

2024 PLAN YEAR LEAVING EMPLOYMENT: IMPORTANT BENEFITS INFORMATION



Johnson County Community College offers continuation of benefit options to covered employees upon an approved Leave of Absence (LOA), retirement, or upon separation of employment from the College. Most of the benefit options offered to active employees are available to you, except Short-Term Disability through The Standard, unless these benefits were not selected when you were still an active employee.

BENEFITS END DATE

BENEFITS	Full-Time Benefits Eligible Employees
Medical, HSA, FSA*, Dental, Vision, EAP, Life Insurance	Benefits stop at the end of the month you leave the college. EX: If you leave JCCC on June 4, benefits will end June 30.

*Services for qualifying expenses must be incurred prior to the date of termination.
Claims may be submitted through Dec. 31 of the year you leave.

MEDICARE ELIGIBILITY

When you become Medicare eligible (typically the beginning of the month in which you reach age 65) during the Retiree Continuation period, you are no longer eligible to continue coverage through the College. If your covered spouse becomes eligible for Medicare before you, then your spouse's coverage will end. You will want to enroll in Medicare Part A, B, D, and likely a Medicare Supplement policy.

For more information, visit [medicare.gov](https://www.medicare.gov) or call **800-633-4227**.



If you need a Medicare REQUEST FOR EMPLOYMENT INFORMATION Form (CMS-L564) completed for you and/or your covered spouse, please email the Benefits Department at hrbenefits@jccc.edu.

OPTIONS TO CONTINUE BENEFITS

Once your benefits coverage ends, you may elect to continue JCCC's group health insurance benefits under COBRA provisions. COBRA typically extends coverage for up to an 18-month period after your coverage with the College ends.

If you elect KPERs Retirement when you leave the College, you may be allowed to elect COBRA continuation OR Retiree Medical Continuation. Retiree Continuation allows eligible KPERs retirees to continue medical plan coverage until you become eligible for Medicare. If you are eligible, TWO separate packets will be mailed to your home address by Tri-Star Systems.

JCCC's COBRA administrator will mail notices to your home address within 15-days of your employee coverage ending. Depending on your last day worked, you may experience a lapse in coverage. You must pay the required premiums and expenses on a timely basis for coverage to remain in effect or be reinstated retroactively back to your eligibility date. Your enrollment form(s) will need to be postmarked no later than the enrollment deadline listed in your COBRA and Retiree packet(s).

Make sure you read all info sent to you!



COBRA & Retiree Benefits Continuation

If you receive a COBRA / Retiree packet(s), please fill it / them out and return, along with your first premium payment, to:

Tri-Star Systems
Attn: COBRA/ RETIREE
16401 Swingley Ridge Rd.,
Suite 250
Chesterfield, MO 63017



IMPORTANT: Please make your check payable to Tri-Star Systems or set-up an electronic ACH payment.

For questions, contact Tri-Star Systems Customer Service at **1-800-727-0182** or **316-576-4022**, option #2 or via email at cobra@tri-starsystems.com.

2024 MONTHLY PREMIUM RATES*			
Retiree Medical and COBRA Continuation (includes 2% administrative fee)			
Carrier/Plan	Single	You + One	Family
Preferred-Care Blue EPO	\$1,278.97	\$2,340.86	\$3,210.07
Preferred-Care Blue PPO	\$1,254.00	\$2,295.06	\$3,144.67
Preferred-Care Blue Blue Saver HDHP	\$1,120.38	\$2,050.24	\$2,808.99
BlueSelect Plus PPO	\$1,104.13	\$2,020.25	\$2,767.91
BlueSelect Plus HDHP + Spira Care	\$986.52	\$1,804.78	\$2,472.48
Delta Dental KS Plan	\$36.45	\$71.89	\$127.70
Surency Vision	\$14.22	\$27.41	\$38.22
Employee Assistance Program (EAP)	\$1.30		
Health Care FSA	Elected deduction per month		

*Plans, benefits, options, and premiums rates/expenses are not guaranteed and are subject to change or termination at any time.

VOLUNTARY LIFE INSURANCE

Portability and/or conversion options through The Standard may be available if your application is approved by The Standard. **You have 31 days from termination of employment to apply for conversion and 60 days to apply for portability.** JCCC information will be verified when The Standard receives your application.

Click the links below and follow the instructions to apply for JCCC and KPERS group term life insurance portability or conversion options:

LIFE INSURANCE CONTINUATION: THE STANDARD	
WHAT	HOW
JCCC Group Life (Group #151414) Continuation Portability/ Conversion	Portability/Conversion FAQ: http://www.standard.com/eforms/14048.pdf Portability Application: http://www.standard.com/eforms/9178_60days.pdf Conversion Packet with rates: https://www.standard.com/eforms/9563_60days.pdf
KPERS Group Life Continuation Portability/ Conversion	Conversion Packet: https://www.standard.com/eforms/9563_753781.pdf Conversion Calculator: https://www.standard.com/mybenefits/kpers/conversion_premium.html Portability Application: https://www.standard.com/eforms/9178_753781.pdf FAQ – Portability and Conversion: https://www.standard.com/eforms/14048_753781.pdf

CHANGE OF ADDRESS

If you are moving you will need to update your address with your HR Employment Specialist in order to get applicable COBRA/Retiree Notice(s) of Benefits Continuation, as well as your 1095s and W2 on a timely basis. That will flow through to all of the Healthcare carriers. You will need to update KPERS separately. If you are enrolled in a 403(b) or 457(b) you will need to update your personal TIAA portal.



AFFORDABLE CARE ACT BENEFITS

The Affordable Care Act (ACA) provides the opportunity for you to choose health insurance benefits through the federal government’s insurance program. Plan options and premium rates vary based upon the plan selected. It is a good idea to compare JCCC’s benefit programs, including COBRA and Retiree Continuation of coverage, with benefits available through the ACA, as well as individual insurance policies. You cannot be enrolled in both the College’s plan and ACA benefits.

Outside of the open enrollment periods, you are generally eligible to apply for coverage through the ACA within 60 days of experiencing a qualifying event (such as losing your coverage through the College).

NOTE: The JCCC Benefits Department is unable to answer questions related to ACA benefits. For ACA information go to healthcare.gov.

IMPORTANT CONTACTS

Coverage	Contact	Phone	Website
Medical	Blue Cross Blue Shield KC	816-395-3380	bluekc.com
Dental	Delta Dental of Kansas	800-234-3375	deltadentalks.com
Vision	Surency Vision	866-818-8805	surency.com
Health Savings Account	UMB	866-520-4472	hsa.umb.com
Flexible Spending Accounts	ASI Flex	800-659-3035	asiflex.com
HRA (VERB)	ASI Flex	800-659-3035	asiflex.com
Voluntary Group Life (Group #151414)	The Standard	800-628-8600	standard.com
Short-Term Disability	The Standard	800-368-2859	standard.com
EAP	Deer Oaks	888-993-7650	deeroakseap.com
403(b) / 457(b) Retirement	TIAA	Customer Support & Telephonic Counseling Center: 800-842-2252	tiaa.org
COBRA / Retiree benefits continuation	Tri-Star Systems	800-727-0182	tri-starsystems.com Email: cobra@tri-starsystems.com
Medicare	U.S. Centers for Medicare & Medicaid Services	800-772-1213	medicare.gov
KPERS	KPERS	888-275-5737	KPERS.org