



## EMPLOYEE BENEFITS TERMINATION OF HEALTH INSURANCE

- Health Insurance benefits will terminate on the last day of the month following the event of termination (RIF, retirement, unpaid absence or FMLA exhausting). Note: employee's last day worked must be in the month of coverage.

Example: Last day worked is April 1<sup>st</sup>, date of termination is April 2<sup>nd</sup>, therefore coverage ends April 30<sup>th</sup>. Or, last day worked is March 31<sup>st</sup>, termination is April 1<sup>st</sup>, therefore coverage ends April 1<sup>st</sup>.

- When terminating employment, the County offers employees and their families covered by health insurance, the opportunity to elect a continuation of coverage called COBRA.
- Federal COBRA law provides terminated/retired employees 18 months of continuation coverage at 102% of the County paid premium.
- If a terminated/retired employee is interested in receiving Life Insurance conversion or continuation information, contact Employee Benefits within 30 days of termination.
- Until COBRA is elected and the first payment is received by Employee Benefits, all insurance options will be canceled. When payment is received, elected options are reinstated retroactive to the date of termination of active coverage.
- The Cobra Enrollment packet along with Cobra Rights Information will be mailed to every terminated/retired employee automatically within 2 weeks of termination.
- Participants are responsible for sending their enrollment form and monthly payments directly to the CEO-Risk Management Division, 1010 10<sup>th</sup> Street, Suite 5900, Modesto, CA 95354.
- Payments are due on the 1<sup>st</sup> day of each month. Stanislaus County does allow a 30-day grace period but payments must be received in our office by the 30th day or your coverage will be terminated.
- No cash or credit cards...either a check or money order is acceptable, made payable to Stanislaus County Risk Management.

If you have any questions, you may contact Employee Benefits at (209) 525-5717 or email [countybenefits@stancounty.com](mailto:countybenefits@stancounty.com).

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