



Employee Benefits at Termination

Not applicable to Retirement, Transfer, or Layoff

When the termination event is processed, UW-Shared Services, Service Operations will send a notice to the employee outlining the employee’s continuation or conversion rights for the benefits the employee is enrolled in at the time of termination. Employee must contact UW-Shared Services, Service Operations for continuation and/or conversion applications. Completed continuation/conversion applications must be submitted by the employee directly to the vendor.

Benefit Plan	Guidelines	Action to Take by Benefits Administrator
Employee Assistance Program (EAP)	<ul style="list-style-type: none"> The EAP provides employees and members of their household with confidential resources to address personal concerns and/or legal/financial situations. Services are provided at no cost to them or the members of their household for 12 months following termination. Review the EAP web page for more information. 	None
State Group Health Insurance	<ul style="list-style-type: none"> Coverage ends at the end of the month of termination. Employee may continue coverage through COBRA for up to 18 months by submitting the continuation application within 60 days of the coverage end date or the date on the continuation notice (whichever is later) and paying the full premium. 	None
Preventive Dental Insurance	<ul style="list-style-type: none"> If employee has 20+ years of service and does not take a separation benefit: <ul style="list-style-type: none"> Sick leave hours can be converted to credits and used to pay State Group Health Insurance premiums. Coverage can be continued for life. 	
Supplemental Dental Insurance	<ul style="list-style-type: none"> Employee may only continue coverage that was in force at termination. 	
Vision Insurance	<ul style="list-style-type: none"> Each covered family member has an individual right to continue coverage. 	
State Group Life Insurance	<ul style="list-style-type: none"> Coverage ends at the end of the month of termination. Employee is eligible to <i>continue</i> group coverage for life if: <ul style="list-style-type: none"> Wisconsin Retirement System (WRS) coverage began before January 1, 1990 or employee has been covered under the group life insurance plan for at least one month during each of 5 separate calendar years; AND All the requirements for receiving an immediate WRS annuity are met except the filing of the application; or The sum of the creditable years of WRS service before January 1, 1990 plus the number of years participating in the life insurance plan after 1989 equals 20 years; or Employee has 20 years of service on payroll with the State of Wisconsin. Department of Employee Trust Funds (ETF) must receive continuation application within 31 days of Employee’s coverage end date. If employee is NOT eligible to continue coverage, employee may <i>convert</i> coverage if insured with the group plan for the entire six months preceding termination and is under age 65. Employee must submit the conversion application and first month’s premium payment within 31 days of the coverage end date. 	None



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Individual & Family Life Insurance	<ul style="list-style-type: none"> Coverage ends at the end of the month of termination. Employee may convert to an individual policy by submitting a conversion application and first month's premium payment within 31 days of the coverage end date. 	None
UW Employees, Inc. Life Insurance	<p>The UW Employees, Inc. Life Insurance Plan will terminate effective January 1, 2025.</p> <ul style="list-style-type: none"> Coverage ends at the end of the month of termination. Employee may convert to an individual policy by submitting a conversion application and first month's premium payment within 31 days of the coverage end date or December 31, 2024, whichever occurs first. 	
University Insurance Association (UIA) Life Insurance	<p>The University Insurance Association Life Insurance Plan will terminate effective January 1, 2025.</p> <ul style="list-style-type: none"> Employees currently enrolled have coverage through December 31, 2024. Employees who have been insured for at least five years have a limited conversion right to convert up to \$10,000 to an individual policy by submitting a conversion application and first premium payment by January 31, 2025 (within 31 days of the coverage end date). 	None
Accidental Death & Dismemberment (AD&D) Insurance	<ul style="list-style-type: none"> Coverage ends at the end of the month of termination. Employee may convert to an individual policy by contacting Zurich American Insurance within 60 days of coverage end date. 	None
Accident Insurance	<ul style="list-style-type: none"> Coverage ends at the end of the month of termination. Employee may continue coverage by submitting a portability election and first month's premium payment within 31 days from the date notified of their rights or date their coverage ended, whichever is later. 	None
Income Continuation Insurance	<ul style="list-style-type: none"> Coverage ends at termination. No option to continue or convert coverage. 	None

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Flexible Spending Account (FSA)	<p>Health Care FSA / Limited Purpose FSA</p> <ul style="list-style-type: none"> • <i>If employee has carryover FSA from prior year, but no current year FSA:</i> <ul style="list-style-type: none"> ○ Employee may incur eligible expenses through end of month in which their employment ends. • <i>If employee has current year FSA:</i> <ul style="list-style-type: none"> ○ Employee may incur eligible expenses through end of month in which their employment ends unless they meet their full annual pledge.* *Unused funds are forfeited. Applies to both carryover and current year FSA funds. ○ If full annual pledge is met, employee may continue to incur eligible expenses through December 31st (applies to carryover and current year FSA funds). Full annual pledge may be met by: <ul style="list-style-type: none"> ▪ Contributing remaining annual amount pre-tax on last paycheck; or ▪ Submitting continuation application and after-tax payments to the Department of Employee Trust Funds (ETF). • <i>If employee has current year FSA but does not continue coverage, at the end of the month following their termination of employment date, their coverage will end and their payment card will be deactivated. If they have eligible expenses to submit for reimbursement but after their payment card has been deactivated, they will need to submit them manually either electronically or via U.S. Mail.</i> <p>Dependent Day Care Account</p> <ul style="list-style-type: none"> • Employee cannot continue dependent day care contributions. Eligible expenses may be incurred through the end of the plan year (December 31st). Employee can request reimbursement for eligible expenses until account is exhausted or until March 31st following the end of the plan year (whichever comes first). <p>Last day to submit claims for Health Care/Limited Purpose FSAs and Dependent Day Care Account is March 31st following the end of the plan year.</p>	<p>If employee would like to contribute remaining annual pledge via payroll before termination:</p> <p>FSA Event: 1st day of the pay period the FSA amount should change. FSA Event should be created before TERM Event is processed.</p>



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Health Savings Account (HSA)	<ul style="list-style-type: none"> • Pre-tax contributions will end with last paycheck. • Post-tax contributions (up to the annual maximum) can be made after termination if employee is enrolled in an HDHP through COBRA with the Universities of Wisconsin or through other employment that offers an HSA qualified HDHP. • Employee may continue to use money in their HSA to pay for qualified medical, dental, vision expenses. • Employee can move their HSA funds to another HSA vendor or leave the funds with the current plan administrator. <ul style="list-style-type: none"> ○ If the employee leaves their funds with the current plan administrator or does not take any action to move their funds to another HSA vendor within 30 days of termination, their HSA will automatically convert to an individual HSA (not affiliated with State of WI employment) and a monthly administrative fee will automatically be deducted from their HSA. 	<p>None</p>
Wisconsin Retirement System (WRS)	<ul style="list-style-type: none"> • Contributions end on last paycheck. • Employee must contact Department of Employee Trust Funds (ETF) for options upon termination. • Employee may start their retirement benefit when they reach age 55 (age 50 for protective categories) or take a separation benefit (employee contributions plus accrued interest). • May leave contributions in WRS to accumulate interest. • If not vested, employee can only take a separation benefit (at any time). May leave money in WRS to accumulate interest. • If employee takes a separation benefit, years of service are zeroed out. If they return to state service, they will start with no prior service. 	<p>None</p>
UW 403(b) Supplemental Retirement Program (SRP)	<ul style="list-style-type: none"> • Contributions end on last paycheck. 	<p>Direct employee to contact their recordkeeper(s) for options.</p>
Wisconsin Deferred Compensation (WDC) 457 Program		

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Timesheets & Leave Reports	<ul style="list-style-type: none"> Faculty, Academic Staff and Limited Appointees <i>must enter all leave reports prior to their termination date</i> or their sick leave will be reduced upon their termination date. 	Confirm all timesheets and leave reports have been entered.
Vacation, Personal Holiday, Floating Legal Holiday	<ul style="list-style-type: none"> If applicable, enter any payouts for Vacation, Personal Holiday, Floating Legal Holiday (must be earned by termination) and Banked leave hours. Process Payouts and Paybacks upon Termination or Transfer in HRS (KB 17670) for more information. 	Enter leave payouts (UW-Shared Services completes for all campuses except UW-Madison, UW-Milwaukee, UW-Stout)
Sick Leave	<ul style="list-style-type: none"> Sick leave balance will be lost unless: <ul style="list-style-type: none"> Employee is transferring to another state agency. Review the Sick Leave Credit Transfer Between State Agencies for state agencies that accept sick leave credits. Employee returns within reinstatement period: <ul style="list-style-type: none"> University Staff – <ul style="list-style-type: none"> Return within 5 years to any leave-earning appointment. Faculty, Academic Staff, Limited appointee – <ul style="list-style-type: none"> Return within 3 years to a Faculty, Academic Staff or Limited appointment; or Return within 5 years to a University Staff position. If employee has 20+ years of creditable WRS service they can use their unused sick leave credits to pay post-termination State Group Health Insurance premiums for themselves and their spouse and/or dependents. 	Certify sick leave credits with ETF (UW-Shared Services completes for all campuses except UW-Madison). ETF requires that employees sick leave credits be certified within 30 days of termination.