



🔗 LAYOFF BENEFITS INFORMATION GUIDE 🔗

The information contained in this guide is intended to answer questions most frequently asked by separated employees regarding their benefits and payroll deductions. Should you have additional concerns, contact the agency, County office indicated, or Human Resources Department - Employee Benefits at 755-5456 or BenefitsHelp@co.monterey.ca.us.

🔗 UNUSED, ACCRUED LEAVE TIME PAYOFF 🔗

Permanent and seasonal employees will be paid 100 percent of unused, accumulated vacation, annual leave, paid time-off and compensatory time earned.

🔗 INSURANCE COVERAGE 🔗

HEALTH INSURANCE:

Medical: Insurance coverage under the PERS Plan will continue through the end of the month following the month in which the employee separates.

Dental & Optical: Coverage will continue through the end of the month in which the employee separates.

Claims for medical, dental or optical work done prior to coverage termination will be processed for payment, subject to eligibility. If you elect to discontinue coverage, work done after the expiration of coverage will not be eligible for payment.

NOTE: Medical, dental and optical coverage may be continued through COBRA as described below.

Continuing your coverage through COBRA: In accordance with the provisions of the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA), you may elect to continue the same level of coverage and Plan in place at your time of separation for yourself and insured dependents. Coverage may be continued for up to 18 months at your expense (monthly premium + 2% administrative fee).

Upon separation from employment, you will be sent a COBRA application form with a memo of instruction to your home address. The application will indicate the coverage you had at the time of separation and the monthly premium rates and applicable administrative fees required to continue the benefits you elect. You have 60 days in which to make your election to continue coverage. A lapse in coverage is not permitted; therefore premiums must be paid retroactive to the first month you did not have coverage.

Important information for those considering retirement: If you qualify and are considering retirement at the time of your layoff, please contact the Human Resources Department – Employee Benefits Team, Sunny Haight, 784-5625, Melissa Zamora 755-5004, or Paulette Clark at 755-5456 to learn what options are available regarding continued medical benefits and COBRA coverage.

NOTE: Permanent employees who are enrolled in a PERS Health Plan at the time of separation and elect COBRA continuation as described above, will receive a County warrant equal to 2 months of the County-paid non-elective and elective flexible spending credits for the EMPLOYEE-ONLY health premium. Such warrant shall be made payable to the employee and the insurance company in effect at the time of layoff. This 2 month premium stipend should not be confused with the total premium required to continue coverage. In addition, this check does NOT pay for dependent coverage. This warrant can be used only toward medical insurance premium continuation. This provision does not apply to employees who elect to retire concurrent to layoff.

LIFE INSURANCE:

Life insurance coverage will continue through the end of the month in which an employee separates.

If you were a permanent or seasonal employee, working half-time or more for at least 6 months prior to your separation date, and have life insurance paid for by the County, you are eligible for conversion of your life insurance.

You may apply for an individual conversion policy for the same amount of coverage which was provided by the County. Premiums will be based on an individual private policy. Conversion forms are provided by the Human Resources Department – Employee Benefits upon request. Please contact Sunny Haight, 784-5625, Melissa Zamora 755-5004, or Paulette Clark at 755-5456 for carrier contact information.

UNEMPLOYMENT INSURANCE:

Most employees will be eligible for unemployment insurance. Applications can be obtained from the nearest California Employment Development Department. Offices are located in Salinas, Monterey, Greenfield and Watsonville. Applications may also be filed online at www.edd.ca.gov/Unemployment.

⌘ RETIREMENT ⌘

PERS REFUND:

Upon receipt of your separation information from Monterey County, the Public Employees Retirement System (PERS) will contact you at the home address identified in the PERS system and will advise you of your options for your retirement contributions. If PERS does not contact you within 4-6 weeks, you may contact them by phone at (888) CALPERS (888-225-7377).

SOCIAL SECURITY BENEFITS:

Social Security contributions are not refundable. If you are at least age 62 at the time of separation, you may be eligible for Social Security benefits. Benefits counseling is available for eligible persons at the local U.S. Government Social Security Office. Additional information is available online at www.ssa.gov.

RETIREMENT SICK LEAVE PAYOFF or SICK LEAVE CONVERSION:

Please contact the Human Resources Department - Employee Benefits Team, Sunny Haight, 784-5625, Melissa Zamora 755-5004, or Paulette Clark at 755-5456 for information about retirement sick leave payoff.

⌘ OTHER BENEFITS & PAYROLL DEDUCTIONS ⌘

AIUS CREDIT UNION:

If you have authorized payroll deductions for the AllUS Credit Union, contact the credit union to avoid possible delays in receiving final payroll warrants.

*Main Office
1410 North Main Street
Salinas, CA 93906*

*(831)540-4627 or (800)692-2228
Fax (831)789-8153
https://alluscu.com/about_us.cfm*

DEPENDENT CARE:

In a layoff situation, Dependent Care Assistance Program (DECAP) participants will automatically be released from these programs when payroll deductions cease. Participants have 90 days from their last day of employment to submit claims for the current program year expenses incurred up until their date of separation.

FLEXIBLE SPENDING ACCOUNT:

In a layoff situation, Flexible Spending Account (FSA) participants will automatically be released from these programs when payroll deductions cease. Participants have 90 days from their last day of employment to submit claims for the current program year expenses incurred up until their date of separation. In some cases, there may be a special post-tax COBRA offered. Questions regarding this should be sent to the Human Resources Department – Employee Benefits at 755-5458.

DEFERRED COMPENSATION:

The current deferred compensation plan is administered by Empower. Upon separation from the County, the automatic payroll contributions to the plan will end. The following options are available for distribution of funds on deposit in the Plan:

- Take a lump sum payment
- Take a partial lump sum payment
- Take periodic payments
- Take a fixed annuity
- Leave money in the Plan (up to age 70.5)
- Roll the money to a 401(k/a), 403(b), IRA or another 457 plan

All distributions are taxable as earned income in the year they are received. For more information on unpaid loans/payoff options, all the distribution options and/or forms to exercise any of these distribution options contact:

Ed Lopez
EMPOWER
Mobile: 831-682-0014
edward.lopez@empower-retirement.com

UNION DUES & DEDUCTIONS:

Authorized payroll deductions will cease at the time of separation. Contact your union representative for information and assistance.

COMBINED GIVING CAMPAIGN:

Deductions for contributions will cease upon separation from employment. If you wish to continue donations, contact the applicable agency's office.

All other deductions from payroll will end at the time of your final pay. You will want to contact the appropriate parties to make other arrangements for deposits and payments.