



## Montgomery County Public Schools

### **Separation From Employment Or Change In Employment Status**

The following benefits information is provided to full-time or part-time (20+ hours/week) employees separating employment from Montgomery County Public Schools and to those employees changing employment status from full time to part time. All information should be read carefully to insure that the impact of employment separation or change in employment status on personal benefits is thoroughly understood. Specific questions or concerns should be directed to the Payroll & Benefits Department at 540-382-5100.

#### **Life Insurance (Full-time employees)**

The Securian/Minnesota Life Insurance program may be converted to an individual policy provided the employee leaving MCPS elects this conversion within 31 calendar days of employment separation. You may contact Securian/Minnesota Life at 1-800-441-2258 for more information.

**NOTE 1:** Accidental and dismemberment coverage ceases at termination; however, natural death benefits continue for 31 calendar days after termination.

**NOTE 2:** If you have reached retirement eligibility but defer retirement and do not take a refund of your member contributions and interest, some of your life insurance benefits will continue after you leave your position.

#### **Optional Life Insurance (Full-time employees)**

Securian/Minnesota Optional Life Insurance does have an insurance conversion privilege. Application must be made to Securian/Minnesota Life within 31 calendar days of the date you separate employment. Rates are non-group rates once you terminate active employment. You may contact Securian/Minnesota Life at 1-800-441-2258 for more information.

#### **Sick Leave (Full-time employees)**

You may elect to have your unused sick leave paid out to you. According to School Board Policy 5-7.5, unused sick leave will be paid to each full-time salaried employee who is eligible for the Virginia Retirement System upon termination of employment from the Montgomery County Public School system.



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Payment will not exceed a total of \$5,000.00 and will be computed at a rate of 25% of the daily salary X remaining sick leave days, excluding coaches/sponsors' supplements in effect at the time of termination. To be eligible, an employee must have completed a minimum of five (5) years of uninterrupted service including the year of termination. Such service shall have been in a sick leave earning position in the Montgomery County Public School system.

You may also request your unused sick leave days to be transferred to another school division up to three (3) years after employment separation. This must be requested in writing from that school division.

### **Annual Leave (12 Month Employees)**

Any accrued unused annual leave will be paid out to you.

### **Personal Leave and/or Wellness Leave**

Any unused personal leave or wellness leave cannot be paid out to you.

### **Other Benefits**

1. Anthem Health Insurance  
Please, contact the Payroll & Benefits Department at 540-382-5100 to find out when your Anthem Health Insurance coverage ends.
2. Cafeteria 125 Benefits administered by Gallagher  
Coverage will end the last day of the month that your employment ends. You have 30 days from the date of separation to contact the carriers if you wish to continue any of these benefits.
  - a) Unum Short-Term Disability:  
Once an employee is on the Unum disability plan for 3 months, you can port the coverage for one year at the same cost without evidence of insurability. You have 30 days from your date of termination to contact Unum to port your coverage by calling 1-877-225-2712.



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b) Texas Life Insurance (Grandfathered Plan)

When you leave employment, you may continue your Texas Life Whole Life coverage by having the premiums that are currently deducted from your paycheck drafted from your bank account.

If you do not switch to direct billing and there is any cash value associated with the policy, Texas Life will use it to pay the premiums until it is exhausted, at which point the policy will lapse. If you wish to receive the cash value you may have accumulated or to continue your coverage, you must contact Texas Life at 1-800- 283-9233 prompt #3 to request it.

c) To Continue Other Plans

You may continue your Unum Group Accident, Chubb Group Critical Illness, and Unum Group Hospital Indemnity, Chubb Lifetime Benefit Term Insurance, &/or LegalShield plan(s) by having the premiums currently deducted from your paycheck drafted from your bank account or billed to your home. For more information, contact:

Unum at 1-800-635-5597

Chubb at 1-855-241-9891

LegalShield at 1-877-825-3797

## **COBRA**

You and your covered dependents are eligible to continue coverage for Anthem Health Insurance and certain Cafeteria 125 Benefits (dental insurance, vision insurance, medical reimbursement account) through COBRA. Upon termination, the Payroll & Benefits Department will notify MCPS's COBRA provider, Interactive Medical Systems (IMS) and IMS will send you information regarding COBRA. For more detailed information, please call IMS at 1-800-426-8739.