



SARPY COUNTY HUMAN RESOURCES DEPARTMENT
EAST ANNEX: 1261 Golden Gate Drive, Suite 4E
Papillion, NE 68046
(402) 593-4486 or 593-4487, Fax (402) 593-5781
www.sarpy.com



SEPARATION OF SERVICE PACKET

The enclosed information will assist you as you plan to leave employment, by either resignation or retirement, with Sarpy County. This packet includes forms, helpful information regarding your benefits, and what to expect once you leave your employ.

Notice of Separation - You are asked to notify your department head as far in advance as possible (at least two weeks). A written notice is to be submitted to your department head, who will in turn notify the Human Resources Department. This document is available on the following link:

<http://www.sarpy.com/humanresources/forms.html>

Exit Questionnaire - This is an optional form; however, we are interested in hearing from you, and would appreciate you taking the time to answer these questions. Return to Human Resources when completed.

Should you have any questions regarding paychecks, deductions, taxes, etc., please contact the Payroll Department (402-593-2116).

Health insurance benefits end on the *last* day of the month in which you ceased to be in an employed status.

COBRA: You may have the option to continue your coverage in accordance to COBRA, Public Law 99-272, Title X (unless you are eligible for Medicare). You will receive information regarding this option from our third party administrator, ASI.

ASI will send a letter within fourteen (14) days regarding your options to continue coverage in accordance with COBRA requirements (unless you are eligible for Medicare).

RETIREMENT: If eligible, and are keeping health insurance as a retiree, you must remit your share of the premium NO LATER THAN the 1st of the month for which the premium applies.

REMIT TO:

SARPY COUNTY CLERK'S OFFICE: Retiree Health
ATTN: Accounting Department
1210 Golden Gate Drive
Papillion, NE 68046

Make check payable to "Sarpy County COBRA and Retiree Funds Account", and notate in the memo section the month and year to which the premium should be applied.

Dental coverage benefits continue through the month in which you are working and end on the last day of the month. ASI will notify you by letter regarding your options to continue coverage.

Life insurance provided through Reliance Insurance Company may allow employees to convert their County-provided group life insurance coverage to an individual policy. Additionally, you may be entitled to convert any enhanced optional life insurance to an individual policy. The Human Resources Department will send a letter with conversion information to you within fourteen (14) days of your last day of employment.

Upon your final contribution to the Nebraska County Employees Retirement System, you will receive notice (between 60 and 90 days) regarding your pension options. Your contributions will cease once you are no longer receiving compensation from the County. The County Clerk is required to notify the Retirement Office within two weeks of the date you cease employment with the county, via a Non-Contributing Member Form. Upon receipt of the form, the Retirement Office will send a disbursement packet to you, which includes a **Request for Disbursement Form** and a **Special Tax Notice**. Questions regarding your pension plan should be addressed to the Nebraska County Employees Retirement Office at **1-800-245-5712**.

Tax Deferred Compensation

If you are enrolled in a tax deferred compensation plan or accidental, health and cancer insurance plans you will need to contact your representative directly.

SEE COUNTY WEBSITE FOR CURRENT CONTACT INFORMATION

Accidental, Health and Cancer Insurance

If you have coverage with a supplemental health, accidental health, and/or cancer insurance, you will need to contact your representative directly.

SEE COUNTY WEBSITE FOR CURRENT CONTACT INFORMATION

Flexible Benefit Plan

If you are enrolled in the Flexible Benefit Plan (Dependent Care or Medical Care), please contact ASI directly at (800) 659-3035.

ADDITIONAL RETIREMENT INFORMATION

Retiree Health Insurance

Resolution dated 05-07-2013; ELECTED OFFICIALS

By Board Resolution 2013-129, Elected Officials may be eligible to continue health insurance upon retirement, under the same terms and conditions as is offered to other employees. Officials who retire with a minimum of 15 years of continuous service and are at least age fifty-five (55) years, until reaching their sixty-fifth (65th) birthday, may continue in the County's primary health insurance program. The premium paid by the County for those qualifying is as follows:

- Age fifty-five through fifty-nine (55-59): The County will pay 50% of the monthly premium for single, employee/spouse, employee/child(ren), or family coverage.
- At age sixty (60) until reaching their sixty-fifth* (65th) birthday: The County will pay 100% of the monthly premium for single and 50% employee/spouse, employee/child(ren), or family coverage.

Eligible Officials must be enrolled in the current County Health program prior to retirement.

**Prior to reaching age 65, the employee is advised to contact the Social Security Administration to begin the transition process for Medicare coverage and research possible Medicare supplemental insurance coverage prior to enrolling in specific Medicare option(s.)*

Resolution dated 06/26/07; FOP-SWORN EMPLOYEES

A Sworn employee who retires with a minimum of fifteen years (15) of continuous service and is between ages of fifty-five (55) and sixty-five (65) years may continue in the County's primary health insurance program and receive insurance coverage as provided by the primary carrier selected by the County.

Eligible employees must be enrolled in a County health insurance program prior to retirement. If the employee is not enrolled with the primary carrier, such employee is required to change to such carrier prior to retirement.

For employees age 55-59, the County shall pay fifty percent (50%) of the monthly premium for single, employee/spouse, employee children or family coverage. For employees age 60 until reaching their sixty-fifth (65) birthday, the County shall pay one-hundred percent (100%) of single coverage and fifty percent (50%) of employee/spouse, employee/children or family coverage.

If you choose to remain a member of the County's group health insurance program, it is advised that you contact the Social Security Administration *prior* to reaching age 65 to begin the transition process for Medicare coverage. It is recommended that you also research possible Medicare supplemental insurance coverage prior to enrolling in a specific Medicare option.

Resolution dated 06/26/07: FOP; NON-SWORN / CIVILIAN EMPLOYEES

A non-sworn employee, who retires with a minimum of fifteen (15) years of continuous service and is at least age sixty (60) years until reaching his/her sixty-fifth(65) birthday, may continue in the County's primary health insurance program and receive insurance coverage as provided for retirees. From age 60 thorough age 61, the entire premium shall be paid by the retiree. From age 62 until age 65, the County shall pay 75% of single coverage, and 50% of family coverage. If premium payment by such employee is not received by such two weeks prior to the monthly premium due date deadline, such coverage shall be terminated.

If you choose to remain a member of the County's group health insurance program, you will need to contact the Social Security Administration *prior* to reaching age 65 to begin the transition process for Medicare coverage. It is recommended that you also research possible Medicare supplemental insurance coverage prior to enrolling in a specific Medicare option.

Resolution dated 3-20-07; AFSCME

Employees who retire with a minimum of fifteen (15) years of service and are at least sixty-two (62) years of age, until reaching his/her sixty-fifth (65th) birthday, may continue in the County's primary health insurance program and receive insurance coverage. Eligible employees must be enrolled in the County's health insurance program prior to retirement. The County will pay seventy-five percent (75%) of the premium for those electing single coverage; sixty-five percent (65%), employee/spouse or employee/children coverage, and fifty percent (50%) of family coverage. If an employee's share of premium cost is not paid and received by the County prior to the monthly premium due date deadline, such coverage shall be terminated.

If you choose to remain a member of the County's group health insurance program, you will need to contact the Social Security Administration *prior* to reaching age 65 to begin the transition process for Medicare coverage. It is recommended that you also research possible Medicare supplemental insurance coverage prior to enrolling in a specific Medicare option.

If you choose to remain a member of the County's group health insurance program, it is advised that you contact the Social Security Administration *prior* to reaching age 65 to begin the transition process for Medicare coverage. It is recommended that you also research possible Medicare supplemental insurance coverage prior to enrolling in a specific Medicare option.

Resolution dated 11-22-2011; SALARIED / EXEMPT FROM OVERTIME

Employees, who retire with a minimum of 15 years of continuous service and are at least age fifty five (55) years, until reaching their sixty-fifth (65th) birthday, may continue in the County's primary health insurance program. The premium paid by the County for those qualifying is as follows:

- Age fifty-five through fifty-nine (55-59): The County will pay 50% of the monthly premium for single, employee/spouse, employee/child(ren), or family coverage.
- At age sixty (60) until reaching their sixty-fifth* (65th) birthday: The County will pay 100% of the monthly premium for single and 50% employee/spouse, employee/child(ren), or family coverage.

Eligible employees must be enrolled in the current County Health program prior to retirement. (**Prior to reaching age 65, the management employee is advised to contact the Social Security Administration to begin the transition process for Medicare coverage and research possible Medicare supplemental insurance coverage prior to enrolling in specific Medicare option(s).*)

Resolution dated 10/08/96; COUNTY EMPLOYEES NOT OTHERWISE DESCRIBED ABOVE

An employee who retires with a minimum of fifteen (15) years of continuous service, is over the age of sixty-two (62), and has not yet reached their sixty-fifth (65th) birthday may continue in the County's primary health insurance program and receive insurance coverage as provided by the primary carrier selected by the County.

Eligible employees must be enrolled in the County health insurance program prior to retirement. If the employee is not enrolled with the primary carrier, such employee is required to change to such carrier prior to retirement. The County will pay seventy-five percent (75%) of the monthly premium for single coverage and fifty percent (50%) of employee/spouse, employee/children or family coverage. If an employee's share of premium cost is not paid and received by the County prior to the monthly premium due date deadline, such coverage shall be terminated.

If you choose to remain a member of the County's group health insurance program, it is advised that you contact the Social Security Administration *prior* to reaching age 65 to begin the transition process for Medicare coverage. It is recommended that you also research possible Medicare supplemental insurance coverage prior to enrolling in a specific Medicare option.

COUNTY EMPLOYEES RETIREMENT SYSTEM

If you have any questions, write to:

Nebraska Public Employees Retirement System (NPERS)
P. O. Box 94816
Lincoln, Nebraska 68509-4816

or call **402-471-2053**, or toll-free **1-800-245-5712**; you may schedule an appointment to visit at 1221 N Street, Suite 325, in downtown Lincoln.

You may visit the website at <http://www.npers.ne.gov>

Separation/Retirement Checklist

(the below is for illustrative purposes ONLY – please work with NPERS for your own needs)

- 1) Contact the Retirement Office at least 60 days prior to your separation/retirement date to obtain an estimate of benefits under the various annuity options AND provide the following:
 - Name and Home Address
 - Social Security Number
 - Anticipated Separation/Retirement Date

(The Retirement Office may also need the date of birth of your spouse if you wish to receive an estimate under the Joint & Survivor option.)
- 2) Your age must be verified before a monthly annuity benefit can be paid. A legible copy of your birth certificate or certificate of birth will be considered sufficient proof of age.
- 3) Review your beneficiary listing if you plan to defer your account or if you select the Systematic Withdrawal Option.
- 4) The effective date of your separation/retirement annuity will be the first day of the month following your last day of work, provided your application for benefits is received by the Retirement Office in the month you quit. For example: if your last day of work is January 2nd, your effective date of retirement is February 1st. If your last day of work is December 31st, your effective date of retirement is January 1st.

Should you elect to defer payment to a later date, the deferred amount will be retained in the active fund until you elect to have your payments begin. (See “Deferred Account”, page 16 of the retirement booklet.)

- 5) Annuity payments will begin approximately 60 days after your final pay, provided all contributions have ceased and all transactions affecting your account have been completed. The first payment will be retroactive to your effective date of retirement (see #4 above).
- 6) At separation/retirement, you may request direct deposit of monthly retirement benefits to your financial institution. Bank authorization forms may be obtained from the Retirement Office, or the annuity provider if you are already receiving benefit payments.

OPTIONS AT SEPARATION/RETIREMENT

You have the following options at Separation/Retirement:

- A lump sum payment either paid directly to you or rolled over to another tax deferred qualified plan or IRA.
- A systematic withdrawal provides payment to you at the frequency and dollar amount you determine. The payment may be made on a monthly, quarterly, semiannually or annual basis and must be a minimum withdrawal of \$100.00 (withdrawals will be pro-rata if your investments consist of Member Account, Employer Account, Pre '85 contributions or more than one fund).
- A monthly annuity benefit (proof of age is required).
- Defer payment until a later date (no later than age 70 1/2).
- Combination of any of the above.

Separation of Employment

(Ceasing work before age 55)

If you quit working for the county before age 55, you are considered to have “terminated” employment.

To qualify for the county matching funds when ceasing employment before age 55, you must be “vested.” To become vested before age 55, you must have three years of “plan participation” .

Vesting Credit: Completion of an aggregate three years of Plan participation:

- Three years of contributions, or
- If hired in 2006, a combination of prequalification time plus contribution time to equal three years.

You may be able to shorten the three-year requirement by amounts of time you have been granted as “eligibility and vesting credit”. If you are not vested at the time you cease employment with the county, you are NOT eligible for the county matching contributions. If you are 100% vested at separation (before age 55) you are entitled to the full account. Both non-vested and vested members have the same options upon ceasing employment. Please refer to the explanations given in the ‘OPTIONS’ section of the retirement booklet.

If you wish to withdraw your funds, you can expect payment approximately 30-45 days from the date the final pay by the county, provided all contributions have ceased and all transactions affecting your account have been completed. If you receive pay for unused leave, contributions must be made to your account on this amount. This may delay your disbursement if your leave pay is delayed by the county.

CAUTION: If you are considering taking a lump sum of your account before age 59½, please read the section “TAXATION” (in the retirement booklet) before you make your decision.

Retirement

(Ceasing work on or after age 55)

You are eligible for retirement benefits if you cease working for the county on or after the age of 55. At age 55 you are “vested,” which means you are eligible for the county matching account, regardless of how long you have been a member of the plan.

If you wish to withdraw your funds, you can expect payment approximately 30-45 days from the date of final pay, provided all contributions have ceased and all transactions affecting your account have been completed.

THIS INFORMATIONAL PACKET IS INTENDED TO BE INFORMATIVE OF THE GENERAL NATURE OF BENEFITS TO WHICH AN EMPLOYEE MAY BE ELIGIBLE. THE INFORMATION IS NOT INTENDED TO BE BINDING ON SARPY COUNTY, AND SHOULD NOT BE CONSTRUED AS A GUARANTEE OF COVERAGE, TO CREATE A CONTRACT, NOR AN OFFER TO CONTRACT. THE ACTUAL BENEFITS ARE DEFINED BY VARIOUS OTHER LAWS, REGULATIONS, POLICIES AND CONTRACTS. THESE BENEFITS MAY BE MODIFIED FROM TIME TO TIME, WITHOUT FURTHER NOTICE TO THE EMPLOYEES.