

# Most Commonly Asked Benefits Questions

## Separation of Employment



### How long do my benefits remain active after I leave the organization?

Medical, Dental and Vision benefits terminate on the last day of the month in which the termination occurs. All other benefits (including medical/dependent care flexible spending accounts) end on the date of termination.

### Can I continue my benefits after they have ended at Ashford?

Yes, this is an option for most of your benefits. However, not all of them. You will have the option to continue your Medical, Dental, Vision and/or Health FSA enrollment through COBRA. Life and AD&D benefits are portable and convertible to individual policies as well as other voluntary benefits plans. If you would like to continue those policies, you will need to contact Cigna, the insurance, carrier directly.

The short-term and long-term disability policies are not convertible to individual policies and therefore not eligible to continue post-separation of employment. If you are interested in purchasing this type of coverage, please visit our employee discounts portal at <https://ashford.benefithub.com/> and click on the “Insurance & Protection” tab for plans available to you at a discount.

### How do I sign up for COBRA?

You will receive a COBRA packet from Discovery Benefits in the mail at the home address on file in Workday. From there, you simply fill out the forms and mail them back to Discovery Benefits along with your first premium check. You will have 60 days to make an election or not.

Please note, that while you have 60 days you make an election, COBRA does not allow for a gap in coverage. Your coverage will be retroactively reinstated back to your last day of coverage through Ashford. This means, if you wait the entire 60 days you could owe for two months of premium upon initial election.

### Who do I contact if I haven’t received my COBRA packet or I have questions regarding COBRA?

You can call Discovery Benefits Cobra at: 866-451-3399, email them at: [customerservice@discoverybenefits.com](mailto:customerservice@discoverybenefits.com), or live chat with them at: [www.discoverybenefits.com](http://www.discoverybenefits.com).

### How much does COBRA cost?

Under COBRA, you are responsible for the entire monthly insurance premiums. Your exact cost will be provided to you in your enrollment package. However, you can estimate your cost by referencing the chart below

Coverage Level	Medical				Dental	Vision
	1500 HRA	2000 HSA	2500 HRA	SoCal HMO		
Employee Only	\$702.71	\$639.31	\$617.93	\$506.14	\$41.54	\$5.02
EE + Spouse/RDP	\$1,573.20	\$1,431.78	\$1,384.13	\$1,129.31	\$82.15	\$10.02
EE + Child(ren)	\$1,459.97	\$1,328.70	\$1,284.41	\$1,048.25	\$79.73	\$10.10
EE + Family	\$2,365.84	\$2,153.41	\$2,081.83	\$1,696.73	\$120.16	\$16.14





### **Am I required to continue my Benefits through COBRA?**

No, you are not. Many Americans choose to purchase their healthcare coverage through Healthcare Marketplace at Healthcare.gov. Families with low income may qualify to receive free or reduced coverage. Visit [www.healthcare.gov](http://www.healthcare.gov) to learn more. In addition, we have partnered with GoMD Virtual health to offer a more affordable option for healthcare coverage. You can learn more about this plan by visiting: <https://www.gomd.care/ashford/>.

### **What happens to my HRA/HSA/FSA funds?**

If you are enrolled in an:

- HRA medical plan, you will continue to have access to the HRA funds while you remain enrolled in our HRA plan.
- HSA medical plan, your Health Savings Account is a true bank account owned by you. The funds will remain in your account and available until exhausted. However, you do not roll over your HSA account to another provider, you will be responsible for the monthly administration fee. This typically ranges from \$3 - \$5/month.
- FSA plan, you will not be able to incur new expenses post-separation. However, you will have 60 days to submit your claims and/or receipts for reimbursement. These funds are use-it or lose-it accounts. They are not eligible to rollover.

### **What happens to my Employee Tuition Waiver after I leave the organization?**

If you are enrolled in a class at the time of separation, you will be allowed to complete that class. However, once you have completed your class post-separation, you will be removed from the student-employee group and will no longer be eligible for this benefit. Please note that this policy is not grievable under the student grievance process.

### **What happens to my 401(k)?**

You will receive a rollover kit in the mail from Empower explaining all of your options. You can contact them directly at: 800-467-7756 or log in to your account at [empowermyretirement.com](http://empowermyretirement.com).

### **I am enrolled in the Employee Stock Purchase Plan under Zovio. What happens to my money/stocks?**

Any stocks that have been purchased on your behalf are yours. You can check your account at [www.etrade.com](http://www.etrade.com). If you separate in the middle of an offering period, any monies you have contributed to date will be refunded to you with your final pay check.

### **Who can I contact if I have a benefits question?**

You have several resources available to you:

- List of Benefit vendors and their contact information: <https://theashfordadvantage.com/contacts>
- Benefits Advocacy Center: [BAC.ashford@ajg.com](mailto:BAC.ashford@ajg.com) or 833-676-2523
- Ashford's Benefits Team: [total.rewards@ashford.edu](mailto:total.rewards@ashford.edu)