

Ending Employment at USF

Benefits Information

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When benefits end & Options for continuing coverage

The University offers benefits to full-time employees. When you are no longer employed by USF, you and your dependents will lose eligibility for USF benefits. Please find details below.

Medical, Dental, Vision & Employee Assistance Program (EAP)

Medical, dental, vision and EAP benefits end on the last day of the month in which you terminate employment at USF. For example, if you leave USF on Aug. 1, your medical, dental, vision and EAP benefits will continue up to and including Aug. 31.

Final paycheck

On your final paycheck, employee contributions to cover medical, dental and vision premiums (as applicable) are taken for the remainder of the month in which your employment ends. For example, if your last day of employment is Aug. 1, your medical, dental and vision coverage will continue up to and including Aug. 31. Your final paycheck will reflect employee contributions for the entire month of August.

Health insurance continuation options

Employees who leave USF, and their eligible dependents, may have the right to continue their health insurance coverage for up to 18 months through COBRA. Employees will be responsible for paying the cost of the coverage. For more information, please see the **Electing to continue coverage under COBRA or an individual medical plan** section on page 5.

Life Insurance

Your life insurance coverage(s) will end on your termination date. You will receive a conversion letter from the vendor (New York Life) with information on how to convert to an individual plan if you wish. The letter will include details such as premiums, the deadline to elect continued coverage, and New York Life's contact information for any questions.

Long-Term Disability (LTD)

Eligibility for coverage under LTD will end on your termination date. This coverage cannot be converted.

If you have been approved for LTD payments by New York Life, your eligibility to continue receiving these payments is not impacted by your employment status. Your eligibility for LTD benefits is determined by the vendor (New York Life) based on the plan provisions.

Please contact leaves@usfca.edu for any questions.

Healthcare FSA

You can incur expenses on your Healthcare FSA up until your last day of employment (i.e. termination date). You have 60 days from your termination date to submit your healthcare claims for previously incurred eligible expenses.

If you are enrolled in Healthcare FSA when your employment ends, if you have underspent* the funds in your account, you will be offered to continue with Healthcare FSA under COBRA. If you have overspent, you will not be offered to continue with Healthcare FSA under COBRA.

For questions regarding Healthcare FSA, please reach out to the vendor, Benefit Resource (BRI):

- Phone: (800) 473-9595, Monday-Friday, 8am-8pm (Eastern Time)
- Email: ParticipantServices@BenefitResource.com

*'Underspent' means that based on your termination date, you have contributed more to your Healthcare FSA through payroll deductions than the amount that has been reimbursed to you from your Healthcare FSA.

Dependent Care FSA

For Dependent Care FSA claims, you can continue to incur expenses until the end of the plan year based on your year-to-date balance. You have until March 30 of the following year to submit claims for expenses incurred between your effective date in the plan and the end of the plan year.

For example, if you are enrolled in the Dependent Care FSA (whether through the University-funded Childcare Subsidy and/or through your own contributions) as of January 1, 2025, and you terminate employment on September 3, 2025, then you may continue to incur eligible expenses through the end of the plan year (December 31, 2025) for any funds that you already have in the account. You have until March 30, 2026, to submit these expenses for reimbursement.

For questions regarding Dependent Care FSA, please reach out to the vendor, Benefit Resource (BRI):

- Phone: (800) 473-9595, Monday-Friday, 8am-8pm (Eastern Time)
- Email: ParticipantServices@BenefitResource.com

401(a) and 403(b) retirement plans

As a reminder, in order to be 100% vested in the 401(a) Plan, you must satisfy the 3-year vesting requirement. You can become a vested participant in the 401(a) Defined Contribution Plan and waive the 3-year vesting requirement if you were employed by a not-for-profit organization or other institution of higher education prior to joining USF and meet certain conditions. If this is the case, please contact retirementplan@usfca.edu.

You can find information on both the 401(a) and 403(b) retirement plans on the Retirement and Financial Planning page on myUSF: <https://myusf.usfca.edu/human-resources/benefits/retirement>

For questions regarding these accounts after leaving USF, please reach out directly to the vendor, TIAA:

- 401(a) Group #100975
- 403(b) Group #100976
- Tel.: 800-842-2252

Retirement Healthcare Savings Plan

For information on the Retirement Healthcare Savings Plan or how to access funds in your account after leaving USF, please review the [user guide](#) on the Retirement and Financial Planning page on myUSF: <https://myusf.usfca.edu/human-resources/benefits/retirement>

For questions regarding this plan after leaving USF, please reach out directly to the vendor, TIAA:

- Group #R90041
- Tel.: 877-554-1004

Commuter Benefits

If you leave USF and have an Edenred Prepaid MasterCard, it will only be active until the end of the month in which your employment ends. Any pending orders will be cancelled on your termination date. Please plan your orders carefully. For example: if your last day is May 19, your Edenred Prepaid MasterCard will be valid until 11:59pm on May 31. In accordance with IRS guidance, any remaining balances left on your MasterCard are not refundable. Balances on Clipper cards are not affected.

If you have an Edenred Prepaid MasterCard, you can find your current balance by logging in to your Edenred account at <https://myaccount.edenredbenefits.com> or through Single Sign-On on [USFWorks](#) (click on *Benefits and Pay*. On the next page, click on *Suggested Links* on the left-hand side bar, and then click on *Edenred (Commuter Benefits)*).

Tuition Remission Benefits

If enrolled and classes have begun for the term, you and/or your dependents' tuition remission benefits will end at the end of the term in which you terminate employment. If you or your dependents are taking graduate courses, you will still be responsible for any tax due for the term on your final check. If you do not have enough earnings to cover, you will need to provide a check payable to USF on your last day of employment.

For additional questions, please contact tuitionremission@usfca.edu.

Time Off Plans

If you have unused accrued vacation hours, you will be paid out these hours on your final paycheck. If you have comp time or in lieu hours per your Collective Bargaining Agreement (CBA), these hours will also be paid out on your final paycheck. Sick hours are not paid out.

When ending employment, any unused vacation hours cannot be used after your last actual day of work. This means that vacation time cannot be used to extend employment beyond the last actual working day. Vacation time is intended to be taken during the course of employment for rest and relaxation.

Electing to continue coverage under COBRA or an individual medical plan

COBRA

Employees who leave USF, and their eligible dependents, may have the right to continue their health insurance coverage for up to 18 months through COBRA (Consolidated Omnibus Budget Reconciliation Act). Employees will be responsible for paying the cost of the coverage.

If electing COBRA coverage, you will be billed for the full premium (employee plus employer cost) plus a 2% processing fee (you can find the current year's premium amounts in the *Plan Costs* section of the Benefits Guide, available under *Quick Links* on the [Benefits page](#) on myUSF). You will receive a COBRA packet in the mail from the vendor, Benefit Resource (BRI), which will contain all the enrollment instructions and deadline to elect coverage(s). You have the option to enroll via mail or online. Coverage under COBRA provides the same plan design as active employees' coverage.

It is important that your address is up to date in [USFWorks](#) as your COBRA packet will be sent to that address. If applicable, please update this prior to your last day in [USFWorks](#) (see the **Ensure your personal information is up to date section** on page 6).

For questions regarding COBRA, please reach out to the vendor, Benefit Resource (BRI):

- Phone: (866) 996-5200, Monday-Friday, 8am-8pm (Eastern Time)
- Email: ParticipantServices@BenefitResource.com

You can also refer to the following BRI flyers:

- [COBRA General Information](#)
- [Understanding Your COBRA Benefits](#)

Individual medical plan

USF has partnered with Via Benefits, who can help you find an individual ACA-compliant medical plan that suits your needs, if you decide not to elect COBRA medical coverage, or as an option for continued medical coverage once COBRA medical coverage ends. You can search for and enroll in a plan on Via Benefit's website or call them to speak with a licensed benefit advisor.

Via Benefit's contact information:

- Phone: (833) 858-1678, Monday-Friday, 5am-4pm (Pacific Time)
- Website: <https://discover.viabenefits.com/usfca/health-insurance>

Medicare

For more information on when to enroll in Medicare Parts A and B, please see the [Medicare](#) page on myUSF. This page also contains a link to information on Via Benefits, who help you find supplemental Medicare coverage that suits your needs.

Ensure your personal information is up to date

Once you have left USF, you will no longer have access to [USFWorks](#).

Ensure your personal information is up to date in [USFWorks](#) (address, phone number and email address) prior to leaving USF. It is important that your address is up to date so that you can receive important documents from benefit vendors (e.g. COBRA packet).

To update your information, please see the [Modify Personal Information job aid](#).

Please note: If you update your address in USFWorks, for your TIAA retirement account(s), you will also need to update your residential address manually in your [TIAA online account](#), as only your mailing address will be automatically updated in TIAA's system.

Download your paystips

We recommend downloading prior paystips before your last day from [USFWorks](#).

Please note: It is important that your address is up to date in [USFWorks](#) as your final paystip will be sent to that address if mailed.

For questions regarding paystips, please reach out to Payroll at payroll@usfca.edu.

To download your paystips, please follow the instructions in the *Print Payslips* section: <https://myusf.usfca.edu/payroll/manage-payroll-options>

Download your W-2s

It is important that your address is up to date in [USFWorks](#) as your W-2 will be sent to that address. You will receive your W-2 for the year in which you terminate employment at USF in the mail.

We recommend downloading prior W-2s before your last day from [USFWorks](#).

For questions regarding W-2s, please reach out to Payroll at payroll@usfca.edu.

To download your W-2s, please follow the instructions in the *View Your Tax Documents* section: <https://myusf.usfca.edu/payroll/manage-payroll-options>

Download your 1095-Cs

1. Go to Benefits and Pay Hub
2. Go to Navigation pane and click on ACA Forms under Benefits

For questions regarding 1095-Cs, please reach out to benefits@usfca.edu.