

BENEFIT INFORMATION

If the employee has at least 80 hours of paid work on their final check, benefit premiums will be automatically deducted, which will allow coverage through the end of the following month. If the employee has less than 80 hours of work in their final check, benefits will terminate at the end of the month in which the employee resigned.

If not retiring, an employee may choose to continue benefits through COBRA, (administered by [Benefit Help Solutions](#)), which allows the employee to pay out-of-pocket for the same PEBB medical, dental and vision currently available at WOU, for up to 18 months.

Optional Benefits

Optional benefits are not continued through COBRA, although some are portable, as described below.

- **Optional Life Insurance** (including \$5k guaranteed issue life insurance included in Core benefits): If your employment ends, you may be eligible to continue your Optional Life coverage. You must apply and pay premiums within 30 days after WOU group coverage ends or is reduced, by contacting [The Standard](#), 800-842-1707, Policy number [606814-D](#) and policyholder is 'The State of Oregon by and through its Public Employees Benefit Board'.
- **Health and Dependent Care Flexible Spending Accounts (FSA's)**: FSA's will stop when you terminate employment. The money contributed will remain in the FSA account and can be used to cover qualified expenses, which must have been incurred while working in a qualified position. FSA's may be continued after separation through COBRA. The right to elect to continue FSA's ends 90 days from the date coverage terminates. Continuation of coverage will not extend past the current plan year. If electing to continue with COBRA through the end of the calendar year, FSA's will be then paid on a post-tax basis.
- **Long-Term Care**: If your group long-term care coverage ends, for reasons other than your choice to have premium payments stopped for your coverage, you may elect converted coverage. This means that the coverage you had under this plan can continue on a direct billed basis. An election for converted coverage must be made within 60 days of the date the group coverage would otherwise end. Any premium that applies must be paid directly to UNUM by you for any converted coverage to be continued. UNUM can be reached at 800-227-4165 or at the [UNUM website](#), certificate number 025858-003 6 under Oregon Public Employees Benefit Board as the policyholder.

Non-Portable Coverage

- **Dependent Life Insurance**: will terminate on the last day of coverage.
- **Short and Long Term Disability Insurance**: will terminate on the last day of coverage.
- **Accidental Death & Dismemberment Insurance**: will terminate on the last day of coverage.

RETIREMENT INFORMATION

Public Employees Retirement System (PERS)

If you are enrolled in PERS you are either in Tier 1, Tier 2 or OPSRP. PERS accounts take five years to vest and are available to members upon reaching normal retirement age or working 30 years of service. Choosing to take funds out of PERS is considered a complete account withdrawal and can only be done while not working for any PERS employer for at least 30 consecutive days. If PERS has been withdrawn from and an employee is eligible in the future, they will lose prior years of service and vesting and will begin again as a new member. Visit the [PERS website](#) for information about withdrawals or call 888-320-7377.

Optional Retirement Program (ORP)

If enrolled with the ORP (unclassified employees only), as opposed to PERS, members are either with TIAA-CREF or Fidelity (Valic was available to members enrolled prior to 2013). ORP accounts are available to members once no longer working for a PERS/ORP eligible employer.

- **TIAA-CREF** can be reached at 888-842-2888 or by [visiting their website](#).
- **Fidelity** can be reached at 800-343-0860 or by [visiting their website](#).
- **Valic** can be reached at 866-238-4896 or by [visiting their website](#).

Employee Elected TDI 403(b) or OSGP 457 Programs

- **Tax Deferred Investment (TDI 403(b)):** If enrolled in the TDI 403(b) plan, employees will have access to funds once employment ends. Employees elect to enroll in either TIAA-CREF or Fidelity, retirement investment companies that manage your funds.
 - TIAA-CREF can be reached at 888-842-2888 or by [visiting their website](#).
 - Fidelity can be reached at 800-343-0860 or by [visiting their website](#).
- **Oregon Savings Growth Plan 457 (OSGP 457):** If enrolled in the OSGP 457, employees have access to funds once employment ends. OSGP 457 is managed by the State of Oregon.
 - OSGP 457 can be reached at 888-320-7377 or by [visiting their website](#).

Contact Information

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[PEBB](#) 503-373-1102

[Medical, Dental and Vision Contact List](#)

[The Standard](#) 800-842-1707

[UNUM](#) 800-227-4165

[BHS](#) 888-387-5440

[PERS](#) 888-320-7377

[TIAA-CREF](#) 888-842-2888

[Fidelity](#) 800-343-0860

[Valic](#) 866-238-4896

[OSGP 457](#) 888-320-7377