



The ABCs of Terminating Employment

Following are paragraphs of answers related to these topics:

1. What is the most important “lead domino” in the termination process?
2. What determines the “date of termination”?
3. Can the last check be mailed?
4. When will my Choice Time be paid out?
5. When does my insurance end?
6. How do I square away on the pension plan?
7. What about my 403(b)?
8. What about my Roth IRA?
9. What if I have money left in a Spending Account?
10. What if I have group home/auto coverage? What happens with that?
11. What if I have a change of address after leaving CMH?

1. What is the most important “lead domino” in the termination process? Timely notification to Human Resources that you are leaving is the first and most important step. Managers should send a Termination Report to HR just as soon as a notice is given. The following answers hinge on this report being done at least a week before you leave.

2. What determines the “date of termination”? Your status determines the definition of your “date of termination”.

- If you are a benefitted employee and NOT on a LOA, your date of termination will be your last day of physically being at your job... the recorded date does not extend to include the pay-out of Choice Time (see #4 below).
- If you are per diem, your date of termination will be the date it is decided you will be removed from the payroll (by either you or your manager).
- If you are a benefitted employee and on a Leave of Absence, your date of termination will be the date of notification (by either you or your manager in coordination with the Employee Health office)

3. Can the last check be mailed? Your last check(s) will go to your department like normal. If you want them mailed to you, you should leave instructions with your department rep.

4. When will my Choice Time be paid out? If you have been in a FT or RPT position for at least 90 days, you will probably have some Choice Time Hours. If a termination report has been processed (see #1 above), your Choice Time will be paid simultaneous with your last working paycheck. For example, if your date of termination is on a Payday, your last regular paycheck and your CT check will be 2 weeks from that date. NOTE: The final Choice Time check will issued as a “live” check (not direct deposit). Any Extended Sick Bank (ESB) hours are forfeited.

5. When does my insurance end? Medical, dental, and life insurance ends on the last day of the month you work. LTD cancels the date of termination. As we deduct premiums during the month they are due, you might see a double deduction on your last paycheck. If you are on the medical, dental and/or vision plan, you will receive COBRA material from UMR.

6. How do I square away on the (frozen) pension plan? Upon notification, if applicable, Human Resources will contact the Pension Plan administrators for your pension choices. Factors that will determine your options are vesting, years of service, years in the plan, your age, and your marital status. It normally takes 2 to 4 weeks for information to arrive back in HR. If you are not vested in the Plan, a check may be sent to you at that time. If you are vested, a letter will be mailed to you with your options and your response will be needed before any checks can be cut.

7. What about my 403(b)? As Fidelity is overseeing your 403(b) account (and outstanding loan, if applicable), you should contact Fidelity. So, whether you want to withdraw or rollover your funds or if you have questions on a loan, you should call Fidelity at 1-800-343-0860.

8. What about my Roth IRA? You may continue contributing to your Roth IRA. Simply mail your contributions directly to your Roth IRA company. Be sure to watch the annual limit for each calendar year.

9. What if I have money left in a Spending Account? Any money you have had deducted but have not yet collected back is still available to you. Your “use it or lose it” date changes from December 31st to your date of termination. However, you will receive spending account COBRA information that will list your continued rights under the Spending Accounts. Please contact UMR customer service if you have questions on any remaining balance or future payments.

10. What if I have group home/auto coverage? What happens with that? If you are enrolled in either Liberty Mutual or MetLife home/automobile insurance and paying through Payroll deduction, you should contact Mercer at 1-877-357-9232, explain you are leaving CMH and have the billing sent to you directly at your home. Your carrier will make a determination of whether or not the rate will change.

11. What if I have a change of address after leaving CMH? If you have a change of address before the January following your termination, please notify Human Resources at (207) 795-2392. In order to get your W-2 form, our records need to be accurate, as these forms will be mailed to your home.