



If you are leaving EMU, this brochure will help you manage the transition. Generally, your participation in EMU sponsored benefit plans stops when your EMU employment ends. You may, however, be able to continue some benefits for a limited time.

If you are retiring from EMU, please contact the Benefits office or review the Benefits and Wellness website for more information.

Important Contact Information

EMU

HR General	734-487-3430
HR Benefits	734-487-3195
Payroll	734-487-2393

Benefits Vendors

Medical:

BCBSM (PPO):	877-354-2583
BCN (HMO):	800-662-6667

Vision (VSP):

Vision Service Plan:	800-877-7195
Use member # from BCBSM card	

Health Savings Account (HSA)

Health Equity:	877-694-3942
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Dental

Delta Dental:	800-482-8915
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Flexible Spending Accounts (FSA)

HSA Bank:	800-357-6246
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Life Insurance & Disability

The Hartford	877-320-0484
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Retirement

TIAA:	800-842-2776
TIAA Local:	866-842-2949
MPSERS:	800-381-5111

As You Leave Eastern Michigan University

Important Benefits Information Upon End of Employment

When Your EMU Benefits End...

BASIC LIFE INSURANCE

The EMU provided life insurance benefit will end as of the date of termination if you are a staff member; or the end of the month of termination for Faculty. You must contact The Hartford directly within 31 days of your termination date to convert or port these benefits. Conversion allows you to transfer the term life benefit policy to an individual life insurance policy at your own expense. Costs are available from our current provider – The Hartford at 877-320-0484. Information is also available on the HR website under the topic “Life Insurance”, “Porting and Converting”.

SUPPLEMENTAL LIFE INSURANCE

You are able to convert or port your voluntary life insurance benefits for you, your spouse or your children directly through The Hartford. You must contact The Hartford directly within 31 days of your termination date to convert or port these benefits. See the contact information above.

FLEXIBLE SPENDING ACCOUNT (FSA)

If you are enrolled in an FSA, either for medical or dependent care, you are eligible to continue your benefit through COBRA for the remainder of the calendar year. If you would like to continue your FSA, please contact HSA Bank at 1-800-357-6246, #4.

MEDICAL & DENTAL

The chart below summarizes when your medical and dental benefits end. Upon termination, you may choose to continue your medical and dental benefits under a federal law, known as COBRA, which generally allows continuation, at your expense, for up to 18 months beyond termination

Group	Voluntary termination	Involuntary termination	Retirement
AC	End of Month	End of Month	End of Quarter
AH	End of Month	End of Month	End of Quarter
AP	End of Month	End of Month	End of Quarter
CA	End of Month	End of Month	End of Quarter
CP	Date of Term	Date of Term	End of Month
CS	Date of Term	Date of Term	End of Month
FA	End of Month	End of Month	End of Quarter
FM	Date of Term	Date of Term	End of Month
LE	End of Month	End of Month	End of Month
PS	Date of Term	Date of Term	End of Month
PT/PE	Date of Term	Date of Term	End of Month
VF	End of Month	End of Month	N/A

** See “As You Retire from Eastern Michigan University” brochure for retirement benefits.*

UNUSED VACATION TIME

If you terminate with at least one year of service, you are eligible to receive a payout of all unused vacation time based on your rate of pay at the time of termination. A Personnel Action Form (PAF) and a Separation Checklist must be processed by your department to initiate the pay out by the Payroll Office. If you terminate with less than one year of service and have used vacation time, that amount will be withheld from your final paycheck.

UNEMPLOYMENT COMPENSATION

Eastern Michigan University is covered under the Michigan Employment Security Act. If you are unemployed, you may file a claim for benefits at the Michigan Employment Security Commission (MESC) branch office nearest your home. Eligibility for benefits will be determined by MESC: 1-866-500-0017.

Retirement

Please contact TIAA at 800-542-2776 or if you are covered by MPSERS, please contact them at 1-800-381-5111 to find out details regarding your benefits.

SOCIAL SECURITY

Anyone who has attained age 62 may be eligible for Social Security. Contact Social Security at 1-800-772-1213, or go directly to their website: www.socialsecurity.gov.