

Retirement Benefit Summary Worksheet

	Basic 2011 Collective Bargaining Agreement	Confidential 2012 – 2014 Collective Bargaining Agreement	Fire 2012 – 2014 Collective Bargaining Agreement	Police 2012 – 2014 Collective Bargaining Agreement	Supervisory 2012 – 2014 Collective Bargaining Agreement	LELS 2012 – 2014 Collective Bargaining Agreement
Retiree Medical Plan	<p>Article 23 – Hospital Medical Insurance – Retirees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2007 (Article 23.1)</u></p> <ul style="list-style-type: none"> Retire from City employment <u>AND</u> Qualify for PERA pension benefits, or Duluth Fireman’s Relief Association or Duluth Police Pension Association; <u>AND</u> Receiving a retirement pension / disability benefit from one of the aforementioned funds Retirees (or any covered member eligible for retiree medical) must enroll in Medicare A/B once eligible <p><u>Effective Date of Coverage</u></p> <ul style="list-style-type: none"> Retiree medical coverage will commence the first day of the month immediately following termination of active employee health coverage provided the 	<p>Article 14 – Hospital Medical Insurance – Retirees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2006 (Article 14.1)</u></p> <ul style="list-style-type: none"> Employees must separate from service <u>AND</u> Currently receiving or applied for and within 60 days of retirement receive PERA pension retirement or disability benefits, <u>OR</u> Employee with 20 or more years and retires on or before Dec. 15, 2015 must receive PERA retirement or disability benefits within 5 years of leaving City employment Retirees (or any covered member eligible for retiree medical) must enroll in Medicare Parts A and B once eligible; contact Human Resources if enrollment in Medicare Part A requires member to pay a monthly premium <p><u>Effective Date of Coverage</u></p> <ul style="list-style-type: none"> Retiree medical coverage will commence the first day of the month that the retired employee is sent PERA benefits set out above under the Eligibility 	<p>Article 19 – Hospital Medical Insurance – Retirees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2007 (Article 19.1)</u></p> <ul style="list-style-type: none"> Retire from City employment <u>AND</u> Receiving or applied for and within 60 days of retirement, receive PERA retirement pension benefit, <u>OR</u> Retires and is vested to receive retirement pension from Police & Fire Fund of PERA, <u>OR</u> Receiving a disability benefit from one of the aforementioned organizations Retirees (or any covered member eligible for retiree medical) must enroll in Medicare Parts A and B once eligible; contact Human Resources if enrollment in Medicare Part A requires member to pay a monthly premium <p><u>Effective Date of Coverage</u></p> <ul style="list-style-type: none"> Retiree medical coverage will commence the first day of the month immediately following termination of active employee health coverage provided the 	<p>Article 19 – Hospital Medical Insurance – Retirees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2007 (Article 19.1)</u></p> <ul style="list-style-type: none"> Retire from City employment <u>AND</u> Receiving or applied for and within 60 days of retirement, receive PERA retirement pension benefit, <u>OR</u> Retires and is vested to receive retirement pension from Police & Fire Fund of PERA, <u>OR</u> Receiving a disability benefit from one of the aforementioned organizations Retirees (or any covered member eligible for retiree medical) must enroll in Medicare Parts A and B once eligible; contact Human Resources if enrollment in Medicare Part A requires member to pay a monthly premium <p><u>Effective Date of Coverage</u></p> <ul style="list-style-type: none"> Retiree medical coverage will commence the first day of the month immediately following termination of active employee health coverage provided the 	<p>Article 14 – Hospital Medical Insurance – Retirees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2006 (Article 14.1)</u></p> <ul style="list-style-type: none"> Retire from City employment <u>AND</u> Receiving or applied for and within 60 days of retirement, receive PERA retirement pension benefit, <u>OR</u> Retires and is vested to receive retirement pension from Police & Fire Fund of PERA, <u>OR</u> Receiving a disability benefit from one of the aforementioned organizations Retirees (or any covered member eligible for retiree medical) must enroll in Medicare Parts A and B once eligible; contact Human Resources if enrollment in Medicare Part A requires member to pay a monthly premium <p><u>Effective Date of Coverage</u></p> <ul style="list-style-type: none"> Retiree medical coverage will commence the first day of the month immediately following termination of active employee health coverage provided the 	<p>Article 14 – Hospital Medical Insurance – Retirees</p> <p><u>Eligibility Requirements for employees hired prior to January 1, 2006 (Article 14.1)</u></p> <ul style="list-style-type: none"> Retire from City employment <u>AND</u> Receiving or has applied for and within 60 days of retirement, receive PERA retirement pension benefits <u>OR</u> Retires and is vested to receive a retirement pension from Police & Fire Fund of PERA, <u>OR</u> Receiving a disability pension from one of the aforementioned organizations Retirees (or any covered member eligible for retiree medical) must enroll in Medicare Parts A and B once eligible; contact Human Resources if enrollment in Medicare Part A requires member to pay a monthly premium <p><u>Effective Date of Coverage</u></p> <ul style="list-style-type: none"> Retiree medical coverage will commence the first day of the month immediately following termination of active health coverage provided the Eligibility

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<p>Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Cost for employees hired prior to January 1, 2007</u></p> <ul style="list-style-type: none"> • Upon completion of 20 or more yrs of service, the City provides single or family retiree medical coverage without cost to the retiree • Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly health insurance premium according to the schedule outlined in Article 23.1(c) <p><u>Health Plan Cost for employees hired after December 31, 2006</u></p> <ul style="list-style-type: none"> • Under Article 23.4: employees hired after December 31, 2006, who retire & meet the length of service & eligibility requirements stated under Article 23.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, with absolutely no contribution from the City 	<p>Requirements; retiree medical coverage may not otherwise be delayed or postponed</p> <p><u>Health Plan Cost for employees hired prior to January 1, 2006</u></p> <ul style="list-style-type: none"> • Upon completion of 20 or more years of service, the City provides single or family retiree medical coverage without cost to retiree • Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly health insurance premium according to the schedule outlined in Article 14.1(b) <p><u>Health Plan Cost for employees hired after December 31, 2005</u></p> <ul style="list-style-type: none"> • Under Article 14.1(d): employees hired after December 31, 2005, who retire & meet the length of service & eligibility requirements stated under Article 14.1 (stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, with absolutely no contribution from the City 	<p>Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Cost for employees hired prior to January 1, 2007</u></p> <ul style="list-style-type: none"> • Upon completion of 20 or more yrs of service, City provides single or family retiree medical coverage without cost to the retiree • Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly health insurance premium according to the schedule outlined in Article 19.3 <p><u>Health Plan Cost for employees hired after December 31, 2006</u></p> <ul style="list-style-type: none"> • Under Article 19.4(b): employees hired after December 31, 2006, who retire & meet the length of service & eligibility requirements stated under Article 19.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, with absolutely no contribution from the City 	<p>Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Cost for employees hired prior to January 1, 2007</u></p> <ul style="list-style-type: none"> • Upon completion of 20 or more yrs of service, City provides single or family retiree medical coverage without cost to the retiree • Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly health insurance premium according to the schedule outlined in Article 19.3 <p><u>Health Plan Cost for employees hired after December 31, 2006</u></p> <ul style="list-style-type: none"> • Under Article 19.4(b): employees hired after December 31, 2006, who retire & meet the length of service & eligibility requirements stated under Article 19.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, with absolutely no contribution from the City 	<p>Eligibility Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Cost for employees hired prior to January 1, 2006</u></p> <ul style="list-style-type: none"> • Upon completion of 20 or more yrs of service, the City provides single or family retiree medical coverage without cost to the retiree • Retirees with 5 or > yrs of service but less than 20 yrs of service will pay a percentage of the monthly health insurance premium according to the schedule outlined in Article 14.1(b) <p><u>Health Plan Cost for employees hired after December 31, 2005</u></p> <ul style="list-style-type: none"> • Under Article 14.1(d): employees hired after December 31, 2005, who retire & meet the length of service & eligibility requirements stated under Article 14.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, with absolutely no contribution from the City 	<p>Requirements are met; retiree medical coverage may not otherwise be delayed</p> <p><u>Health Plan Cost for employees hired prior to January 1, 2006</u></p> <ul style="list-style-type: none"> • Upon completion of 20 or more years of service, the City provides single or family retiree medical coverage without cost to the retiree • Retirees with 5 or > years of service but less than 20 years of service will pay a percentage of the monthly health insurance premium according to the schedule outlined in Article 14.1(b) <p><u>Health Plan Cost for employee hired after December 31, 2005</u></p> <ul style="list-style-type: none"> • Under Article 14.1(d); employees hired after December 31, 2005, who retire & meet the length of service & eligibility requirements stated under Article 14.1 (and stated above), may elect to enroll in the City's retiree medical plan except that the cost of the premium will be entirely paid for by the employee, with absolutely no contribution from the City

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<p><u>Duration of Retiree Medical Benefits</u></p> <ul style="list-style-type: none"> Retiree medical benefits may be available for the retiree's lifetime If a retiree predeceases a spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse <p><u>Termination of Health Insurance Benefits</u></p> <ul style="list-style-type: none"> The City will cancel retiree medical coverage for retirees who are not timely health insurance premium payment owed & will no longer have future rights to participate in a plan at a later date 	<p><u>Duration of Retiree Medical Benefits</u></p> <ul style="list-style-type: none"> Retiree medical benefits may be available for the retiree's lifetime If a retiree predeceases a spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse <p><u>Termination of Health Insurance Benefits</u></p> <ul style="list-style-type: none"> The City will cancel retiree medical coverage for retirees who are not timely on health insurance premium payment owed & will no longer have future rights to participate in a plan at a later date 	<p><u>Duration of Retiree Medical Benefits</u></p> <ul style="list-style-type: none"> Retiree medical benefits may be available for the retiree's lifetime If a retiree predeceases a spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse <p><u>Termination of Health Insurance Benefits</u></p> <ul style="list-style-type: none"> The City will cancel retiree medical coverage for retirees who are not timely on health insurance premium payment owed & will no longer have future rights to participate in a plan at a later date 	<p><u>Duration of Retiree Medical Benefits</u></p> <ul style="list-style-type: none"> Retiree medical benefits may be available for the retiree's lifetime If a retiree predeceases a spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse <p><u>Termination of Health Insurance Benefits</u></p> <ul style="list-style-type: none"> The City will cancel retiree medical coverage for retirees who are not timely on health insurance premium payment owed & will no longer have future rights to participate in a plan at a later date 	<p><u>Duration of Retiree Medical Benefits</u></p> <ul style="list-style-type: none"> Retiree medical benefits may be available for the retiree's lifetime If a retiree predeceases a spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse <p><u>Termination of Health Insurance Benefits</u></p> <ul style="list-style-type: none"> The City will cancel retiree medical coverage for retirees who are not timely on health insurance premium payment owed & will no longer have future rights to participate in a plan at a later date 	<p><u>Duration of Retiree Medical Benefits</u></p> <ul style="list-style-type: none"> Retiree medical benefits may be available for the retiree's lifetime If a retiree predeceases a spouse who was a covered dependent on retiree's health plan, retiree medical benefits shall <u>only</u> be continued for the spouse until the spouse dies or remarries; retiree health benefits shall not include coverage for dependent(s) of the surviving spouse <p><u>Termination of Health Insurance Benefits</u></p> <ul style="list-style-type: none"> The City will cancel retiree medical coverage for retirees who are not timely on health insurance premium payment owed & will no longer have future rights to participate in a plan at a later date

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Health Care Savings Plan (HCSP)	<p><u>Lump Sum HCSP Contribution (Article 23.6) for employees hired on or after January 1, 2007</u></p> <ul style="list-style-type: none"> After sixty (60) months of continuous employment, defined as earning service credit towards vesting for a PERA pension, from the date of hire for any permanent, full-time employee hired on or after January 1, 2007, the employer shall make a deposit of six thousand dollars (\$6,000) into a post-employment health care savings plan account, known as the Minnesota Health Care Savings Plan. <p><u>HCSP Account Balance</u></p> <ul style="list-style-type: none"> Please contact a representative with Minnesota State Retirement Systems (MSRS) regarding account balances and how to make withdrawals post-employment 	<p><u>Lump Sum HCSP Contribution (Article 14.3) for employees hired on or after January 1, 2006</u></p> <ul style="list-style-type: none"> After thirty-six (36) months of continuous employment from the date of hire for any permanent full-time employee, the employer shall make a one time deposit of twelve thousand dollars (\$12,000) into a post-employment health care savings plan account, known as the Minnesota Health Care Savings Plan. <p><u>HCSP Account Balance</u></p> <ul style="list-style-type: none"> Please contact a representative with Minnesota State Retirement Systems (MSRS) regarding account balances and how to make withdrawals post-employment 	<p><u>Lump Sum HCSP Contribution (Article 19.4(c)) for employees hired on or after January 1, 2007</u></p> <ul style="list-style-type: none"> After twelve (12) months of continuous employment from the date of hire and after successful completion of the employee's initial probationary period, for any permanent full-time employee the employer shall make a one time deposit of six thousand dollars (\$6,000) into a post employment health care savings plan account, known as the Minnesota Health Care Savings Plan. <p><u>HCSP Account Balance</u></p> <ul style="list-style-type: none"> Please contact a representative with Minnesota State Retirement Systems (MSRS) regarding account balances and how to make withdrawals post-employment 	<p><u>Lump Sum HCSP Contribution (Article 19.4(c)) for employee hired on or after January 1, 2007</u></p> <ul style="list-style-type: none"> After thirty-six months of continuous employment from the date of hire, for any permanent full-time employee, the employer shall make a one time deposit of twelve thousand dollars (\$12,000) into a post employment health care savings plan account, known as the Minnesota Health Care Savings Plan. <p><u>HCSP Account Balance</u></p> <ul style="list-style-type: none"> Please contact a representative with Minnesota State Retirement Systems (MSRS) regarding account balances and how to make withdrawals post-employment 	<p><u>Lump Sum HCSP Contribution (Article 13.1(d)) for employees hired on or after January 1, 2006</u></p> <ul style="list-style-type: none"> After thirty-six (36) months of continuous employment from the date of hire for any permanent full-time employee, the employer shall make a one-time deposit of twelve thousand dollars (\$12,000) into a post-employment health care savings plan account established by the employer in the name of the employee. <p><u>HCSP Account Balance</u></p> <ul style="list-style-type: none"> Please contact a representative with Minnesota State Retirement Systems (MSRS) regarding account balances and how to make withdrawals post-employment 	<p><u>Lump Sum HCSP Contribution (Article 13.1(d)) for employees hired on or after January 1, 2006</u></p> <ul style="list-style-type: none"> After thirty-six (36) months of continuous employment from the date of hire for any permanent full-time employee, the employer shall make a one-time deposit of twelve thousand dollars (\$12,000) into a post-employment health care savings plan account established by the employer in the name of the employee. <p><u>HCSP Account Balance</u></p> <ul style="list-style-type: none"> Please contact a representative with Minnesota State Retirement Systems (MSRS) regarding account balances and how to make withdrawals post-employment

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Retiree Life Insurance	<p><u>Eligibility and Benefit</u></p> <ul style="list-style-type: none"> Retire from City <u>and</u> qualify to receive retirement benefits from PERA Retiree term life insurance is \$25,000 (prorated for eligible part-time ee's) 	<p><u>Eligibility and Benefit</u></p> <ul style="list-style-type: none"> Retire from City and qualify to receive retirement benefits from PERA, the Duluth Firemen's Relief Assoc., or the Duluth Police Pension Assoc. Retiree term life insurance is 50% of that provided for active employees 	<p><u>Eligibility and Benefit</u></p> <ul style="list-style-type: none"> Retire from City <u>and</u> qualify to receive retirement benefits from PERA, the Duluth Firemen's Relief Assoc., or the Duluth Police Pension Assoc. City purchases term life insurance in the amount of \$25,000 	<p><u>Eligibility and Benefit</u></p> <ul style="list-style-type: none"> Retire from City <u>and</u> qualify to receive retirement benefits from PERA, the Duluth Firemen's Relief Assoc., or the Duluth Police Pension Assoc. City purchases term life insurance in the amount of \$25,000 	<p><u>Eligibility and Benefit</u></p> <ul style="list-style-type: none"> Retire from City <u>AND</u> Receiving or applied for and w/in 60 days of retirement receive PERA retirement/disability benefit, <u>OR</u> Retires and vested to receive retirement pension from PERA Police & Fire Fund City purchases term life insurance in the amount of \$25,000 <u>AND</u> City provides a one-time cash payment of \$5,000 Note: Article 17.2.(c): No retiring person required to be a MN state licensed peace officer, <u>OR</u> after working a position in the Duluth Fire Dept. shall receive retiree life insurance benefit <u>unless</u> person has min. 20 years of City service <u>AND</u> is vested to receive a pension benefit from PERA Police & Fire Fund 	<p><u>Eligibility and Benefit</u></p> <ul style="list-style-type: none"> Retire from City <u>AND</u> Receiving or applied for and within 60 days of retirement, receive retirement pension benefits for the Police and Fire Fund of PERA, the Employer shall pay the full cost of term life insurance City purchases term life insurance in the amount of \$25,000 <u>AND</u> City shall deposit \$5,000 to a post-employment health care savings plan account (HCSP)
COBRA	<p><u>Offer COBRA for the following:</u></p> <ul style="list-style-type: none"> Medical Dental EAP Medical FSA Employee Basic Life Insurance 	<p><u>Offer COBRA for the following:</u></p> <ul style="list-style-type: none"> Medical Dental EAP Medical FSA Employee Basic Life Insurance 	<p><u>Offer COBRA for the following:</u></p> <ul style="list-style-type: none"> Medical Dental EAP Medical FSA Employee Basic Life Insurance 	<p><u>Offer COBRA for the following:</u></p> <ul style="list-style-type: none"> Medical Dental EAP Medical FSA Employee Basic Life Insurance 	<p><u>Offer COBRA for the following:</u></p> <ul style="list-style-type: none"> Medical Dental EAP Medical FSA Employee Basic Life Insurance 	<p><u>Offer COBRA for the following:</u></p> <ul style="list-style-type: none"> Medical Dental EAP Medical FSA Employee Basic Life Insurance

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Other	<ul style="list-style-type: none"> Supplemental Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p> <ul style="list-style-type: none"> Direct employees to PERA counselor to discuss application and commencement of PERA benefits Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) Direct employees to Payroll to determine amount of vacation hours eligible for salary deferral to a Deferred Comp plan 	<ul style="list-style-type: none"> Supplemental Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p> <ul style="list-style-type: none"> Direct employees to PERA counselor to discuss application and commencement of PERA benefits Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) Direct employees to Payroll to determine amount of vacation hours eligible for salary deferral to a Deferred Comp plan 	<ul style="list-style-type: none"> Supplemental Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p> <ul style="list-style-type: none"> Direct employees to PERA counselor to discuss application and commencement of PERA benefits Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) Direct employees to Payroll to determine amount of vacation hours eligible for salary deferral to a Deferred Comp plan 	<ul style="list-style-type: none"> Supplemental Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p> <ul style="list-style-type: none"> Direct employees to PERA counselor to discuss application and commencement of PERA benefits Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) Direct employees to Payroll to determine amount of vacation hours eligible for salary deferral to a Deferred Comp plan 	<ul style="list-style-type: none"> Supplemental Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p> <ul style="list-style-type: none"> Direct employees to PERA counselor to discuss application and commencement of PERA benefits Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) Direct employees to Payroll to determine amount of vacation hours eligible for salary deferral to a Deferred Comp plan 	<ul style="list-style-type: none"> Supplemental Life Insurance <p>COBRA information regarding PERA Life Insurance is coordinated directly by the provider</p> <ul style="list-style-type: none"> Direct employees to PERA counselor to discuss application and commencement of PERA benefits Direct employees to their respective Deferred Comp provider to discuss options (e.g., account distributions/annuities, rollover, etc.) Direct employees to Payroll to determine amount of vacation hours eligible for salary deferral to a Deferred Comp plan
Part-Time Employee Benefits	Contact Human Resources Employee Benefits Representative					