ If your last paid day is the 16<sup>th</sup> or later in a month, your coverage will end on the last day of the following month. Cost shares for three (3) pay periods will be deducted from your final paycheck.

### **Continuation of Medical and Dental Insurance**

COBRA is a program that allows an employee, whose County-sponsored coverage has ended, to purchase ongoing coverage under the County's health plan. The maximum coverage period available to a person who has lost coverage due to loss of employment is 18 months. You will receive a COBRA letter outlining the costs and enrollment process from the Benefits Office. COBRA coverage is not effective until the enrollment process is complete and premium(s) are paid.

If you have questions about the COBRA program, you should contact the Benefits Office at (503) 988-3477.

### **Life Insurance**

Coverage under the County-paid life insurance plan will terminate at the end of the month your employment ends. See Portability and Life Insurance Conversion sections for information on how to continue life insurance coverage after employment ends.

### **Reinstatement of Coverage – Following Return to Work**

Medical, dental, and life insurance may reinstate automatically on the first of the month following the return to work of a previously laid off employee who returns to work within 12 months of the layoff date. Coverage reinstatement means the employee and previously enrolled family members are enrolled in the same plan with the same coverage levels as employee had during prior course of County employment. If, during the layoff, you have had a family situational change (marriage, birth, adoption, change in domestic partner, etc) you will need to complete a health plan enrollment form in order to update your dependent enrollment records.

**EXCEPTION:** If an open enrollment period has occurred during your layoff period, coverage DOES NOT automatically reinstate. You must complete a new health plan enrollment form upon your return to work.

Please call the Employee Benefits Office at (503) 988-3477 if you have questions.

### **Short Term Disability:**

Coverage under the County-paid short term disability plan will end on your last day worked. Coverage is reinstated under this plan, on the first of the month following an employee's return to work.

### **Long Term Disability Plan**

Coverage under the County-paid long term disability plan will end on your last day worked. Coverage is reinstated under this plan, on the first of the month following an employee's return to work. Claims made following reinstatement of employment for a condition that originates during the layoff period are subject to the pre-existing condition clause outlined in the plan document.

## **Voluntary Insurance**

**Lifestyle Life Insurance:** Coverage terminates at the end of the month that your employment ends. Should you return to work, you have an opportunity to request enrollment in this program. However, your request for enrollment may be subject to review by the insurance carrier. You may need to provide a medical history (evidence of insurability) with your enrollment application. The completed application forms will be submitted to the insurance carrier for approval or denial. Coverage does not begin until enrollment application is approved by the insurance carrier.

### **Portability of Life Insurance:**

You have the opportunity to continue the group life coverage that was in force while you were a County employee by purchasing the coverage directly from the County's insurer, UNUM, at the County's group rates.

If you exercise your portability option, you will be insured directly by UNUM. Any questions or payments you make should be directed to their office. You will be sent a Portability Application Form following your employment termination. Please read the information completely. A fraudulent application for portability coverage will impact future benefits available to you.

If you, the employee, or your enrolled spouse/domestic partner has a medical condition that would have a material effect on life expectancy – you are not eligible to purchase portability coverage. Should this be your situation, please read the information below about Life Insurance Conversion.

Portability coverage is available to you at the group insurance rates. You may elect to carry the same amount of coverage you had as an active employee, or less – the choice is yours. The application form will include the premium information you will need to calculate the cost of portability coverage.

## **Life Insurance Conversion**

If you, or your enrolled spouse/domestic partner, are not eligible to elect the Portable Life Insurance option, the County plan also contains a conversion option, which means that upon coverage termination due to layoff, you can request to convert your group life insurance to an individual insurance plan. The conversion option is generally exercised by an individual who may be unable to purchase other life insurance on the open market.

*If you are interested in applying for conversion coverage, you must submit a Life Insurance Conversion form to UNUM within 30 days of the date your group life insurance through the County ends.*

*Please call the Employee Benefits Office at (503) 988-3477 and request a Life Insurance Conversion form. We will complete the Employer's Section of this form and mail it to you. You will need to complete the Employee's Section of the same form and mail it to UNUM within the allowable time period.*

## **Flexible Spending Accounts**

**Dependent Care Assistance Plan (DCAP):** Participation terminates on your last day of work. This means child care/elder care expenses incurred through your last day worked will be eligible for reimbursement. You may elect to re-enroll in this program if you are rehired during the same plan year. A new enrollment form would be required if you wish to re-enroll upon rehire.

**Medical Expense Reimbursement Plan (MERP):** Participation terminates on the last day of the pay period in which your last day of work falls. Only expenses incurred through your last day of participation will be eligible for reimbursement. If you choose, you may continue to contribute to this program during your layoff until the end of the current plan year, by making payments to your account through MERP COBRA. Terminating employees who are MERP participants will receive an explanation notice mailed to their home.

Should you elect to self-pay your contributions after your layoff, you can continue to submit claims for reimbursements, until your contributions end. If you are rehired in the same plan year, you will be able to re-enroll in this program following your return to work, with limited election options.

A new enrollment form would be required if you wish to re-enroll upon rehire. Upon re-enrollment, the per pay period contribution would be based on the original annual goal and the number of remaining pay periods in the plan year. Your annual goal amount cannot be changed unless, during your period of unemployment, you experience a recognized IRS Family Status Change.

## **Health Reimbursement Arrangement (HRA/VEBA)**

If you have an HRA VEBA Account, the funds in the account are yours and can be used by you and/or your eligible family members to pay for IRS qualified health/dental/vision expenses and/or insurance premiums after your separation from Multnomah County. Please direct your claims and/or inquiries to the HRA administrator, Meritain Health at 1-888-659-8828.

### **Public Employee Retirement System (PERS)**

Please contact PERS directly at (503) 603-7377 or toll-free 1-888-320-7377, if you have questions about your status.

### **Credit Unions**

Advantis Credit Union: (503) 234-9851

Point West Credit Union (503) 546-5000

### **Deferred Compensation**

Please contact Central Payroll at (503) 988-3309 if you have questions about your account.

### **County Employee Benefits Office**

If you have benefit-related questions that are not addressed on this fact sheet, please contact our office at (503) 988-3477.

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

The County's EAP program, UNUM Work-Life Balance Program, provides a number of services to employees. You have unlimited access to telephone consultation services. If needed, 3 face to face counseling sessions can be arranged. Subjects the EAP can help with are: Financial (budgeting, credit and collections), Work Situations (stress management, adjusting to change), Emotional Well-Being (grief/loss/depression). The toll-free numbers are

1-800-854-1446 (English)

1-877-858-2147 (Spanish)

1-800-999-3004 (TTY/TDD)