

University of Cincinnati – Information about Employee Benefits Following Separation of Employment

The benefit elections an employee makes when initially eligible or during annual enrollment remain in effect for the calendar year of the election, as long as the employee remains an eligible employee of the university. Coverage ends following separation of employment.

The table below shows when an employee's coverage under each benefit plan ends if his/her employment were terminated. It also shows what options the employee has to continue that coverage after termination.

<i>Benefit</i>	<i>Coverage End</i>	<i>Options Available</i>
Dental Insurance	Last day of the month in which employment ends	COBRA
Employee Life Insurance	Last day of the month in which employment ends	Portability or Conversion available if elected and premium paid within 31 days of coverage termination
Family Life Insurance	Last day of the month in which employment ends	Portability or Conversion may be available* (only applicable if Employee coverage is continued)
Flexible Spending Accounts	Last day of the month in which employment ends	Contributions may continue to the Health Care Account under COBRA on an after-tax basis.
Long-term Care	Last day of the month in which employment ends or end of month in which last premium was paid	Billed-at-home policy available
Long-term Disability	Last day of active employment	None
Medical Insurance	Last day of the month in which employment ends	COBRA
Personal Accident Insurance	Last day of the month in which employment ends	Coverage is portable if Employee Life Insurance is continued through that plan's portability feature
Tuition Remission	Last day of term	None