ST. MICHAEL - ALBERTVILLE SCHOOLS

EXCELLENCE IS OUR TRADITION

Benefits FAQ – Benefit Continuation

This benefits FAQ is designed to answer questions for employees about their insurance benefits and what happens with their insurance after they resign or retire from the district.

When do I receive my last paycheck?

It depends on when your resignation or retirement notice is received during the year and your last day of employment. The district will continue paying you through the payroll which covers your last day of employment.

When does my insurance with the district end?

Generally, your insurance coverage continues through the end of the month covering your last day of employment. Teachers who resign or retire at the end of the school year receive insurance coverage through August 31.

What happens to my insurance if I resign or retire from my position during the summer?

Your insurance coverage continues through the end of the month when your resignation notice is received. If you are a teacher, your insurance coverage continues through the end of August.

If you resign or retire in July or August, you may owe additional premiums since the district's plan year begins on July 1.

Why do I owe additional premiums?

The district's insurance year aligns with the school year (July 1 – June 30) and begins on July 1. This means any insurance premium increases take effect July 1.

Can the district take the extra amount I owe out of my last paycheck?

Potentially. If possible, the district will make every effort to collect any remaining premiums owed from your last paycheck. If it is not possible to collect these amounts, you may receive an invoice for the remainder that you owe and will need to send the district a check. We will notify you if you will be invoiced.

If you are a teacher and your resignation or retirement notice is received by the last day of school, the district will make every effort to adjust your July and August paychecks to reflect the new year's rates. If your resignation or retirement is received after summer paychecks have been finalized in June, you will receive an invoice for the difference between the premiums collected on your July and August paychecks and the total amount you owe for these months. We will notify you if you will be invoiced.

I am a teacher. Why can't the district just change the amounts deducted from my July and August paychecks?

Once summer paychecks have been finalized, we cannot change the amounts deducted because of the way processing and accounting of these funds happens within Skyward. If your resignation is received after summer paychecks have been finalized, we will notify you if you will be invoiced for the difference in premiums between what was collected on your checks and what you owe for your coverage.

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Can I drop my coverage after I resign or retire so that I do not have to pay for July and August premiums?

You can change your insurance elections during our annual open enrollment period. Open enrollment for the 2025-2026 year will be April 28 – May 12 and any changes made during open enrollment are effective July 1.

If you did not make changes to your plans during open enrollment, you cannot change your plans when you resign or retire. Resignation from employment or retirement is not a qualifying event that would allow you to make a change outside the open enrollment window.

I still need insurance coverage. Is there an option for me to stay on the district's insurance after my employment ends?

You have the option to continue your eligible coverage under COBRA continuation rules. You will receive information about COBRA and your available plans from Benefitfocus once your resignation or retirement has been processed and Benefitfocus has been notified.

If you choose to enroll in COBRA coverage, your coverage will begin on the first day of the month following your last day of employment.

What will my insurance premiums be if I chose COBRA coverage?

If you choose to enroll in COBRA coverage, you are responsible for the full cost of the insurance premiums plus a 2% administrative fee. Benefitfocus will send this information and payment details with your enrollment paperwork.

Does the district pay any portion of my COBRA premiums?

Potentially. If you are an eligible retiree, the district will pay a portion of your premiums for a set period. We will notify you if you are eligible.

How long can I continue as a retiree?

Retirees can continue their **medical insurance** until they become eligible for Medicare coverage. Medicare begins on the first day of the month when you turn 65.

Retirees can continue their **dental insurance** indefinitely.

I have more questions. Who can I contact?

Please contact Michelle Neu, our Benefits and Leave Coordinator. Michelle's contact information is:

- Email: michellen@mystma.org
- Phone: 763-497-6578 ext. 5578