



BENEFITED EMPLOYEE

Separating from City Service

Information and resources regarding Benefits, Deferred Compensation, Retirement, and Unemployment. Please review carefully to understand what to expect and actions to consider when planning to leave City service.

REMINDER: Please ensure that a [Notice of Separation](#) has been submitted to Human Resources by your department prior to your last day worked. This will ensure the transition is timely.

Information for Separating Employee

Payroll

- **Last Paycheck:** Your last active paycheck will be paid as outlined on the [City's Payroll calendar](#).
- **Final Payout Check:**
 - Your final payout check, if owed, will include any pay-outs owed for vacation and compensatory leave time and will be issued within 2 pay periods after your job status change has been updated in PeopleSoft.
 - **Vacation/Compensatory Time Payout Options:** If you already have funds in the Voluntary Deferred Compensation 457 Plan, you may choose to contribute all or a portion of your vacation/compensatory leave payout from the final paycheck up to the applicable annual limit per IRS rules. (This option is not available for the Deferred Compensation PTC Plan or Tier 3 401a Plan.) You **MUST** submit the [Leave Payout Deferral Form](#) **PRIOR TO** your separation date.

These paychecks will be delivered in the same way you have been receiving your paycheck. For example, if you have direct deposit for all your paychecks, you will receive your last active paycheck via direct deposit. If you plan to change or close your current direct deposit bank account(s) that receive your paychecks, please update your account information via eWay prior to your separation. Please note: if your direct deposit account is inactive, it will delay receipt of your final check. Your pay stub will be mailed to your current address on file. Please ensure that your address information is updated via eWay. (See the section below on updating contact information).

Continuation of Benefits (COBRA)

Medical, Dental, Vision Insurance, Employee Assistance Program (EAP), and Medical Reimbursement Account (MRA)*: These benefits terminate effective the 1st of the month following your separation; however, employees may elect to continue coverage through COBRA coverage for up to 18 months** from the date of loss of coverage. Once your separation is finalized in PeopleSoft, a personalized COBRA packet from the P&A Group will be mailed to your home address on file. Employees have a maximum of 60 days from the day they lose coverage to elect to continue their health coverage premiums through COBRA. Employees who elect to continue coverage through COBRA are responsible for paying a premium equal to 102% of the entire premium cost. Payment is made to P&A Group Administrative Services, Inc. monthly. If you would like to view COBRA rates, please visit Human Resources web pages, Benefits, [COBRA](#) where you will also find contact information for P&A Group.

*MRA benefits terminate on last day worked and can only continue via COBRA to the end of the plan year in which you separate from service.

**COBRA enrollees will be given the option to extend for another 18-months under Cal-COBRA for Medical and EAP only.

□ Life Insurance

This benefit terminates as of your separation date. You can apply and pay the first premium to convert your group plan to an individual policy with up to \$300,000 of life insurance and dependent life insurance. If you intend to port your coverage, you must complete the [Group Life Portability Insurance application within 31 days](#) from the date of separation. Visit Human Resources web pages, Benefits, Other Benefits, then [Life Insurance](#). Contact Standard Insurance at (800) 579-1879 for specific details on the individual policy.

□ Long-Term Care Insurance (LTC):

This benefit terminates as of your separation date. You may continue your group Long-Term Care Insurance as an individual policy after separation. To continue coverage, contact Prudential Insurance Company at (800) 732-0416 to request benefits continuation and set up premium payments with them through direct billing. Direct billing **must be elected within 30 days** to ensure no lapse in coverage.

□ VTA Smart Pass (previously Eco Pass)

Your VTA Smart Pass will be turned off upon separation.

- If you had previously added funds to your card (i.e. clipper card), you can continue to use those funds.
- If you do not have any funds remaining and do not need your card, please turn in your card to your supervisor or to the Department of Transportation.

□ Retirement

If you are a member of the City's retirement system, please contact Retirement Services at (408) 794-1000 or Retirement.Dept@sanjoseca.gov and/or visit the Retirement Services website at <https://www.sjretirement.com/>.

□ Personal Accident Insurance (AD&D)

This benefit terminates as of your separation date. You can apply and pay the first premium to convert your group plan to an individual policy with up to \$250,000 of AD&D insurance. You must complete and send in the [application to convert](#) your AD&D insurance **within 31 days** from the date of separation. Visit Human Resources web pages, Benefits, Other Benefits, then [Personal Accident Insurance](#). Contact CIGNA/LINA Group Insurance at (800) 441-1832 if you have any questions.

□ Long-Term Disability Insurance (LTD)

This benefit terminates as of your separation date and cannot be continued. If you are on an active claim upon separation, you should remain in contact with Standard Insurance. Standard Insurance can be reached by phone at (855) 579-1879.

□ Spending Accounts

Medical Flexible Spending Account or Dependent Care Accounts:

Unless you elect COBRA, debit cards will deactivate upon separation from service. If you had incurred eligible expenses prior to your separation date, you may submit a manual claim to request reimbursement. If you did not incur the expense or use the funds prior to your separation date, any remaining balance will be forfeited at the end of the plan year.

Health Savings Account: Any remaining balance in your account may continue to be used for qualified expenses or transferred to another qualified plan.

☐ Deferred Compensation (457, PTC, and 401a) Plans

You have the following options:

- **Keep your money invested in the Plan.** You will continue to have the ability to change investment options within the plan and have access to Voya representatives for assistance and information. You may withdraw all or a portion of the account at any time in the future by contacting Voya.
- Upon 30 days after your separation date, request all or a portion of your money for distribution.
- Roll money over to other qualified plans (e.g., IRA, 401(a), 401(k), 403(b) or another 457 plan)

If account Balance is less than \$1,000: On an annual basis, Voya will send cash-out letters to account holders. The letter will give you the following options: Receive a lump sum distribution of the account balance or roll money over to other qualified plans. A mandatory lump-sum distribution will be sent automatically to the participant's home address if no other election is made.

To request a distribution or rollover, call Voya at (800) 584-6001 or go online to www.voyaretirementplans.com.

Outstanding loan from your 457 Plan: You may continue to repay your loan by making monthly payments directly to Voya. Prior to submitting any payment, confirm the total amount due by contacting Voya at (800) 584-6001 by the end of the month following the month in which you receive your final compensation.

Vacation/Compensatory Time Payout Options: If you already have funds in the Voluntary Deferred Compensation 457 Plan, you may choose to contribute all or a portion of your vacation/compensatory leave payout from the final paycheck up to the applicable annual limit per IRS rules. (This option is not available for the Deferred Compensation PTC Plan or Tier 3 401a Plan.) You **MUST** submit the [Leave Payout Deferral Form](#) **PRIOR TO** your separation date.

☐ VEBA Plan *(applicable to Tier 2B and Tier 1 "Opt-ins")*

If you have retired from the City of San Jose or separated from City Service and reached retirement age (Age 50 for Sworn, 55 for Federated), you are eligible to begin utilizing your VEBA funds. Refer to the [Claim Active Packet](#) for a benefit overview, log-in instructions, claim toolkit, and investment toolkit.

If you are not yet eligible to utilize your VEBA, your funds will be held in trust and remain an investment that you can manage until you reach the applicable age as noted above. The VEBA funds are not eligible for distribution or rollover and must be used for retiree qualified health expenses.

Refer to the [VEBA Account Overview](#) for a plan overview, log-in instructions, and investment toolkit.

Access your VEBA account:

If you are a current Voya participant with a City of San Jose 457, 401(a) or PTC Plan account, log in to: <http://sanjose.beready2retire.com/>

Employees who do not have an existing City of San Jose 457, 401(a) or PTC Plan account, log in to: <http://www.voya.com/ws/myHRA>

- Click "Access Your Account"
- Click "Register for online access" on the BPAS Portal
- Enter your personal details and the Plan Code: **CITSAN2157**

Refer to the City's VEBA Website for additional information: <https://www.sanjoseca.gov/your-government/departments-offices/human-resources/benefits/veba>

□ Unemployment Benefits

Employees who are separating from City service involuntarily or due to lay-off may file for unemployment with the California Employment Development Department (EDD).

- File your claim by calling (800) 300-5616 or visit the website www.edd.ca.gov to submit your claim online.
- The EDD website www.edd.ca.gov provides detailed information about unemployment qualification, how to apply for benefits and extension of benefits.
- EDD determines who is qualified to receive unemployment benefits and the benefit payment amount.

□ Updating Contact Information

Prior to leaving employment with the City of San José, please make sure your mailing and e-mail address and telephone numbers are up to date. You can update this information through eWay. If you are planning to move and know your new address, you can update this on eWay with a future date.

To keep your e-mail/home addresses and telephone numbers current after you leave, contact HR by emailing Human.Resources@sanjoseca.gov with the old and new information. Call the HR main number at (408) 535-1285 if you need assistance.

Retirement Services and Voya maintain separate databases for contact information on former employees. Please contact each of them separately to update your contact information after you have terminated employment.

Contact Information

P&A Group - COBRA

Phone: (800) 688-2611

Website: www.padmin.com

Unemployment Office

Phone: (800) 300-5616

Online claim: www.edd.ca.gov

Work2Future -

Job Search & Career Assistance

Phone: (408) 794-1100

Website: www.work2future.org

Retirement Services

Phone: (408) 794-1000

(800) 732-6477

Website: www.sjretirement.com

Email: retirement.dept@sanjoseca.gov

Payroll Services

Phone: (408) 535-7070

Fax: (408) 292-6489

Email: paysuper@sanjoseca.gov

Voya Deferred Compensation

Phone: (800) 584-6001

<http://sanjose.beready2retire.com/>

VEBA

Phone: 1-833-232-4673

Email: HASinfo@voya.com

Website: www.voya.com/ws/myHRA

Human Resources

Phone: (408) 535-1285

Human.Resources@sanjoseca.gov