

BENEFITS UPON TERMINATION DUE TO PERMANENT LAYOFF

Benefit Type	How Long is Coverage Available	Payment of Premiums	Employee-Required Contributions	Employer-Required Contributions
WRS	WRS contribution and service credits cease at termination following the employer's report of final service and earnings.	Employee and employer contributions cease upon termination. The employee is eligible to take a separation or retirement benefit depending on their age. Contributions left within the fund continue to accrue annual interest.		
LIFE	Coverage will continue through the end of the month following the month in which the employee terminates. Employees insured for six or more continuous months at the time coverage ends may continue or convert life insurance coverage. See subchapter 1603 of the Group Life Insurance Administration Manual for details.	Employee and employer contributions end the last day of the month following the month in which the employee terminates. Example: An employee terminating on May 20, 2004 will have life insurance coverage through June 30, 2004, at which time coverage will end.		
HEALTH	An additional 3 months of employer contribution toward premium. Thereafter, employee may continue: 1) Up to five years using converted sick leave to pay premiums until the sick leave credits are exhausted; 2) Followed by 36 months under COBRA continuation provisions, by paying full premium after the employer contribution ends or after sick leave credits are exhausted, or 3) For life if employee has 20 years of creditable service, with premiums paid by the employee or from sick leave conversion credits if the employee begins or is eligible for an immediate WRS annuity.	Paid in advance by deduction from last payroll check or by personal check; then 30 days prior to the end of the period for which premiums were previously paid. Any employee share must be paid in advance by deduction from the employee's last check or by personal check if not using sick leave credits.	After 3 additional months of employer premium upon layoff, employee is responsible for all employer and employee contributions. Accumulated unused sick leave may be converted, by the employer, to a dollar amount to pay premiums during layoff. Premiums are deducted until: 1) the credits are exhausted, 2) the 1 st of the month following the employee's acceptance of other employment offering comparable health insurance plan or policy, or 3) five years have elapsed from date of layoff, whichever occurs first.	First 3 months (in addition to any prepaid months at time of termination) after employee is laid off.
ICI	Coverage ends on the termination date. Employees already on ICI continue to receive benefits for as long as they remain disabled under the terms of the ICI contract.	Employee and employer contributions will end on the termination date.		