

What happens to my benefits when I end my employment at Ebenezer?

Benefit continuation

Once your employment ends, your benefits coverage will extend through the *end of that same month*. Benefit premiums will continue to come out of your checks to pay for your coverage for any pay dates remaining in that month - This includes your last work check and your PPL payout if needed.

Example 1: You leave employment on May 10th. Your final work hours are paid on May 17th and your PPL payout happens on May 31st. You will be covered for your benefits through the end of May, so benefit premiums will come out of each of your last two checks.

Example 2: You leave employment on May 20th. Your final work hours are paid on May 31st and your PPL payout happens on June 14th. Your benefits end on May 31st so benefit premiums will come out of your May 31st check and no premiums will be due on your June 14th check.

COBRA Notice and Enrollment

You will be able to continue your coverage for up to 18 months past your last month of employment by enrolling in COBRA. COBRA enrollment paperwork will be mailed to you by a third party after the end of your last month of employment. **Note: the paperwork is mailed to the address we have on file for you, so if you move or have a different address than what is on file, you need to notify payroll ASAP to update your information.** You will need to complete your COBRA enrollment and send in your first month's payment to activate your COBRA coverage. That coverage will be retroactively effective starting on the first of the month following your termination date. You will not have a gap in coverage once your COBRA goes into effect.

What benefits can be continued through COBRA?

All benefits enrolled through your employer can be continued through COBRA, including coverage for your dependents. Any benefits like retirement accounts where you enrolled through a separate process outside of the employer can still be accessed by going through those other third party vendors.