

This letter provides you with important information about your benefits coverage. Georgia Tech Human Resources is here to assist you with any questions you may have. You can reach a benefits counselor through email (benefits@ohr.gatech.edu) or by calling 404-894-4847.

For payroll questions, please contact our payroll team via email (pay.ask@ohr.gatech.edu) or call 404-894-4614.

Please carefully read the following, and pay attention to time limitations which may exist.

- Your **health insurance will continue through the end of the month** in which you separate from Georgia Tech. **You may continue your coverage under COBRA** (The Consolidated Omnibus Budget Reconciliation Act) for up to 18 months.
- You must submit your eligible flexible spending account claims to Optum no later than **90 days following your last day of employment** for expenses prior to your separation date from Georgia Tech in order to qualify for reimbursement.
- If you are enrolled in the Health Savings Account and have a remaining balance in your account, **you may continue to use your remaining HSA funds** for qualifying expenses until your funds are exhausted. Your funds do not expire.
- Your basic and supplemental life and AD&D benefits end on your last day of employment, as do your short and long term disability benefits. Please see the applicable continuation options for life insurance below.

On pages 2 and 3 of this letter, you will find more in-depth details about your health benefits, insurance coverage, and retirement plans. A list of contacts is on Page 4 for your future reference.

Best regards,

Georgia Tech Human Resources

Georgia Tech Human Resources
Georgia Institute of Technology
Atlanta, Georgia 30332-0435 U.S.A.
Phone 404.894.4847 Fax 404.894.6978
www.ohr.gatech.edu

Health Benefits

Your health insurance (medical, dental, and vision) will continue through the end of the month in which you separate from Georgia Tech. You may continue your coverage through The Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 18 months through Georgia Tech's COBRA Administrator, Discovery Benefits. A COBRA benefit continuation packet will be mailed to your home from our COBRA Administrator, Discovery Benefits, in the upcoming 1-2 weeks. You will have up to 60 days to make your COBRA election and 45 days to submit payment to Discovery Benefits after the election is made. Discovery Benefit's toll-free COBRA assistance number is 1-866-451-3399. Representatives are available Monday through Friday, 7:00 a.m. – 5:00 p.m. CST.

Flexible Spending Accounts (FSA)

FSA claims must be incurred in the plan year in which you participated in FSA. Additionally, your claims must occur on or before your last day of employment. You must submit eligible claims to Optum no later than 90 days following your last day of employment with Georgia Tech in order to qualify for reimbursement. Unused FSA funds will be forfeited. If you are enrolled in the FSA program at the time of your separation from Georgia Tech, you may also elect to continue your FSA contributions through COBRA on an after tax basis.

Health Savings Accounts (HSA)

If you are enrolled in the HSA program and have a remaining balance in your HSA account, you may continue to use your remaining HSA funds for qualifying expenses until your funds are exhausted. Your funds do not expire.

Life and Accidental Death and Dismemberment (AD&D) Insurance

Your basic and supplemental (if applicable) life and AD&D benefits end on your last day of employment. The BOR Minnesota basic and supplemental life insurance plans have a portability feature. If you want to convert your Minnesota Life policies to an individual policy, please contact Minnesota Life directly to initiate the portability process within 30 days of your separation by calling 1-866-293-6047. The Georgia Tech UNUM critical illness and permanent whole life plans also have a portability feature. If enrolled in any of these plans, you must contact UNUM within 30 days from your last day of employment to elect a continuation of benefits through UNUM as well.

Short Term Disability and Long Term Disability (STD & LTD)

STD and LTD benefits end on your last day of employment. There is not a continuation option.

Long Term Care (LTC)

LTC benefits end on your last day of employment. If you wish to continue your LTC benefits through John Hancock's portability feature, you must contact John Hancock directly to elect continuation of benefits.

ARAG Group Legal

ARAG Group Legal ends on your last day of employment. You will be offered the option to purchase a similar plan through ARAG to continue this coverage.

Identity Theft

Identify Theft ends on your last day of employment. You must contact Legal Club of America for continuation options.

Georgia United Credit Union Loans

If you have an outstanding loan, you must contact Georgia United to reestablish your loan payment options.

529 Plans

If you contribute to Georgia Tech's 529 plan through TIAA-CREF, your contributions will stop on your last pay check.

Core Retirement Plans: TRS & ORP

For information related to refunds, distributions, rollovers or general account information, you must direct your questions to either TRS or the applicable financial institution (Fidelity, Valic or TIAA-CREF) for ORP.

Supplemental Retirement Plans: 403(b) and 457(b)

For information related to distributions, rollovers and general account information, you must contact the applicable financial institution (Fidelity, Valic or TIAA-CREF). If you have an outstanding loan, you must contact Fidelity directly to establish a repayment plan.

Vacation/Final Pay

If eligible for vacation, you will be paid for any unused, accrued vacation time up to a maximum of 45 days (360 hours). Vacation payouts are processed with your last paycheck or the following pay period, depending on when payroll receives notification of your termination from your department. Please direct any payroll related information to Georgia Tech's Payroll Department at 404-894-4614 or email the Payroll Department at: pay.ask@ohr.gatech.edu.

W-2's

W-2's will be accessible via TechWorks for up to two years following your termination date. Please direct any W-2 related information to Georgia Tech's Payroll Department at 404-894-4614 or email Payroll at: pay.ask@ohr.gatech.edu.

Address Changes

If you have a change in address, you can update your new contact information at www.techworks.gatech.edu. You have security for 24 months after your termination date. You will need to change your password. Questions can be addressed to the Payroll at pay.ask@ohr.gatech.edu.

Important Contacts

Georgia Tech Benefits Department

Ph: 404-894-4847

Email: benefits@ohr.gatech.edu

Georgia Tech Payroll Department

Ph: 404-894-4614

Email: pay.ask@ohr.gatech.edu

Benefit Vendor Contacts				
Benefit	Vendor	Phone	Web Site	Group #
COBRA	Discovery Benefits	1-866-451-3399	cobraadmin@discoverybenefits.com	Individual
Medical – Consumer Choice HSA	BCBS	1-800-424-8950	www.bcbsga.com	BOR0030M112
Medical – Comprehensive Care	BCBS	1-800-424-8950	www.bcbsga.com	BOR0030M104
Medical – Blue Choice HMO	BCBS	1-800-424-8950	www.bcbsga.com	BOR0030M116
Medical - Pharmacy	CVS/Caremark	1-877-362-2922	www.caremark.com	GABORRX
Flexible Spending Accounts	Optum	1-877-470-1771	www.mycdh.optum.com	USG
Health Savings Account	Optum	1-877-470-1771	www.mycdh.optum.com	USG
Dental – Delta HMO	Delta Dental	1-800-422-4234	www.deltadentalins.com	6723
Dental – Delta Dental Base &	Delta Dental	1-800-471-4214	www.deltadentalins.com	GA16711
Vision	EyeMed	1-866-800-5457	www.eyemedvisioncare.com	9888546
Life Insurance – Term Life/	MN Life	1-866-293-6047	www.lifebenefits.com	34277
Life Insurance – Permanent Life	Unum	1-800-635-5597	www.unum.com	Individual
Life Insurance - Critical Illness	Unum	1-800-635-5597	www.unum.com	Individual
Disability - Short and Long-Term	MetLife	1-800-858-6843	www.metlife.com	307601
Long-Term Care	John Hancock	1-888-354-6498	http://gatech.jhancock.com	60005
Identity Theft	Legal Club/Am	1-888-490-0382	www.legclub.com	GA Tech
Group Legal Plan	ARAG	1-800-247-4184	www.ARAGLegalCenter.com	17883gt
LifeStyle Benefits	Life Perx	1-855-647-6766	ann@hperx.com	USG
Retirement Contacts				
Benefit	Vendor	Phone	Web Site	Group #
Optional Retirement Plan (ORP)	Fidelity	1-800-343-0860	www.fidelity.com/atwork	95401
	TIAA-CREF	1-877-518-9161	www.tiaa-cref.org	102046
	VALIC	1-888-569-7065	www.valic.com	25002001
Teachers Retirement System (TRS)	TRS	1-800-352-0650	www.trsga.com	5030
403(b) Tax Sheltered Annuity	TIAA-CREF	1-877-518-9161	www.tiaa-cref.org	100386
	Fidelity	1-800-343-0860	www.fidelity.com/atwork	50097
	VALIC	1-888-569-7065	www.valic.com	4263
457(b) Deferred Compensation	Fidelity	1-800-343-0860	www.fidelity.com/atwork	08192
	TIAA-CREF	1-877-518-9161	www.tiaa-cref.org	100387
	VALIC	1-888-569-7065	www.valic.com	4263