

POST-EMPLOYMENT FREQUENTLY ASKED BENEFIT QUESTIONS



This is a guide for full-time employees ending active employment with Bi-State Development, for any reason other than Retirement. These Frequently Asked Questions about Benefits are general in nature. If you have a specific question, please contact the Benefits Department at 314-982-1400 x 3006.

Medical/Pharmacy, Dental, Vision Questions

1. *I just ended active employment with Bi-State Development, how long will my Medical/Pharmacy, Dental, &/or Vision benefits remain effective?*

Your **current medical/pharmacy, dental, and/or vision plan** coverage will end on the **last day of the month** in which your employment ends. If your employment ends on the last day of the month, then your coverage will end that day.

2. *What is COBRA? And when will I receive my COBRA paperwork?*

You will be sent a COBRA (Consolidated Omnibus Budget Reconciliation Act) packet from **NueSynergy**, which will allow you and/or your dependent(s) to continue health plan coverage at the full monthly price of the plan for up to 18 months for yourself and 36 months for dependents. The COBRA offer and information will be sent to your home address within a couple of weeks after your coverage ends. You will have 60 days, from the date you receive the COBRA notice, to elect COBRA coverage which is then back-dated to the first of the month following your coverage end date so there is NO gap in your coverage period. The payments for coverage are to be sent directly to **NueSynergy**. If you have any further questions, you can contact **NueSynergy at 1-855-890-7239**.

3. *I elected COBRA coverage for Medical/Pharmacy and/or Dental, will I receive new cards?*

Yes, you will receive new cards for Medical/Pharmacy, Cigna and Express Scripts and/or Dental, Delta Dental of Missouri depending on your elections.

Life Insurance Questions

1. *I just ended active employment with Bi-State Development, how long is my Life Insurance effective?*

Your current **Group Life Insurance** and any Voluntary or Supplemental Life Insurance policies **end on your last day of employment**. This includes Life Insurance for dependents (Spouse and/or Children).

2. *Can I take/convert/port my life insurance policy?*

Yes, you have **31 days from your last day of employment** to convert or port your group life policy to an individual plan. You must have had coverage for one year/12 consecutive months and be under the age of 70. You would pay your premium payment directly to New York Life Group Benefit Solutions, which is our current Life Insurance carrier. If you need more information, such as how much your current policy would cost, contact **New York Life at 1-800-225-5695**.

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Questions about Vacation, Paid Time Off, etc.

1. *Do I get my unused Vacation or Paid Time Off paid out to me?*

For **Weekly Employees**: The remaining Vacation and Paid Time Off is paid out, and if not terminated due to cause, you will receive your pro-rated Vacation amount based on years of service, per the Union contract. Sick leave is not paid out.

For **Biweekly Employees**: The remaining Paid Time Off balance is paid out, a maximum of 360 hours.

For **both Weekly and Biweekly**: the check is paid the following pay period after separation.

2. *Will deductions be taken from my final paycheck?*

Yes, all regular deductions will be taken along with any additional plan premiums owed and/or salary advances. Also, deducted from your final paycheck would be cost for any items not returned to your supervisor upon separation, such as keys, badge, tools, etc. If you have any questions, contact **Payroll at 314-982-1400 x 1307**.

3. *How will I receive my final pay?*

You will receive your final pay check in the same method that you have currently set up, direct deposit or check. You will also receive a **Statement of Earnings** to your home address since you will no longer have access to check stubs online.

Pension, 401k, Retirement Questions

1. *I made contributions to the Pension plan, what happens to that money?*

Pension plan participants can find out their options by contacting **Milliman**, our **Pension Plan administrator**, at **1-877-265-7703**. Your options will be based on your years of credited service. Please note that Milliman cannot process request for cash outs until they have been provided with your termination date and final pension deductions, which Bi-State will provide them. This information is sent to Milliman once a month, at the beginning of the month.

Once this information is received by Milliman, they will send a Termination Letter to your home, explaining what your specific options are based on your credited years of service and if you have vested or not into your participating pension plan.

2. *I had a 401k account set up through Bi-State Development, what happens to the money in the account?*

You can contact **Lincoln Financial Group at 1-800-234-3500** if you have funds in your 401k account, even if you did not voluntarily contribute via payroll deductions. Lincoln Financial will explain your options.

If your account has *\$5,000 or more*, you can keep the account open, but no longer make contributions to the account or take out a loan. You will be able to roll the funds over to another employer's qualified plan without any taxable consequences if desired. If there is *less than \$5,000* in your 401k account, Lincoln Financial Group will send you a letter explaining your distribution options in which you will have 60 days to select one of the options provided in the letter. If a choice is not made within the 60 days, Lincoln Financial

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Group will send you a distribution check, which is seen as income for that year and you will be charged an early distribution tax penalty (if you are under the age of 59 ½) and the amount will also be taxed as regular income.

3. What happens if I had a loan from the 401k plan?

If you have an outstanding 401k loan through Lincoln Financial Group, contact them at **1-800-234-3500**, **immediately**. You should receive a letter from Bi-State explaining your two options; pay the whole loan off within 90 days; or pay enough on the loan so that it is current and not in default, then make ongoing/regular payments directly to Lincoln Financial Group. The most important thing is to call **Lincoln Financial Group at 1-800-234-3500**.

Questions about other Benefits: Flex Spending Accounts, Unum

1. I was enrolled in the Health Care Flex Spending Plan, can I still use my debit card?

Upon the end of employment, you will no longer be able to use your debit card or submit documentation/receipts for expenses that you incurred past your separation/termination date. You can submit documentation/receipts to NueSynergy for qualifying expenses up to 90 days past your last day of employment for expenses you incurred on or before your last day of employment. You can contact **NueSynergy at 1-855-890-7239** if you have additional questions.

2. If I had a Health Care or Dependent Care Flex Spending Account, can I still file a claim for reimbursement if I no longer work there?

Yes, the expense/service must have occurred within the plan year and on or before your last day of employment. You have 90 days from your last day of employment to file a claim for reimbursement from NueSynergy. For further questions, please contact **NueSynergy at 1-855-890-7239**.

3. Can I continue my Unum benefits? (Accident Plan, Critical Illness, Whole Life, Short Term Disability, Hospital Indemnity, &/or Pet Insurance)

Yes, Unum will send a letter to your home address about how to continue the plans that you were enrolled in, such as the Accident Plan, Critical Illness Plan, Whole Life, Short Term Disability, Hospital Indemnity, and/or Pet Insurance. If you would like further information, contact **Unum at 1-800-635-5597**.

4. When does the Employee Assistance Program end?

Your access to the Employee Assistance Program (EAP) **ends on your last day of employment**, however, if you have the medical plan, you will have access to mental health benefits through the end of the month in which employment ended.

Job Verifications, References, Other Paperwork

1. I am filling out employment applications, verifications, and/or other paperwork, what address or contact information should I use for Bi-State Development?

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When completing applications or any forms, use the Bi-State Development Headquarters information below so that the paperwork can be processed in a timely manner and by the correct department. Do not use the addresses for the facilities.

Bi-State Development

211 North Broadway, Suite 700

St. Louis, MO 63102

Include “Attn: _____” to the necessary department, such as Payroll, Human Resources, etc.

2. How does Bi-State Development verify employment? What information will Bi-State Development provide a future employer?

Bi-State Development uses **The Work Number** to verify employment and income. The Work Number allows verifiers to access options on-line, at www.theworknumber.com, or by calling 1-800-967-5690. The Bi-State Development employer code is 13148. This is an automated system that allows verifiers to receive standardized information about an employee, such as Name of Company, Job Title, and Dates of Employment.

Personal Information

1. I moved or I am planning on moving, do I need to notify Bi-State Development?

Please keep your address updated with Bi-State Development so that you receive important mailings, such as tax information, benefit and COBRA information, etc. The Bi-State Benefits Department can be reached at 314-982-1400 ext. 3006.

2. I moved and have pension, 401(k) or medical/HRA retiree benefits, do I need to notify Bi-State Development?

Please keep your address updated with Bi-State Development at all times if you have retiree benefits now or in the future. The Benefits Department will provide those updates to its various vendors. The Bi-State Benefits Department can be reached at 314-982-1400 ext. 3006.

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