



## Benefits Information for Separating Employees

Thank you for your service with the Department of Revenue. If you have questions after reviewing the following information, please contact the Office of Workforce Management at [AskHR@floridarevenue.com](mailto:AskHR@floridarevenue.com) or (850) 617-8370.

### INSURANCE

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#### Health Insurance

The state will pay the usual employer contribution for any month during which you were on the payroll for at least one day. Employees are responsible for paying their portion of the health insurance premium. If the full premium is paid, coverage under a health insurance plan will be effective through the end of the next month. If you wish to cancel your pretax insurance benefits upon separation call People First at (866) 663-4735.



#### COBRA Continuation Insurance

You may apply for continuation of your health insurance coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA). You and your covered dependents may elect to continue your group health, dental and vision coverage for 18 months from the first day after your employer-provided (current) coverage ends or until you become covered under another group plan, whichever comes first.

If you are retiring, you may continue benefits through COBRA for up to 18 months or elect retiree coverage. Please also see the Retirement section on page 6 for additional information about insurance for retirees.

You will receive an application for COBRA benefits from People First within 45 days of your separation. **You have 60 days** from receipt of the application to elect continuation coverage.

To continue coverage, you are required to pay the full premium amount (what your employer pays and what you pay), plus a 2 percent administration fee. Your eligible dependents can also continue insurance through COBRA. Once you are eligible for another group insurance, you must cancel COBRA coverage.

You may want to begin the COBRA coverage and pay the participant's premium in advance so that your coverage will not lapse. If you take the full 60 days from receipt of the application before electing continuation of coverage, you will be required to make up the premium payments for coverage during the 60-day period.

For more information, read the U.S. Department of Labor publication, *The Employee's Guide to Health Benefits Under COBRA*:

<https://www.dol.gov/sites/default/files/ebsa/about-ebsa/our-activities/resource-center/publications/an-employees-guide-to-health-benefits-under-cobra.pdf>

Also see the U.S. Department of Labor Continuation of Health Coverage (COBRA): <https://www.dol.gov/general/topic/health-plans/cobra>. You may also contact People First at (866)-663-4735.

## Notes:

- Your separation is a qualifying event that would allow your spouse, if he or she is a state employee, to enroll in the State Employee Group Health Plan or any other pretax supplemental plan in which you are enrolled, except certain grandfathered plans, **within 31 days of your separation**. Your spouse may enroll you and any other eligible dependents under the plan.
- Your spouse should follow his or her employer's process for making elections with People First to continue a family or individual policy. Delaying this process will result in a premium underpayment, which means your coverage could be temporarily suspended.
- If you are age 65 or older and have decided to retire, contact People First at (866) 663-4735 for assistance with Medicare Part B.

## Eligible Former Employee (EFE) Health Insurance Benefits

Former full-time salaried state employees who were enrolled in the State Group Insurance Program for at least six **cumulative** years, and who are enrolled at the time of their separation, are eligible to continue state health insurance coverage after separation. Eligible former employees (EFE) can enroll in health insurance, up to 24 months after their separation, and must pay the full premium amount for the coverage:

[https://www.mybenefits.myflorida.com/health/premium\\_rates](https://www.mybenefits.myflorida.com/health/premium_rates).

Other Personal Services (OPS) and seasonal workers are not eligible for EFE coverage.

EFE coverage does not apply to employees who have retired under the Florida Retirement System (FRS) Pension Plan. See the Retirement section on page 6 for detail about retiree health insurance and continuation of coverage.

Members enrolled in a High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) option may take their HSA with them upon separation from employment; however, the state will not make any contributions to the account after separation.

For additional detail, see:

[https://www.mybenefits.myflorida.com/health/eligibility\\_and\\_enrollment/eligible\\_former\\_employees](https://www.mybenefits.myflorida.com/health/eligibility_and_enrollment/eligible_former_employees)



## Supplemental Insurance (Dental and Vision)

You may continue your dental and/or vision insurance through COBRA for 18 months. The premium is your current premium plus 2 percent.

Should you want to keep additional pretax insurance, you must contact the vendor directly and ask to continue insurance.



## Post-tax Insurance and Miscellaneous Deductions

Contact the Department of Revenue's post-tax benefits coordinator to find more information about which post-tax insurance benefits are portable if you separate or retire at [https://www.capitaladminservices.com/?page\\_id=443](https://www.capitaladminservices.com/?page_id=443). Contact the vendors for each individual company and make arrangements to continue coverage, if possible, and make premium payments. You should contact the companies **within 31 days** of separation to avoid a lapse in coverage.

To view your post-tax or miscellaneous deductions:

- Log on to People First
- Click on Pay Info
- Click on Payroll Deductions

If further assistance is needed, contact Capital Administrative Services at (866) 305-6004 (toll free).



### State Life Insurance (Basic)

The basic State Group Life Insurance policy underwritten by Securian Life Insurance Company can be converted to an individual life insurance policy. If you wish to convert this policy, contact Securian at (888) 826-2756 and **pay the first premium within 31 days** from the date coverage ends.

### State Life Insurance (Optional)

The optional State Group Life Insurance policy underwritten by Securian Life Insurance Company is portable until age 70, provided you meet certain restrictions. You must apply for coverage under the Portability Plan **within 31 days** after the optional life coverage ends. In order to apply, you must contact Securian at (888) 826-2756. See *Life Insurance Continuation of Coverage Statement*, available on the People First website at: <https://www.mybenefits.myflorida.com/> (Health dropdown, click Forms).

## FLEXIBLE BENEFIT PLANS

### Dependent Day Care Reimbursement Account

Participation in this account will end with your last payroll deduction. You may continue to file claims incurred prior to your separation date against any balance in this account. You have until the claim submission deadline, April 15 of the next plan year, to file all claims.

### Medical Reimbursement Account

Participation in this account will terminate with your last payroll deduction. You must elect to continue through the remainder of the current plan year, or to terminate your plan participation, by completing the *Flexible Spending Account (FSA) Options When Employment Ends Form*, available on the People First website at <https://www.mybenefits.myflorida.com/> (Health dropdown, click Forms).

You may elect one of the following options to continue participation:

- Full payment of the balance due can be deducted from the annual and sick leave payment for which you are eligible. This would be on a pretax basis.
- Partial payment of the balance due can be deducted from the annual and sick leave payment. This would be on a pretax basis. The remaining balance will be paid by personal check or money order within 45 days of election although it would not provide any pretax advantage.
- Full payment of the balance due, paid by personal check or money order, within 45 days of election. This option has no pretax advantages.
- Monthly payments of balance due paid by personal check or money order by the first of each month and will include a 2 percent administrative fee. This option has no pretax advantages.



Ability to use the flexible spending account fund stops upon your separation. Any eligible expenses must be submitted by paper form to the address or fax number on the form. For more information on benefits please visit <https://www.mybenefits.myflorida.com/>.



## Florida Deferred Compensation Plan

Even though you are leaving State employment, you still have options with the Florida Deferred Compensation Plan: <https://www.myfloridacfo.com/DeferredComp/>.

You are not obligated to take distributions until **the IRS required minimum distribution**.

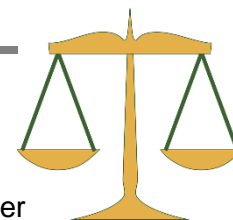
Please contact the Bureau of Deferred Compensation or your investment provider for additional information.

**After 31 days of separation from State employment**, you are eligible to receive distributions from your Deferred Compensation Plan account. To set up distributions, please contact your Investment Provider. If you are unsure of which Provider you chose, or if you have any other questions about the Plan, please contact the Bureau of Deferred Compensation at 877-299-8002.

**Continue to benefit from the Florida Deferred Compensation Plan!** For more information about your options, please visit the following link: <https://www.myfloridacfo.com/docs-sf/deferred-compensation-libraries/dc-documents/publications/left-employment-card.pdf>

## LEAVE

Leave payments that are made upon separation are subject to a **31-day waiting period**. Employees with direct deposit can expect to receive leave payments approximately six to eight weeks from their separation date. If no direct deposit is established, a paper check will be mailed and could take longer to receive.



### Annual Leave

- Career Service employees who have twelve continuous months (365 days) of service with the State of Florida will be paid for all unused annual leave up to 240 hours (subject to the Career Service lifetime limit).
- Selected Exempt Service (SES) and Senior Management Service (SMS) employees will be paid up to 480 hours of annual leave, with the current year's leave accrual prorated.

If you become employed by another State Personnel System employer within 31 calendar days of your separation, your unused annual leave will be transferred to the new agency.

### Sick Leave

If you have ten years (120 months) or more of creditable state service and are otherwise eligible for receipt of sick leave payment, the agency will pay for your accumulated sick leave when you separate, at the rate of 1/4 of your accumulated sick leave earned after October 1, 1973, up to a maximum of 480 hours, and 1/8 of all unused sick leave earned prior to October 1, 1973.

- If you become employed by another State Personnel System employer within 31 calendar days of your separation, your unused sick leave will be transferred to the new agency.

### **Fair Labor Standards Act (FLSA) Special Compensatory Leave**

If you have a FLSA special compensatory leave balance, it will be paid upon termination.

- If you become employed by another State Personnel System employer within 31 calendar days of your separation, your unused special compensatory leave will be transferred to the new agency.

### **Special Compensatory Leave – Holiday and Office Closures**

Employees may earn special compensatory leave if required to work during a state holiday or during an official office closure.

If available, payment of Special Compensatory Leave will be provided when an employee separates, changes agencies, or changes pay plan.

Employees may also request payment of unused special compensatory leave that was earned within eleven months before entering DROP.

### **Regular Compensatory Leave**

If you have any regular compensatory leave at the time of separation, the leave credits will be forfeited.

### **Sick Leave Pool Donation**

If you are a sick leave pool member, you may elect to donate up to 16 hours of sick leave to the sick leave pool upon your separation. The donated hours are taken before any payment option above is calculated.

Pool members may request to have their existing Sick Leave Pool membership transferred to another agency within 31 days of their separation from the Department of Revenue. You must notify the Human Resources office in writing to request this transfer of membership.

### **Sick Leave Donation**

You may elect to donate sick leave credits to an eligible employee as long as you have a minimum personal sick leave balance of 80 hours after the donation is processed. The minimum number of hours you may donate (per donation) is eight hours, in quarter hour (.25) increments thereafter. A recipient must use donated hours from a separating employee by the end of the pay period in which the donor is separating. The hours cannot be carried forward for any purpose post-separation. The donated hours are taken before any payment option above is calculated, and both employees must still be active on the payroll at the time of the transfer/donation.

### **Leave Payment to a Deferred Compensation Program**

You may elect to have your leave payment or portion thereof paid to your deferred compensation account instead of receiving direct payment upon separation. This option provides a pretax advantage; however, your request must be made through your Deferred Compensation provider prior to payout.

## **WORKERS' COMPENSATION**

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Your separation from the Department of Revenue will not impact any current Workers' Compensation benefits. If applicable, your Workers' Compensation medical benefits will continue as long as you comply with the required policies and procedures. If you have questions regarding your claim, you may call Revenue's Workers' Compensation Coordinator at (850) 617-8370.

## RETIREMENT

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If you are a member of the FRS Pension Plan call the Division of Retirement toll free at (844) 377-1888 or (850) 907-6500 or visit the Division's website at [https://www.dms.myflorida.com/workforce\\_operations/retirement](https://www.dms.myflorida.com/workforce_operations/retirement) for additional information about your benefits. Also see <https://www.mybenefits.myflorida.com>.



Financial planning advice and web-based tools are available to all FRS members at the Financial Guidance line at (866) 446-9377 or visit the <http://www.MyFRS.com> website.

You should receive an email (at your work email address) with information regarding separation that contains a link to additional information about retiring under the Pension Plan:

[https://floridarevenue.com/WF\\_transition/Documents/Documents/Email.pdf](https://floridarevenue.com/WF_transition/Documents/Documents/Email.pdf).

You can also find that information at:

[https://floridarevenue.com/WF\\_transition/Documents/Documents/Retirement\\_important-info.pdf](https://floridarevenue.com/WF_transition/Documents/Documents/Retirement_important-info.pdf).

If you are a member of the FRS Investment Plan, additional information about your benefits is also available from the financial guidance line at 1-866-446-9377 or on the MyFRS website at <http://MyFRS.com>.

### Insurance for Retirees

If you are retiring, review the State Group Insurance Benefits Package for New Retirees:

- [https://www.mybenefits.myflorida.com/content/download/150861/1004226/DSGI\\_Retiree\\_Packet\\_Fillable\\_10.24.2022.pdf](https://www.mybenefits.myflorida.com/content/download/150861/1004226/DSGI_Retiree_Packet_Fillable_10.24.2022.pdf)

If you do not continue health and life insurance coverage at the time of retirement, you will not be allowed to enroll in state health or life insurance at a later date. For more information, please see:

- [https://www.mybenefits.myflorida.com/health/eligibility\\_and\\_enrollment/retirees](https://www.mybenefits.myflorida.com/health/eligibility_and_enrollment/retirees)
- [https://www.mybenefits.myflorida.com/health/resources/faq\\_s/frequently\\_asked\\_questions\\_retirees](https://www.mybenefits.myflorida.com/health/resources/faq_s/frequently_asked_questions_retirees)

If you will be age 65 when you retire, you are eligible to enroll in a Medicare Advantage and Prescription Drug (MA-PD) plan. For more information, please see:

- [https://www.mybenefits.myflorida.com/health/medicare\\_advantage\\_and\\_prescription\\_drug](https://www.mybenefits.myflorida.com/health/medicare_advantage_and_prescription_drug).

Life insurance: You may convert your basic State Group Life Insurance plan to a retiree plan. For more information, please see:

- [https://web1.lifebenefits.com/content/dam/form/grp/term-life-certificate-of-insurance-retiree-state-florida\\_84386.pdf](https://web1.lifebenefits.com/content/dam/form/grp/term-life-certificate-of-insurance-retiree-state-florida_84386.pdf) (Retiree Life Insurance)
- [https://www.mybenefits.myflorida.com/health/resources/faq\\_s/frequently\\_asked\\_questions\\_state\\_group\\_life\\_insurance](https://www.mybenefits.myflorida.com/health/resources/faq_s/frequently_asked_questions_state_group_life_insurance) (Question #17)
- [https://www.mybenefits.myflorida.com/health/resources/faq\\_s/frequently\\_asked\\_questions\\_retirees/what\\_are\\_my\\_options\\_when\\_i\\_decide\\_to\\_retire](https://www.mybenefits.myflorida.com/health/resources/faq_s/frequently_asked_questions_retirees/what_are_my_options_when_i_decide_to_retire)
- Securian Certificate of Insurance:  
<https://web1.lifebenefits.com/content/lifebenefits/florida/en/forms-and-documents.html>



## Reemployment After Retirement

Retirees of both the FRS Pension Plan and the FRS Investment Plan are subject to employment restrictions following retirement. You cannot earn a salary with an FRS employer and receive retirement benefits for six months after your effective date of retirement, after your DROP termination date, or after you receive an Investment Plan distribution. See [Reemployment After Retirement](#) for important information.

If you are retired and are planning to return to work with an FRS employer prior to the six-month limitation period, **it is very important** that you contact the Division of Retirement to discuss any effect the reemployment may have on your retirement benefits.

Please visit [https://www.dms.myflorida.com/workforce\\_operations/retirement](https://www.dms.myflorida.com/workforce_operations/retirement) for more information about the FRS Pension Plan. The “Contact Us” page ([https://www.dms.myflorida.com/workforce\\_operations/retirement/contact\\_us](https://www.dms.myflorida.com/workforce_operations/retirement/contact_us)) has the mailing address, telephone numbers, fax numbers, and email contact information for the different areas of the Division of Retirement that may assist you.

For information about the FRS Investment Plan, your choice between the FRS Pension Plan and the FRS Investment Plan, and general financial planning assistance please visit <http://www.MyFRS.com> or call the toll-free help line at (866) 446-9377 for assistance.

## DOR Retiree Volunteer Program

Retirees may provide volunteer services with an FRS employer during the first year after retirement without violating the termination requirements or reemployment limitations (see [Section 121.091\(15\)](#), Florida Statutes). The Department of Revenue welcomes you to volunteer with our Retiree Volunteer Program after you retire. The number of volunteer hours per week may be no more than 20 percent of your work schedule prior to retirement. As a volunteer, you control your schedule, number of volunteer hours and type of assignments agreed upon for volunteering. To find out more and to apply, see <https://floridarevenue.com/Documents/Retiree%20Volunteer%20Program%20Flyer.pdf>

**W-2 Notification** for the year in which you separate:

Please remember to update your information in the State of Florida Employees' Information Center (<https://apps.fldfs.com/EIC/EmployeeInfoCenter/>) to receive this year's Form W-2 at your home email address. If you don't have an email address at home, next January please contact Revenue's Office of Financial Management Payroll section at [AskOFMPayroll@floridarevenue.com](mailto:AskOFMPayroll@floridarevenue.com) to request your W-2 be mailed to your home address.

## REEMPLOYMENT ASSISTANCE (UNEMPLOYMENT COMPENSATION)

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If applicable, information regarding the eligibility requirements for reemployment assistance (unemployment compensation) can be found on the Florida Commerce website at:

- <http://www.floridajobs.org/job-seekers-community-services>
- <http://www.floridajobs.org/Reemployment-Assistance-Service-Center/reemployment-assistance/claimants>

## Questions?

Please contact the Office of Workforce Management at [AskHR@floridarevenue.com](mailto:AskHR@floridarevenue.com) or (850) 617-8370.