## **Employee Termination Checklist**



This checklist is designed to provide the Group Administrator with a guide for materials to include when an employee terminates employment.

 Notify membership@bcbsks.com of employee termination. Must include employee name, ID number, group number and termination date. Retroactive cancellations are not allowed.
 BluesEnroll: Terminate employee in the BluesEnroll system.
 If COBRA eligible, present COBRA Election Notice to terminating employee prior to leaving employment. If insured has left employment, send one Election Notice to former employee and one notice to his/her spouse within 14 days of the termination date. It is best to obtain a Certificate of Mailing. <a href="https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra/premium-subsidy">https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra/premium-subsidy</a>
If member elect's coverage, both the COBRA Election Notice and the COBRA Election Form need to be submitted to membership.
NOTE: If group has under 20 employees, BCBSKS will offer extension of benefits to former employee and employer's obligation ends once auditor has been notified.
 If employee is terminating due to reaching age 65 or disabled, provide Medicare D Disclosure Notice <u>http://cms.gov/CreditableCoverage/ArchivesCC/list.asp#TopOfPage</u>
 If employee has AICK policy, he/she will need to be terminated on the billing or email <u>CSC-Advance@advanceinsurance.com</u> . Will need to offer Conversion of benefits. Form is found on website: <u>https://www.advanceinsurance.com/forms/AICK_12_Notice-of-Conversion-Privilege.pdf</u>
If employee is disabled, please contact AICK directly at 1-800-530-5989 or 785-273-9804 for assistance on how to proceed.
If employee has a Voluntary Life policy with AICK and is not terminating due to a disability or retirement they may port their coverage using the Application for Portability. Form is found on website: <a href="http://www.advanceinsurance.com/forms/AICK_170.pdf">http://www.advanceinsurance.com/forms/AICK_170.pdf</a>
 If group is enrolled in an ancillary policy, notify auditor if employee wishes to continue on an individual basis.
 Check monthly billing to assure termination appears on the BCBSKS statement.