September 12, 2024

RE: LONG TERM DISABILITY APPROVAL

Dear :

On **Date letter received**, we received notification from The Standard that your Long Term Disability (LTD) claim has been approved effective **1st payment date**.

You will be removed from the payroll system effective **XX/XX/XXXX**, as an LTD termination.

Medical and Dental Insurance:

I am enclosing the forms to continue your health and/or dental insurance coverage effective **1st of the month following term date.** You currently have (**Health Plan**, **Employee Only or Family)** Coverage and Delta Dental, (**Employee Only or Family)** Coverage. You are allowed to continue your coverage in the State’s Retired/Disabled group for as long as you receive monthly LTD benefits. Coverage in the Retired/Disabled Group will begin the first of the month following termination and you will pay the full monthly premium(s). This would also be a qualifying event that would allow you to make a change in health plan and coverage level.

 The costs for your plans are:

 **Health Plan $XX.XX**

 **Delta Dental $XX.XX**

Please return the enclosed forms to me for processing. If you would like your premiums deducted from your bank account, please complete the enclosed auto withdrawal forms.

You are also eligible to drop your coverage. If you drop your state group plan(s) completely there is currently no provision for rejoining the group at a later date.

If you continue your insurance coverage with the State of Iowa group, you will be able to participate in the annual enrollment and change period, which will allow you to change your health plan every year.

If the Standard determines that you are no longer eligible for LTD benefits, and you are not drawing a monthly IPERS retirement benefit, you will no longer be eligible to remain in the Retired/Disabled Group for health and dental insurance coverage.

Life Insurance:

If you are under age 60 your basic and supplemental life insurance may continue without insurance premium payments provided your basic and supplemental life insurance coverage(s) remained in force until LTD benefits became effective. This is known as waiver of premium. If you are approved for waiver of premium, life insurance premiums are waived for as long as you receive LTD benefits. Once your LTD benefits are terminated, your life insurance waiver of premium is no longer continued. The life insurance carrier will allow you to convert or port your life insurance to an individual policy.

If you are age 60 or older you have up to 31 days from the date you cease active work to convert or port your life insurance to an individual policy.

I am enclosing the Standards portability and conversion guidelines for the State of Iowa

Your Final Check:

Your final pay warrant will be paid via your chosen standard warrant method and will include any vacation payout that is owed to you. Because you will no longer have access to the online payroll warrant system once your State email is turned off, I will mail you a copy of your final warrant after the pay period has processed.

Tax Information:

As a reminder, your W2s for **YEAR** will be sent to your home address that we have on file near the end of January **YEAR**. If you ever require duplicate copies of any past year’s W2s, please see State Account Enterprise’s online information about ordering copies at this site:

<https://das.iowa.gov/state-employees/state-accounting/centralized-payroll/payroll-forms-and-publications>. You will also be receiving IRS form 1095 per the Patient Protection and Affordable Care Act (ACA).

If your address should change anytime this year, please contact me so I can update our records.

Please let me know if you have any additional questions.

Regards,

HRA CONTACT

TITLE

PH: XXX-XXX-XXXX

FX: XXX-XXX-XXXX

Email: EMAIL ADDRESS