

The following details describe what will happen to your benefits upon leaving the University.

Active medical coverage under the University sponsored Medicare Advantage Plan through United Healthcare or COBRA. Please see the enclosed information on the Medicare Advantage Plan. After your termination, you will receive the COBRA Continuation Election Notice from Optum Financial.

Please note the following conditions:

- You must choose coverage under COBRA within 60 days of receiving the COBRA Continuation Election Notice. The date will be specified in the Notice you receive.
- You must pay the entire premium. When you are no longer an active employee, the University no longer pays a portion of the premium.
- You cannot change your health insurance plan until the next open enrollment period.
- If you are under "employee only" coverage when you retire from the University, you cannot change the coverage to a different plan.

5 Months COBRA Premium - 6 it202

COBRA Cost/Month	Medical Plus	Medical HDHP	Dental Flex	Dental Basic +	Vision
Individual	\$701.59	\$645.86	\$36.91	\$21.60	\$7.16
Individual + Spouse	\$1,474.24	\$1,356.44	\$72.28	\$41.54	\$13.02
Individual + Child(ren)	\$1,263.64	\$1,159.77	\$72.28 ¹	\$41.54 ¹	\$13.65
Family	\$2,246.90	\$2,074.57	\$123.75		

A complimentary one-year membership is offered to recognize the valuable contribution and dedication you have given Saint Louis University in past years. If you wish to take advantage of this offer, please fill out the application in your retirement packet and return it to the Simon Recreation Center at 3639 Laclede Avenue.

You retain full access to the tuition remission benefits for yourself and your dependent children if you have obtained age of 55 with 10 years of consecutive service or age 60 with 7 years of consecutive service. Please get in touch with Student Financial Services for any questions surrounding tuition remission at 314-977-2350 or slusolarshiparea@slu.edu.

If you enrolled in the Flexible Spending Account (FSA), your contributions to your FSA stop with your last paycheck (unless you are eligible and elect to continue contributions to your FSA under COBRA). Please note the following:

- You have until April 30, following your retirement, to submit claims for expenses incurred on or before your last day of employment.
- If you have an Optum Financial debit card for Healthcare FSA, you must destroy it and NOT use it past your retirement date. You are responsible for repaying those charges if you use the debit card past your retirement date.
- If you elect COBRA for the Healthcare FSA, you will continue contributing after tax. This allows you to submit claims for expenses incurred after retirement date if you make your COBRA payments. Please note that you will have to submit paper claims to Optum Financial.
- Contact Optum Financial if you have questions regarding claims submission, account balances, or pending claims at 888-339-3819.

If you are enrolled in the Dependent Care Account, your contributions to your Dependent Care Account will be stopped with your last paycheck. The Dependent Care cannot be continued through COBRA. You have until April 30, following your retirement, to submit for reimbursement of eligible expenses incurred on or before your last day of employment. Contact Optum Financial if you have questions regarding claims submission, account balances, or pending claims at 888-339-3819.

If enrolled in the Health Savings Plan at Saint Louis University, your payroll contributions into the Optum HSA, associated with the United Healthcare High Deductible Health Plan, end on your last day of employment. The account will remain assigned to you, and you can continue to use the HSA to pay for qualified health expenses. Contact Optum Bank at 866-234-8913 for questions regarding the account.

