

LEAVING STATE SERVICE

The Union Benefits Trust customer service staff has reported a higher number of calls regarding what happens to Trust benefits if the member takes part in an agency early retirement program, or if the member is laid off (check your Union contract or the layoff language first). Please review the information below and elsewhere on our website, and then contact Trust customer service if you need additional, personal detail.

What Happens to Your Benefits When State Service Ends				
Benefit	Continues when leaving?	Who pays premiums?	Member action required?	After continuation
Dental	Yes for 18 months under COBRA	Member pays cost. Rate varies by plan and coverage level	HR Officer has form ADM 4750	Member must find own coverage
Vision	Yes for 18 months under COBRA	Member pays cost. Rate varies by plan and coverage level	HR Officer has form ADM 4750	Member must find own coverage
Working Solutions*	No	N/A	N/A	N/A
AD&D	No	N/A	N/A	N/A
Basic life insurance	Yes for 12 months if due to layoff, no if leaving for other reason	Member pays full cost due at time of layoff. If separating for other reason, coverage may be converted	HR Officer has form ADM 4302 for layoff or form GL.99.431 for conversion	Member may convert basic and/or supplemental life policy(ies) to individual policy with Prudential. Only member supplemental life insurance may be "ported."
Supplemental life insurance for members	Yes for 12 months if due to layoff, until the end of the month that was last payroll deducted if leaving for any other reason	Member pays, and must contact Prudential to start payments if leaving	Contact Prudential at 800-778-3827	
Supplemental life insurance for dependents				
Legal plan	No	N/A	N/A	N/A

* While Working Solutions cannot be continued, it can be a great resource for you as you prepare for your next steps. They are available all the time, the service is free and confidential, and calls are unlimited. Contact them at 800-358-8515.

CONTACT UNION BENEFITS TRUST FOR ASSISTANCE



www.benefitstrust.org



800-228-5088 or 614-508-2255



Email us securely through:

<https://www.benefitstrust.org/email.htm>



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The Benefits Trust offers the benefits shown in the chart above, and does not administer the State of Ohio's medical or prescription plans. *For help with these matters, please call DAS at 800-409-1205.*