

# Separating from Service

## Regular Employees



Things to consider when leaving employment with the City of Redmond...



### Important Dates

Your healthcare coverage continues through the last day of the month in which you separate from service.

Your life insurance benefits end on your last day of employment.

Retirement contributions will be made on your final paycheck, accounts cannot be distributed until after these deposits are made.



### Final Pay

Your final paycheck will be direct deposited. This check will include any accrued, unused vacation or other eligible leave cash-outs.

For copies of paystubs, contact [redmondpayroll@redmond.gov](mailto:redmondpayroll@redmond.gov).



### Accrued Leaves and Sick Time

You will receive a payment of your accrued, but unused vacation days, comp time, and/or any remaining unused floating holiday hours, with your final paycheck.

Unless you are eligible for a retirement bonus as defined by the Personnel Manual or your Collective Bargaining Agreement, any unused sick leave will be forfeited.



### Tax Forms

Your W-2 Form and 1095-C Form (if you were enrolled in one of the City's medical plans) will be mailed to the address you have on file by January 31.

#### **ACTION ITEM**

All [address changes](#) should be provided to HR to ensure you receive this tax form.

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The City's Benefits Advocate is Gallagher Benefit Services. Human Resources will notify Gallagher of your separation from the City.

## Gallagher Benefit Services

For questions on healthcare benefits:

Phone: 800.542.3737, Hours: M-F, 6am-6pm PST

Email: [BAC.CityofRedmondWA@ajg.com](mailto:BAC.CityofRedmondWA@ajg.com).

### Medical, Dental, Vision, and EAP

- Your coverage will end on the last day of the month in which you separate from employment.

### COBRA

- You and your dependents may elect to continue coverage at your own expense under COBRA, generally for a period of up to 18 months.

### What to Expect

- Within **30 days after** your separation date, you will receive a letter from **Flexible Benefit Services** with information on your rights under COBRA, the cost of coverage, and an election form.
- You have **60 days** from the date on the letter, or the date your coverage ends, whichever is later, to elect COBRA continuation coverage.
- Once an election is made and payment is received, coverage will be effective upon the first of the month following the date your coverage ended.
- **Please note that coverage will not be reinstated until payment has been made.** Your coverage will be reinstated retroactively, but during this gap if you need to see a provider or fill a prescription you may need to pay out of pocket and then seek reimbursement once coverage is reinstated.

Phone (888) 345- 7990

Website: <https://portal.myflexcobra.com>

Hours: M-F, 8-5



## Health Benefits

## COBRA Rates



## Individual Health Plans

Individual Marketplace: GoHealth is offered through Gallagher at no cost.

Through GoHealth, you may:

- Sign up for coverage [online](#) or via phone 855.546.1209.
- Speak to licensed agents
- Explore 300 carriers nationwide and in nearly all of the 50 states

Health Plan Marketplace

- Find information about health benefits and rates at Washington's health plan marketplace: [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). *Please note that there is a similar website that is not the registered site for our state.*

## Go Health

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## Navia Benefit Solutions Flexible Spending

### Flexible Spending Account (FSA)

If you are enrolled in an FSA, your plan coverage will end on the last day of the month in which you separate from employment and you must complete the [FSA Employee Termination Form](#) prior to your last day of employment.

- **Healthcare FSA:** If you terminate employment during the plan year, upon separation, you may:
  - Stop participation, accelerate your deductions on your final paycheck or elect COBRA
- **Daycare FSA:** If you terminate employment during the plan year, your benefit will cease. You can still access the funds in your account through end of the plan year (even when dates of service are post termination date)

For questions regarding your FSA, please contact Navia:

Website: [www.naviabenefits.com](http://www.naviabenefits.com)

Phone: 800.669.3539, Hours: M-F, 8-5

email [customerservice@naviabenefits.com](mailto:customerservice@naviabenefits.com).



## HRA VEBA

### Health Reimbursement Arrangement (HRA) Voluntary Employee Benefits Arrangement (VEBA)

- If you have monthly contributions to HRA VEBA through your union contract, you may be eligible for COBRA continuation coverage, and you will receive a COBRA packet from HRA VEBA.
- For more information regarding your HRA VEBA account options, please contact HRA VEBA by phone (888) 659-8828 or email them by logging in through your account.



## **Tax** **Considerations**

We remind you to consider your retirement plan distribution options carefully and encourage you to consult with your financial or tax consultant regarding federal tax implications and/or tax penalties associated with withdrawals from retirement plans. Tax considerations include:

- Exploring your options for tax deferrals on large accrual cash outs in your final paycheck
- Reviewing the appropriate IRS publications regarding 401/457 plan distributions
- Obtaining tax advice on pension or retirement plans distribution from a qualified tax consultant
- Paying any outstanding MEBT loan balance in full so that it does not become a taxable event

# Separation From Service - Retirement Benefits



## MEBT

Municipal Employee's Benefit Trust (MEBT)

- You have several choices for distribution of your account. However, you must take a minimum distribution no later than April 1 of the calendar year following the year in which you attain age 70½.

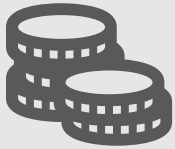
What to expect:

- Once you receive your final paycheck from the City, you will be sent distribution information from Northwest Plan Services that explains all your options. All distributions request should be initiated online.

For questions regarding your MEBT benefit options, please contact Northwest Plan Services (MEBT Recordkeeper):

Website: [www.mebt.org](http://www.mebt.org) ([www.nwps401k.com](http://www.nwps401k.com))

Phone: 877.690.5410, Hours: M-F, 8-5



## DRS

Department of Retirement Services (DRS)

As a City of Redmond employee, you earned credits in a DRS retirement plan. You may be eligible for retirement or distribution of your account.

For more information regarding your DRS benefit options and vesting, please contact DRS:

Phone (800) 547- 6657

Email [drs.contact@drs.wa.gov](mailto:drs.contact@drs.wa.gov).

Website: [www.drs.wa.gov](http://www.drs.wa.gov)

Hours: M-F, 8-5

MetLife - 457 Deferred Compensation Plan



## MetLife

- If you contributed to the MetLife 457 plan, you may remain on the plan, take a distribution, or request a rollover.
- For questions on your options upon separation, please contact :  
MetLife by phone (800) 543-2520 or (360) 787 -2700

OR

Ty Lee, Financial Services Representative, mobile: (253) 620-9539,  
email: [tylee@financialguide.com](mailto:tylee@financialguide.com)

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## Social Security Administration

### SSA

City of Redmond does not participate in the Social Security Administration Program and your DRS retirement pension provides the required replacement plan.

You may have been eligible for SSA benefits through other employment or spouse or former spouse SSA account, there may be offsets to eligible Social Security benefits due to the Windfall Elimination Provision or Government Pension Offset Provision.

For more information, please contact SSA by phone (800) 772-1213.



## The Standard

### Life Insurance

- Your City life insurance coverage ends on your separation date.
- You have the right to convert your current group term life insurance to an individual policy within 31 days of the date of your separation of employment.
- For questions on options regarding your life insurance benefits, contact The Standard:

Website: [www.standard.com](http://www.standard.com)

Participant account access: <http://www.standard.com/mhs>

Phone: (888) 937-4783 or (800) 378-4668.

## City of Redmond Human Resources

15670 NE 85th St., M/S 3NHR

PO Box 97010

Redmond, WA 98073-9710

Phone: 425-556-2120, Hours: 8-5



### Employment Verification

Requests for employment verification, including dates of service, salary and hours verification, should be emailed to [redmondpayroll@redmond.gov](mailto:redmondpayroll@redmond.gov) or faxed to (425) 556-2129

*We wish you the best in your future endeavors!*

