

Benefit Information for Exiting Staff

This letter provides an overview of how your upcoming departure will affect your Northwest University elected benefits. Please review the information below for additional details.

Health Benefits (Medical/Dental/Vision): All health benefits will end on the last day of the month in which you are employed. This applies to medical, dental, vision, supplemental plan coverage and HSA, as applicable. Employees who leave during the first week of the month and are enrolled in a benefit plan will have the full month's premium deducted from their final paycheck (first pay period of the exiting month).

COBRA: Staff that lose health coverage through our group plan will be given the option of continuing coverage through COBRA. A letter from COBRA Management Services will be mailed to you explaining your benefit options and the costs of coverage. With COBRA coverage you can remain on your existing health plan for up to 18 months but are responsible for paying the full monthly premium. Once enrolled through COBRA all benefits will be retroactive to the day after your NU coverage ends.

HSA Accounts: Staff can continue to use all funds accrued in their HSA account to pay for eligible medical expenses. If employees are transitioning to another high deductible health plan, they may be able to roll over their HSA account. For questions about how to use HSA funds, please contact our HSA provider HealthEquity.

FSA Accounts: Staff can continue to submit reimbursement claims for eligible health or dependent care expenses throughout the calendar year if the expenses were accrued prior to the end of their employment. FSA health accounts can continue if COBRA coverage is selected. For questions about your account, please contact our FSA provider, HealthEquity and/or COBRA Management Services.

403(b) Retirement Plans: Retirement plans with AG Financial can be rolled over into a future employer's plan, an individual retirement account (IRA) or kept with AG Financial. NU will send a termination of employment notice to AG Financial allowing Staff to transition or close their accounts if desired. For questions about retirement accounts or help with the roll-over process, please contact AG Financial.

MetLife – Group Life/AD&D and Supplemental Life Insurance: NU Group Life/AD&D coverage through MetLife may be converted to an individual whole life policy within the first 31 days following the date your NU Life Insurance ends (last day of the employment month). Supplemental Life insurance may be converted or ported (continued). Please contact MetLife directly for assistance or questions.

Colonial Life – Voluntary Insurance: HR will notify Colonial Life that employment with NU has ended. Please reach out to Colonial Life directly if you wish to continue any currently elected supplemental insurance policies.



Jesus First. Jesus Always.

Tuition Remission – Educational benefits including Employee Degree Seeking, Dependent and Personal Enrichment Tuition Remission will end on the last day of the month in which staff are employed, unless otherwise discussed.

On Campus Housing: Employees who leave the University or change to a part-time or adjunct status will no longer be eligible for university housing and are required to move out 30 days after termination. The University reserves the right to forgo the 30-day grace period after termination if immediate removal is deemed necessary. On a case-by-case basis, the Housing office may approve up to a month extension of housing for an employee leaving. However, this is not guaranteed.

Contact information:

Northwest University Human Resources

hr@northwestu.edu

Medical and Prescription Drugs	Premera Blue Cross	800-722-1471	premera.com
Dental	Delta Dental of Washington	800-554-1907	deltadentalwa.com cservice@deltadental.wa.com
Vision	Vision Service Plan (VSP)	800-887-7195	vsp.com
Flexible Spending Account (FSA)	HealthEquity	877-924-3967	healthequity.com
Health Savings Account (HSA)	HealthEquity	866-346-5800	healthequity.com
Life Insurance and Long-Term Disability	MetLife	800-438-6388	metlife.com
Voluntary Benefits	Megan Casto Colonial Life	360-701-9895 800-325-4368	megan.casto@coloniallifesales.com coloniallife.com
403(b) Retirement Plan	Tim McDowell Kyle Dana AG Financial	417-379-4274 800-622-7526 ext. 2631 866.621.1787	tmcdowell@agfinancial.org kdana@agfinancial.org agfinancial.org
Cobra Insurance	Cobra Management Services	866-517-7580	cobramanagement.com