

## Offboarding Checklist For Employee Benefits

The following checklist outlines key steps for addressing employee benefit issues when employees separate from employment. *This component of an employee's offboarding process will differ based on each employer's benefit offerings and compliance obligations under state laws.* Due to the complexities of offboarding, employers are encouraged to consult with legal counsel regarding specific issues or concerns. BenePro can help.

Task to Complete	Completed
Review the employee's enrollment in your organization's employee benefit plans (e.g., medical, dental, vision, disability, life insurance) and determine when coverage will terminate under the written terms of each plan. Make sure this information is communicated to the employee in writing.	<input type="checkbox"/>
For insured benefits, notify each insurance carrier of the employee's termination date so they can terminate coverage in a timely manner. For self-insured benefits, provide this notification to the plan's TPA or other service provider that handles enrollment.	<input type="checkbox"/>
Send a COBRA Election Notice for health coverage to the terminating employee (unless an exception applies).	<input type="checkbox"/>
For insured benefits, determine if there are any state continuation or policy conversion rights. Review policy documents and reach out to your insurance carrier for more information on state continuation coverage requirements and conversion rights under the policy. If these rights apply, confirm they are communicated to the employee and the required notices are provided.	<input type="checkbox"/>
For voluntary benefits, review any portability features and related requirements with the employee. Voluntary benefits (e.g., critical illness insurance, pet insurance, long-term care insurance) may be portable, which means that employees can keep their coverage when they change jobs if premiums continue to be paid.	<input type="checkbox"/>
Review the employee's balance in any health FSA, dependent care FSA or HRA maintained by your organization. Communicate this information to the employee and inform them of the deadline for submitting claims.	<input type="checkbox"/>
If the employee participates in your organization's retirement plan, review the available options for their vested account balance. Depending on the plan's terms and the employee's specific situation, these options may include distributing the employee's vested account balance as a cash-out or rollover to an individual retirement account or other qualified plan or leaving the employee's money in the employer's retirement plan. Employers should consult with their retirement plan service providers to identify the available options and ensure the employee is provided with the required plan notices.	<input type="checkbox"/>
Provide the employee with the contact details of the individual, such as an HR representative, who will handle their benefits termination and continuation coverage, if applicable. Also include any external benefits provider they may need to contact directly, such as a 401(k)-plan provider.	<input type="checkbox"/>
Keep copies of all correspondence sent to the departing employee regarding benefits termination, COBRA or state continuation coverage, conversion rights and any other benefits-related topics. Maintaining complete and accurate records will help an employer if a dispute over benefits arises.	<input type="checkbox"/>