

# State of Utah Unused Sick Leave Benefit

If hired prior to 2006 or as late as January 2014, you may have unused sick leave hours that provide additional retirement benefits. To learn how many hours you have, please contact ERIC at 801-538-3742.

## Program I Hours | Pre-2006

### Retirement Pre-Age 65

Your 401k



#### Retiree Health Insurance

##### 8 hours = 1 month of retiree coverage

- » At retirement, you cannot change plans. You'll need to wait until the next open enrollment period.
- » Spouse can stay on the plan until age 65, but dependents are ineligible once you turn 65.
- » Sick Leave Hours cover the State's portion of the medical premium. You are still responsible for your portion; premiums are available in the Early Retiree Benefits Guide.

### Retirement after Age 65

Your 401k



#### PEHP Medicare Supplement

##### 8 hours = 1 month of PEHP Medicare Supplement Plan 100 & Employer-Sponsored Enhanced Drug Plan

- » 16 hours covers both you and your spouse, even if one is still on a Retiree plan until age 65.
- » Dependents are not covered after you turn 65.
- » When your hours run out, you will need to change or enroll in the plan you would like to continue, otherwise your coverage will be discontinued.

## Program II Hours | Jan. 1, 2006 - Jan. 4, 2014

Your 401k



#### Health Reimbursement Arrangement (HRA)

- » HRA – a pre-tax savings account used for out-of-pocket medical expenses, including Medicare Supplement premiums.
- » Separate from the HRA you may have had as an employee.
- » In general, HRAs follow similar qualified medical expenses as Health Savings (HSAs) and Flex Spending (FSAs) Accounts.
- » Employer-funded only, you cannot contribute



## Program III Hours | After Jan. 4, 2014

No additional benefits at retirement. These hours may only be used for sick leave while actively employed.