

Benefits Classified RIF FAQ

QUESTION:	ANSWER:
1. What happens to my benefits?	Your benefits elections (medical, dental, vision and additional life insurance) will terminate at the end of the month in which you were laid off (not the period of District Initiated Transfer – DIT). If you are a less than 12-month employee and your lay off is retroactive to the end of the 2008-2009 school year, your benefits will be terminated 6/30/09.
2. How will I be able to continue my benefits?	You will receive a COBRA notification from Ceridian, the TUSD COBRA administrator, as soon as the District processes your termination. You must submit an election notice and payment to Ceridian in order to continue the coverage you want.
3. Can I drop my dependents' coverage?	You can drop dependents from your insurance at the time of the COBRA elections only. You cannot drop your dependents from your insurance coverage prospectively (in advance of the termination).
4. What is the new COBRA subsidy from the government? How long does it last?	Under the American Recovery & Reinvestment Act of 2009 (ARRA), you may be eligible for the government's payment of 65% of your health insurance coverage. This subsidy begins at the start of COBRA coverage and may continue for a period of up to 9 months.
5. What insurance coverage can be included in the government subsidy?	The 65% subsidy will apply to all medical, dental and/or vision coverage. It also applies to the premium formerly paid by the District for your single medical coverage, if applicable.
6. What health insurance can be continued under COBRA?	COBRA allows you to continue insurance coverage that you were enrolled in on your last day of work, including the District paid single medical coverage. This is not an opportunity to change plans (i.e., go from Aetna PPO to HMO or Delta Dental Low to High).
7. Do I have to continue all of my coverage, and/or dependents?	Termination of coverage by your employer is a qualified status change per the IRS. You can elect to drop dependents and/or coverage upon initial COBRA election.
8. How will I know how much my COBRA costs will be?	Ceridian will send your COBRA election notice to your home with the full amount of the premium of your current coverage. If you are eligible for the COBRA ARRA federal government subsidy, you will be responsible for 35% of the full COBRA premium.

<p>9. What happens to my Short Term Disability coverage?</p>	<p>If you are currently enrolled, your short term disability coverage ends on the date that you are laid off. Any claims must be for disabilities that began prior to your termination date.</p>
<p>10. What if I get recalled? When will my benefits begin?</p>	<p>If you are recalled in August 2009, your COBRA will continue to the end of August (you must pay for your coverage to remain active) and active benefits will begin effective September 1st. NOTE: Whenever you are recalled, you MUST submit your election notices on the TUSD Insurance Enrollment form to the Benefits Office no later than 30 days from your date of recall.</p>
<p>11. Does TUSD have any programs to help me through this time?</p>	<p>Check out the TUSD Employee Wellness Program (see links on the Employee page of the TUSD Internet site and the main page of the intranet) for RIF support programs from TUSD, Wellness Council of AZ and Deer Oaks Employee Assistance Program.</p>