

Clear Creek ISD Exiting Employee Information Guide

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EXITING EMPLOYEE INFORMATION GUIDE

This Exiting Employee Information Guide has been assembled to assist you as you conclude your employment in Clear Creek Independent School District. It provides you with information regarding termination procedures, final pay, benefits, and other important information. The package includes a Quick Reference Guide (last page) so that you know who to speak with if you have questions.

We would like to remind you of your obligations as a former employee of Clear Creek ISD under the Educators' Code of Ethics located in Policy DH (exhibit). As you know, your employment with the Clear Creek ISD places you in a position of trust within our organization and allowed you to have access to confidential student information.

Under the Code of Ethics, you have an obligation, even after the termination of your employment, to maintain the confidentiality of the student information. You also have an obligation to refrain from using or disclosing any such information other than for the benefit of the students.

Your opinion about your experience with CCISD is important to us! You are invited to complete the Exit Interview Survey. Information obtained during the Exit interview is used to determine how CCISD can better serve employees. Your input will remain anonymous. This survey can be found

We've made every attempt to ensure the accuracy of the information contained in the Exiting Employee Information Guide. However, if there is any discrepancy between the benefit descriptions and the insurance contracts or other legal documents, the legal documents will always govern.

Clear Creek Independent School District appreciates your contribution to students and wishes you future success in all your endeavors!

YOUR RESPONSIBILITIES

➤ **Submit your Letter of Resignation**

An employee who desires to voluntarily resign from the District should submit a notice to his or her supervisor generally two weeks in advance of the intended resignation date. You should indicate whether you are retiring through TRS. The following should be included on your Letter of Resignation:

- Your last day of work
- Your Signature

➤ **Return District Property**

The following items must be returned to your Supervisor before your departure from the school district.

- Parking Permit, Identification Badge
- Cellular Phone/Pager/Blackberry
- All Keys
- Computers and Electrical Equipment
- Equipment Provided for Home or Travel Use
- Files, Folders, Manuals and/or Records
- Any Other School Property
- Repay Any Outstanding Money

➤ **Complete the CCISD Exit Benefits and Payroll Form**

This document is only required if you are resigning on or after the last day of the school year. This document can be filed electronically and can be found by logging into TalentEd Records at <http://web.ccisd.net/for-employees>.

➤ **Complete the Exit Interview Survey**

Your opinion is important to us! Please go to the Exiting Employee Information section of the CCISD Human Resources website to complete the Survey.

➤ **Elect Cobra Continuation Coverage if you need to extend your benefits coverage**

You have sixty (60) days after your benefits expire to elect Cobra Continuation Coverage. You will receive two notices in the mail from the District's Cobra Administrators.

BSwift (Medical)

1-833-682-8972

Payflex (Dental, Vision, Flex, EAP)

1-844-729-3539

➤ **Keep your Address on File Current**

Please update your demographic data through The Employee Access Center. The Employee Access Center can be accessed from the Employee Portal log-in screen located on the District website at www.ccisd.net.

The Employee Access Center will provide you with the following important information:

- Paychecks – View and print current or historical checks as needed
- W-2, Wage and Tax Statements – View and print current or historical statements as needed
- Demographic Data – Update your address, phone number or contact information online

EXIT EMPLOYEE FORMS

Go to CCISD.net and click on “Employment” and then “Exiting Employee Information”. Complete the “Service Record Form” and email to ythompson@ccisd.net. A copy of the CCISD service record will be emailed to employee for signature verifying the information is correct. Once the signed copy is returned to CCISD, all originals will be mailed to address on request form.

Note: The experience column on the service record is based on the beginning of each school year.

WHAT HAPPENS WITH MY FINAL PAY?

Final Pay

If your departure from CCISD is between the 1st and the 15th of the month, you can expect payment on the 5th of the following month, if your departure is between the 16th and the end of the month you can expect payment on the 20th of the following month. Please take note that there can be exceptions to this rule, and we will make every effort to make your final payment as prompt as possible.

When an employee who has used more leave than he or she had accumulated ceases to be employed by the District, the cost of the unearned leave days shall be deducted from the employee's final paycheck.

Your check will continue to be Direct Deposited if that was the status at the time of your resignation/termination, if not, your check will be mailed to the address we have on file.

Employees Completing a 170-197 Day Work Calendar

Employees completing a 170-197 day work calendar may elect to receive a final paycheck on June 20 rather than through August. To make this election the CCISD Exit Benefits and Payroll Form must be completed and returned to the Business Services Department by May 31.

Access to Payroll Check Stubs and W-2 Information

You may access the Employee Access Center online indefinitely after leaving CCISD. This is located at <http://my.ccisd.net/PortalLogin.aspx>. You will be able to view payroll check stubs as well as W-2 information. You may also use the Employee Access Center to change your mailing address. Please note that W-2's are no longer mailed. They are only available on the Employee Access Center.

WHAT HAPPENS TO MY LEAVE BALANCES?

Employees may be eligible for a payout of unused leave if certain criteria are met. For employees hired on or after May 1, 2001, eligible leave shall be paid in accordance with the 401(a) Distribution Options Table on Page 8. Eligible employees hired prior to May 1, 2001, will receive their accrued leave as a separate paycheck if they opted out of the 401(a) Sick Leave Payout Plan.

Payment of Leave at Retirement

Full-time employees who have been employed by the District a minimum of five years and who retire under the Teacher Retirement System (TRS) guidelines shall be paid for unused state leave and local sick leave at retirement, up to the number of workdays for one contract year or the number of duty days specified for the position, whichever is appropriate. Payment shall be at the certified substitute rate of pay for professional employees, including administrators. For all other employees, the rate of pay shall be 50 percent of the employee's daily rate of pay not to exceed the daily rate of pay for a noncertified substitute teacher.

Payment of Leave at Resignation

A professional employee who resigns with at least five consecutive years of service in the District shall be paid for accumulated unused local sick leave at the certified substitute's daily rate of pay, up to the number of contracted days in one school year.

401(a) Distribution Options

Upon retirement or resignation eligible employees shall receive a notice from PARS, the administrator of this plan, advising them that they may obtain a distribution of their accrued leave as one of three options:

- 1) Lump sum cash distribution
- 2) Rollover to IRA or other qualified plan
- 3) Rollover to annuity product selected by PARS

WHAT HAPPENS TO MY LEAVE BALANCES (continued)?

401(a) Distribution Options

Option	Fees	Advantages	Disadvantages
Lump Sum Cash Distribution	\$25.00	1) Allows employee to immediately receive vested funds 2) Funds not subject to 1.45% FICA Medicare Tax	If employee not age 59 ½ or drawing TRS retirement: Distribution subject to income taxation 20% IRS penalty for early distribution of retirement funds
Rollover to IRA (not available if account value is \$2,500 or less)	3%	1) Defers income taxation 2) Avoids 1.45% FICA Medicare tax 3) Avoids 20% IRS penalty 4) Employee maintains control of the investment options	1) Employee must complete within 60 days of notice from PARS
Rollover to PARS annuity (not available if account value is \$2,500 or less)	3%	1) Minimal paperwork 2) Avoids 1.45% FICA Medicare tax 3) Defers income taxation of account 4) Avoids 20% IRS penalty	1) Employee not able to select investment option 2) Employee may not be familiar with provisions of the annuity product

WHAT HAPPENS TO MY MEDICAL AND/OR DENTAL/VISION BENEFITS?

Employees Who Terminate Prior to the End of Work Calendar

If you terminate employment with the District before completing the number of work days assigned to your school year work calendar, your insurance and benefits will end at midnight on the last day of the calendar month in which your termination is effective.

Employees Who Terminate On or After Last Day of the School Year

For those employees that have terminated employment on or after the last day of the school year, the District will terminate your benefits according to the schedule below.

Scheduled Number of Days in School Year Work Calendar	Benefits End at Midnight on
230+ Days	June 30
198-220 Days/Technology 230 Days	July 31
170-197 Days/M&O 220 Days/M&O 230 Days/Transp. 215 Days/Transp. 230 Days	August 31

You may elect to change your benefits termination date to a date other than the date listed in the schedule above. The premiums for any additional months of coverage will be deducted from your final paycheck. You must make this election by completing the Exit Benefits and Payroll Form and returning it to the Business Services Department by May 31.

COBRA Continuation Coverage

You may choose to keep your benefits coverage longer by enrolling in COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985). Under COBRA, you and all dependents that were covered on your plan may continue medical and/or dental/vision coverage for up to 18 months if elected. An election packet will be sent to you at your address of record within approximately 6 weeks from your termination date. The cost is 102% of the total premium, which includes the employee and employer portion, and an additional 2% service fee.

If you are interested in continuing coverage, you should return the completed election form within 60 days of your receipt of the packet. You will then have an additional 45 days to remit the premium payment. Once payment is received, insurance coverage will be retroactively effective the day after your benefits expired.

You will receive a *Certificate of Creditable Coverage* from BSwift, which documents your prior coverage under Clear Creek ISD plan and may exempt you from a future plan's restrictions on pre-existing conditions.

Note: If you were not a participant in medical and/or dental/vision as an active employee, you will not receive the COBRA offering for extended medical and/or dental/vision benefits. If you and your dependents were on the plan, and you yourself choose not to continue insurance coverage, your dependents may still elect to continue coverage if desired.

The Cobra Administrator for Medical is:

BSwift/TRS ActiveCare

P. O. Box 2780

Omaha, NE 68103

Monday-Friday: 7:00 am to 7:00 pm CT

Phone: 1-833-682-8972

The Cobra Administrator for Dental, Vision and Flex is:

Payflex

Monday – Friday: 7:00 am to 7:00 pm (CT)

Saturday: 9:00 am to 2:00 pm (CT)

Phone: 1-844-729-3539

WHAT HAPPENS TO MY HEALTH CARE AND/OR DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS?

Health Care Flexible Spending Accounts (FSA) and Dependent Care Spending Accounts (DCSA)

If you have unused balances in your Health Care FSA account and/or your DCSA, you can be reimbursed for eligible expenses incurred prior to your termination date.

FSA expenses incurred after your termination date will not be eligible for reimbursement unless you elect to continue your FSA through COBRA. Your FSA can be continued through the end of the calendar year in which you terminate IF you elect to continue the account through COBRA. You cannot continue your FSA after the end of the calendar year in which you terminate.

Participation in your DCSA ends on your termination date and any unused funds are forfeited unless you have eligible expenses prior to your termination date as stated above.

IMPORTANT: You have thirty calendar (30) days after your termination date to submit claims to Chard Snyder.

For additional information contact:

Chard Snyder

3510 Irwin Simpson Road

Mason, OH 45040

Phone 1-800-982-7715

Fax: 1-513-459-9947

Monday – Friday: 8:00 am to 5:00 pm (ET)

www.chard-snyder.com

Health Savings Accounts (HSA)

If you have a balance in your HSA those funds will not be lost; you will be able to use your debit card to pay for eligible health care expenses.

If you remain covered under a High-Deductible Health Plan (HDHP), you can continue to access your HSA funds through individual coverage or you can "roll over" funds from CCISD's HSA program to another employer's program. Even if your new employer doesn't offer an HSA-compatible HDHP, you can keep the money in your HSA and continue to use the funds for qualified expenses. However, you can no longer add money to the account until you are again covered by an HDHP.

If you wish to move the funds to another account or have additional questions, call the telephone number listed on your HSA debit card.

WHAT HAPPENS TO MY LIFE INSURANCE?

Life Insurance Conversion

Your Basic, Voluntary, Spouse, Child and AD&D life insurance coverage remains in effect for 31 days after the last day of the calendar month in which your termination was effective. You may apply for conversion of your Basic, Voluntary, Spouse and Child life insurance to an individual whole life insurance policy within that 31-day window. Evidence of insurability will not be required. There is no conversion available for AD&D insurance. You may convert all or any portion of your life insurance which was in force on the date your life insurance ceased. If you fail to apply within the 31-day time period, the option to convert is no longer available.

Life Insurance Portability

Instead of life insurance conversion, you also have the opportunity to continue your Voluntary Employee and Voluntary Spouse life insurance coverage (“portability”) under the Clear Creek group policy, subject to the amounts of coverage you had in force while actively employed. Portability of Basic life insurance is not available. Competitive rates apply, but will likely be higher than your current rates. You may also be entitled to purchase up to \$50,000 of additional term life insurance. If you fail to apply within 31 days of your termination date, the portability option is no longer available.

Applications for Conversion or Portability of Insurance

After we receive notice of your termination, you will receive from CCISD, a package of information regarding conversion and portability of your life insurance benefits. The applications contain a part that must be completed by CCISD so be sure to have this completed by your Benefits Representative prior to mailing the application to Voya. To explore the portability or conversion options you may contact Voya directly at 888-238-4840 within 31 days of your termination date.

WHAT HAPPENS TO MY CANCER AND CRITICAL ILLNESS INSURANCE PLANS?

Your cancer and/or critical illness insurance through Allstate will terminate on the last day of the month that your date of termination occurs.

You may continue your Allstate insurance coverage through portability. Allstate provides portability coverage under which the benefits, terms and conditions will be the same as those provided under the policy when your insurance terminated. Allstate must receive a written request and payment of the first premiums for the portability coverage not later than 30 days after such termination. Portability coverage may include any eligible dependents who were covered under the policy. Coverage will be effective on the day after insurance under the policy terminates.

Premiums for portability coverage are due and payable in advance. For more information about continuing your Allstate Cancer and Critical Illness Plans please contact:

Allstate Benefits
1776 American Heritage Life Dr.
Jacksonville, FL 32224
Toll Free: 1-800-521-3535/1-800-211-5533 for Spanish Speakers

TEACHER RETIREMENT SYSTEM OF TEXAS

If you are planning to retire

If you are planning to retire, you need to contact the Teacher Retirement System of Texas (TRS) six months prior to your anticipated retirement date to allow yourself enough time to complete and submit all required forms. Start the retirement process by submitting a completed *Request for Estimate of Retirement Benefits* form (TRS 18) to receive a retirement packet. You may do this electronically, from the *MyTRS* section of the TRS website, or you may print Form TRS 18 from the forms section of the website, complete it and mail it to TRS.

After TRS receives your TRS 18, you will receive a retirement packet with the forms you need to select your retirement date and your retirement payment plan. When you receive your retirement packet, follow the instructions in the packet. You will need to send TRS a copy of your birth certificate, as well as a copy of the birth certificate of your beneficiary if you select Option 1, 2, or 5 as your annuity payment plan. Please write your social security number on any birth certificate you submit.

If you plan on retiring and have questions regarding Retirement please contact:

Kelly Kemp, CCISD Payroll Coordinator
(281)284-0194
kkemp@ccisd.net

If you are leaving employment but aren't retiring

If you are leaving employment but aren't retiring, you have three options:

- Leave your contributions in your plan.
- Transfer the funds from your plan to another eligible retirement plan (such as a 401(k) plan or an Individual Retirement Account (IRA)).
- Withdraw the accumulated contributions in your member account. Refunded amounts are subject to 20 percent federal income tax withholding. Also, a 10 percent early withdrawal penalty assessed by the IRS may also apply for members who terminate Texas public education employment before age 55.

If you wish to withdraw your Teacher's Retirement, you can call 1-800-223-8778, or go online to www.trs.state.tx.us to obtain the forms.

Working after Retirement

Service retirees may work without limit for an employer not covered by TRS without losing any monthly annuity payments. Disability retirees may work an unlimited amount of time for an employer not covered by TRS but may be subject to a compensation limit.

Generally, all retirees, both normal-age and early-age, must wait one full, complete calendar month after retirement before returning to work. Please note that you must observe TRS restrictions on negotiating for future employment, or you could revoke your retirement.

For more information about working after retirement refer to Teacher Retirement System of Texas Employment After Retirement Brochure located under the TRS Publications section at www.trs.state.tx.us.

WHAT HAPPENS TO MY DEFERRED COMPENSATION ACCOUNTS?

403(b) Account

The money you contributed to your 403(b) is always yours, regardless of how long you have worked for CCISD. There are several things that you can do with your 403(b) after leaving your job.

1. Leave your funds in the CCISD 403(b) plan.
2. Rollover your 403b into a Traditional IRA. Contributions to Traditional IRA's receive the same type of tax deferral treatment as contributions to 403b's, so you may be able to rollover your money into a Traditional IRA and not owe additional taxes.
3. If your new employer has a 403(b) plan, you can have your 403(b) rolled over into their plan if their plan accepts rollovers.
4. Take a cash distribution. Be prepared for taxes to be withheld from it before you receive the money, and for possible penalties if you are under age 59 ½

If you choose options #2, #3 or #4 above you will need to complete the 403(b) Plan Distribution, Loan, Exchange, Transfer & Rollover Form found at www.tcgservices.com. Please follow the directions on this Form.

457 Plan

The money you contributed to your 457 account is always yours, regardless of how long you have worked for CCISD. There are several things that you can do with your 457 account after leaving your job.

1. Keep your money invested in the Plan and if desired, continue to manage your money within the offered investment options.
2. Rollover your 457 into an IRA.
3. If your new employer has a retirement plan, you can have your 457 rolled over into their plan if they accept rollovers.
4. Withdraw your money - subject to ordinary income tax.

If you choose options #2, #3 or #4 above you will need to complete the 457(b) RSP Distribution Form found at www.region10rams.org. Please follow the directions on this Form.

Deferred Compensation Plan Questions

For questions about your 403(b) or 457 Account contact

TCG Services
900 S Capital of Texas Hwy, Suite 350
Austin, TX 78746
Phone: (800) 943-9179
Fax: (888) 989-9247

OTHER THINGS TO KNOW AND DO

GuidanceResources Services

The CCISD GuidanceResources program provides free, confidential assistance for resolving personal life issues to benefit-eligible employees, their dependent family members and anyone living in the employee's household. Services include counseling, financial and legal advice, child care and adult/elder care. For assistance or more information, contact the program 24 hours a day, 7 days a week at 855-506-3173. If you're a benefit-eligible employee leaving the school district, you may continue to use the GuidanceResources services through the end of the month in which you leave. You may also elect to continue the GuidanceResources services under COBRA, and you may use the program's services for the period of time you are continuing your coverage under COBRA.

Medicare

You may be eligible for Medicare benefits depending on your age and your reason for leaving employment. For more information, call 1-800-MEDICARE or visit www.medicare.gov.

CONTACT	POSITION	PHONE NUMBER
Jessica Cardenas	Human Resources Asst.	(281) 284-0150
Janice Guys	Business Services Secretary	(281) 284-0236
Dr. Robert Branch	Director of Human Resources	(281) 284-0165
Verna Henry	Substitute Coordinator	(281) 284-0155
Chelsey Pratt	Human Resources Specialist – Professional Staffing	(281) 284-0166
Betsy Esparza	Human Resources Specialist – Support and Auxiliary Staffing	(281) 284-0159
Ashley Harper	Lead Human Resources Specialist	(281) 284-0169
Yvonne Thompson	Certification Officer	(281)284-0153
Dr. Casey O’Pry	Assistant Superintendent for Human Resources	(281) 284-0160
Annette Caballero	Executive Assistant to the Assistant Superintendent for Human Resources	(281)284-0160
Kelly Kemp	Payroll Coordinator	(281) 284-0194
Alice Benzaia	Director of Business Services and Financial Planning	(281) 284-0236
Deedy Justice	Employment Services Coordinator	(281) 284-0156
Michelle Nowell	HR/Business Services Coordinator	(281)284-0168
Lori Liebman	Leave Specialist	(281)284-0235
Wendy Heldt	Employment Services Specialist	(281) 284-0157
Sharyn Hase	Business Services Specialist	(281) 284-0163
Sharon McHenry	Worker’s Compensation/ Unemployment Specialist	(281)284-0231
Hannah Thibodeaux	Benefits Specialist, A-L	(281) 284-0233
Mayra Faucette	Benefits Specialist, M-Z	(281) 284-0232

TOPIC	CONTACT	PHONE NUMBER
Cancer Insurance/Critical Illness Coverage	Allstate	800-521-3535
Cobra Continuation Coverage (medical)	BSwift	833-682-8972
Cobra Continuation Coverage (dental, vision, flex)	Payflex	844-729-3539
Flexible Spending Accounts	Chard Snyder	800-982-7715
Health Savings Accounts	Chard Snyder	800-982-7715
403(b) Savings Plan	TCG Services	800-943-9179
457 Savings Plan	TCG Services	800-943-9179
Life Insurance	Voya Financial	888-238-4840
Retirement	Teacher Retirement System of Texas	800-223-8778
Retirement-general questions	CCISD Payroll Department	281-284-0194
Leave Balances	CCISD Payroll Department	281-284-0192
Final Paycheck	CCISD Payroll Department	281-284-0206
CCISD HR Contacts	CCISD Human Resources	281-284-0150
Employee Assistance Plan	ComPsych	855-506-3173
Exit Interview Questionnaire	CCISD Human Resources	281-284-0150
Service Record Requests	CCISD Certification Officer-Yvonne Thompson	281-284-0153

