

EXIT GUIDE

Exit Guide for Employees Leaving City of Norfolk Employment

FY 2021

This Exiting Employee Information Guide has been assembled to assist you as you conclude your employment with the City of Norfolk. It provides you with information regarding benefits, final pay, retirement, and other important information. Each section has a Quick Reference Guide so that you know who to speak with if you have questions. PLEASE NOTE, IN MOST CASES THERE ARE TIME RESTRICTIONS TO MAKE CERTAIN BENEFIT ELECTIONS.

Summary Checklist

| Employee Considerations | Timeframe |
|--|--|
| <input type="checkbox"/> If retiring; contact the Retirement Office to start the process | At least 30 days but no greater than 90 days before your desired retirement date |
| <input type="checkbox"/> If retiring; meet with a Retirement Staff to complete and sign retirement paperwork | Required at least 30 days but no more than 90 days before you retire, per Norfolk City Code Chapter 37, Section 61 |
| <input type="checkbox"/> Verify your current address in PeopleSoft Self-Service | Before you leave |
| <input type="checkbox"/> Review final paycheck information via PeopleSoft Self-Service representative. If retiring, review your sick leave balance that will be included in your retirement benefit. | Before you leave |
| <input type="checkbox"/> Apply for optional insurance continuation (Group Term Life, Accidental Death and Dismemberment, and Long-Term Disability) | Within 30 days from your last date of coverage on a City plan |
| <input type="checkbox"/> Elect City Medical/ Dental/ Vision/ FSA COBRA Coverage | Follow instructions in your COBRA notification letter |
| <input type="checkbox"/> Elect City retiree medical plan, if eligible | Before your retirement date |

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Your Final Paycheck

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| Leave Payout | <p>Upon separation from City employment, regardless of reason or circumstance, employees will receive payment for all remaining annual* and compensatory leave balances after verification that all absences prior to separation have been processed. Hours will be paid based upon the employee's current equivalent hourly rate.</p> <p><u>Note</u></p> <p>*Subject to the Maximum Carryforward limit specified Leave Policy 4.1.</p> <p>*Annual leave will not count toward employee's credited service for pension purposes.</p> |
| Sick Leave Conversion for Retiring Employees – NERS Eligible | <p>Employees who separate from City employment will not receive a sick leave payout. If you are retiring from City service, remaining sick leave balance at the time of separation may be included in your City retirement allowance calculation. Employees who are vested in the retirement may receive service credit for their remaining unused sick leave balance.</p> |
| Other Leaves | <p>There is no payout for other categories of unused leave.</p> |
| Final W-2 | <p>For the calendar year in which you separate from City employment, your W-2 report of taxable earnings will be placed in the mail by January 31st of the following year.</p> <p>Employees who have separated from the City retain access to PeopleSoft for 45 days. You are encouraged to obtain copies of your final pay statements and prior years W-2s using the instructions in this guide.</p> |
| Employee Considerations | |
| <p><input type="checkbox"/> If you participate in the City of Norfolk Voluntary Deferred Compensation Plan, a "457" and/or "401(a)" Plan (governmental, deferred compensation), refer to www.icmarc.org or call ICMA-RC Investor Services at 1-800-669-7400 for available options.</p> | |
| <p><input type="checkbox"/> Make sure you have updated your address in PeopleSoft Self-Service for timely receipt of your W-2. The U.S. Postal Service will not forward W-2s.</p> | |

Your Final Paycheck Checklist

| How Do I.... | Point of Contact |
|--|--|
| Get Answers Not Listed Here | Finance-Payroll FINPayrollProcessors@norfolk.gov |

Your Benefits

This section explains your options for continuing your City of Norfolk health care and optional insurance coverage after you leave City employment. PLEASE NOTE, IN MOST CASES THERE ARE TIME RESTRICTIONS TO MAKE THESE ELECTIONS.

This Guide is for employees who are leaving City employment. This information does not apply to employees who are changing departments or taking a leave of absence.

Health Care Benefits

Continuing Coverage Through COBRA

Medical, Dental, Vision and Health Care FSA Coverage

Your medical, dental and vision coverage ends the last day of the month you separate from City employment. The following information will help you decide which benefits, if any, you want to keep after your employment ends. Some benefits can be continued by paying the premiums yourself.

Continuation of Health Coverage (COBRA) Plans

COBRA allows you or your dependents to buy continued medical, dental and vision coverage (or medical-only or dental/vision-only) when coverage through your City employment ends. Continuation of your Health Care Flexible Spending Account is also available (see page 9).

Upon termination of employment, you will receive a letter at your home address that explains COBRA coverage. If you continue coverage under COBRA, follow the instructions included with the COBRA information letter.

To ensure you receive COBRA information in a timely manner, **PLEASE MAKE SURE YOUR ADDRESS IS SHOWN CORRECTLY IN PEOPLESOFT OR ON YOUR LAST PAYCHECK.**

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| <p>Continuing Medical, Dental, Vision and Health Care FSA Coverage under COBRA</p> | <p>If you have not received a COBRA letter within 30 days of your last day, contact the Benefits Team at HRBenefits@norfolk.gov.</p> |
| <p>Medicare</p> | <p>You may be eligible for Medicare benefits depending on your age and your reason for leaving employment. For more information, call 1-800-MEDICARE or visit www.medicare.gov.</p> |
| <p>Coverage Through the City's Retirement Plan</p> | <p>If you are eligible to retire, contact the HR Benefits Team HRBenefits@norfolk.gov for information about the City's retiree medical plans. In some cases, you can delay your enrollment in a City retiree medical plan if you are covered by a spouse who is still active in the City's insurance plan.</p> |
| <p>Optional Insurances and Other Benefits</p> | |
| <p>In some cases, you can continue or convert the optional insurance coverage you had as an active employee. It is your responsibility to arrange for conversion of optional insurance plans within the timeframe limits noted below. The City does not provide additional reminders or conversion opportunities.</p> | |
| <p>Accidental Death and Dismemberment (AD&D)</p> | <p>If you separate from City service, you have 30 days to request conversion to an individual Life, Accidental Death and Dismemberment (AD&D) policy. Contact Minnesota Life at 1-800-441-2258 for details.</p> |
| <p>Long-Term Disability (LTD)</p> | <p>If you separate from City service, you have 30 days to request conversion to a Long-term Disability (LTD) insurance policy. Contact The Standard Benefit Administrators at 1-800-426-4332 for details.</p> |

| | |
|--|--|
| <p>Group Term Life (GTL)</p> | <p>Your Basic Group Term Life (GTL) coverage and any supplemental coverage terminate on the last day of the calendar month in which you were employed. You may convert your group term life insurance to an individual policy without evidence of insurability if you apply in writing to Minnesota Life 1-800-441-2258 and pay the first premium within 30 days of the date you lose City coverage.</p> |
| <p>Deferred Compensation ICMA-RC</p> | <p>If you participate in the City of Norfolk Voluntary Deferred Compensation Plan, a "457" and/or "401(a)" Plan (governmental, deferred compensation), refer to www.icmarc.org or call ICMA-RC Investor Services at 1-800-669-7400 for available options.</p> |
| <p>Go Pass</p> | <p>The Go Pass is paid by the employee at a cost of \$225.00. If an employee has fully paid for the GO Pass the employee can continue to use the pass until June 30 of each year.</p> |
| <p>Employee Badges, Uniform, Keys, Equipment and Parking Pass</p> | <p>Turn in ALL your City issued items to your Supervisor, including your employee badges, uniform, keys, equipment and parking passes.</p> |

Benefits Checklist

| How Do I.... | Point of Contact |
|---|--|
| Get Answers Not Listed Here | Human Resources: HRHELP@norfolk.gov Benefits: HRBENEFITS@norfolk.gov |
| Inquire About My Health and Other Voluntary Benefits | Optima Health: www.optimahealth.com Pharmacy Services: www.Express-Scripts.com Dental: www.deltadentalva.com Vision: www.unicare.com Flexible Spending Accounts: www.healthequity.com/wageworks Health Savings Accounts: www.healthequity.com/wageworks Legal Resources: www.legalresources.com COBRA and Direct Billing: 1-877-502-6272 |
| Inquire About My Life Insurance | Securian Financial at 1-800-441-2258 |
| ICMA-RC | www.icmarc.org |

Your Retirement Plan

| | |
|-------------------|---|
| Vested | <p>Norfolk Employees' Retirement System (NERS) members with the equivalent of five (5) or more years of creditable service are vested in the retirement system. You will be able to draw a monthly benefit once you reach normal service retirement age.</p> <p>For example, if you leave City employment when you are 40 years old, with 10 years of service, and your account is vested, you may be able to apply for a monthly pension when you reach the age of 60. Vested Service Retirement qualifications are in accordance with the provisions of City Code Chapter 37 in effect at the time of termination or resignation of City employment.</p> |
| Non-Vested | <p>If you have less than the equivalent of five (5) years of creditable service, you are not vested and cannot draw a monthly benefit. If this is the case, you have the option to rollover your mandatory contributions to an eligible IRA account or you can receive a refund of your contributions. There are significant penalties and tax liabilities associated with withdrawal unless you rollover your contributions into another eligible IRA account. Retirement Office staff can provide you with information about your options. Once you have separated, contact the Retirement Office at (757) 664-4738 to complete the IRS 402(f) Refund of Contributions paperwork to withdraw your contributions plus interest. You can obtain the Refund of Contribution 402(f) form by visiting www.norfolk.gov/retirement under the subtitle "Forms and Notices".</p> <p>If your separation from City employment is a service retirement, you will need to contact the Retirement Office at least 30 days but no greater than 90 days in advance of your desired effective retirement date to discuss your eligibility and options. Per Norfolk City Code, you must meet with a Retirement Benefits Specialist and sign your retirement paperwork at least 30 days but no greater than 90 days before your desired retirement date.</p> |

Retirement Checklist

- If you have the equivalent of five (5) or more years of creditable service in NERS, you are vested. You do not need to do anything else to qualify for a monthly benefit at your normal service retirement age. **PLEASE ENSURE YOUR ADDRESS AND CONTACT INFORMATION ARE UPDATED WITH NERS** for NERS to contact you regarding your future retirement benefit.
- If you do not have the equivalent of five (5) or more years of creditable service, you are not vested and cannot collect a benefit. Once you have separated, contact the Retirement Office at (757) 664-4738 to complete the IRS 402(f) Refund of Contributions paperwork to withdraw your contributions plus interest. You can obtain the Refund of Contribution 402(f) form by visiting www.norfolk.gov/retirement under the subtitle "Forms and Notices".
- If you are retiring, contact the Retirement Office at (757) 664-4738 or email NERS at retirement@norfolk.gov at least 30 days but no greater than 90 days before your desired retirement date. You can obtain the NERS "Pre-Retirement Check List" by visiting www.norfolk.gov/retirement under the subtitle "Pre-Retirement Frequently Asked Questions".

City Employment Verification

Employment Verification

Prospective employers may contact The Work Number to verify your employment and income. Give the person seeking your proof of employment the following information:

The Work Number Access Options:

www.theworknumber.com

1-800-367-5690

1. The City of Norfolk Employer Code: **28152**
2. Your Social Security Number

Re-Hire

Re-applying for Employment with the City

You may reapply for City employment at any time. Current job openings are listed on the City's website <https://www.norfolk.gov/2173/Job-Listings>. If you are a NERS retiree and return to City employment in a position other than a retiree part-time position, your retirement benefits may be suspended while you are employed.

PeopleSoft Self-Service Log-in Instructions

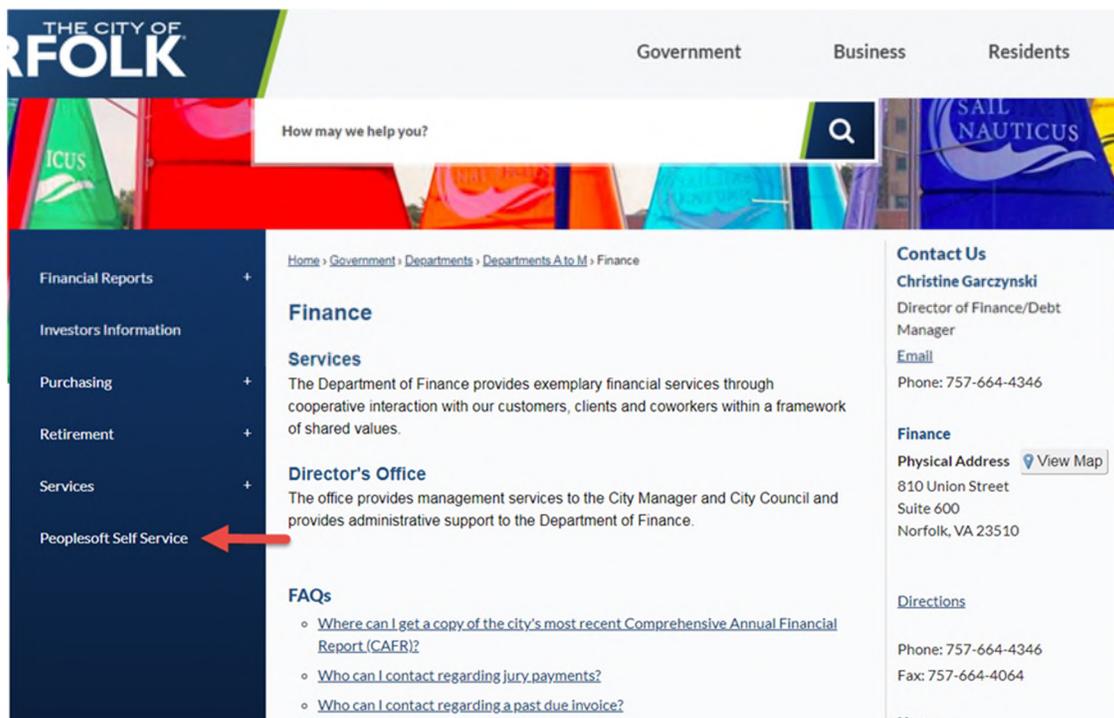
The general audience of this document is for employees that have ended employment with the City. It is not intended for those individuals that perform day-to-day operations with the City.

****Please also note your access to PeopleSoft is available for only 45 days. ****

1. Using a web browser, preferable Google Chrome, go to www.norfolk.gov/finance.



2. Click on the PeopleSoft Self Service link which is located on the left side of the page.



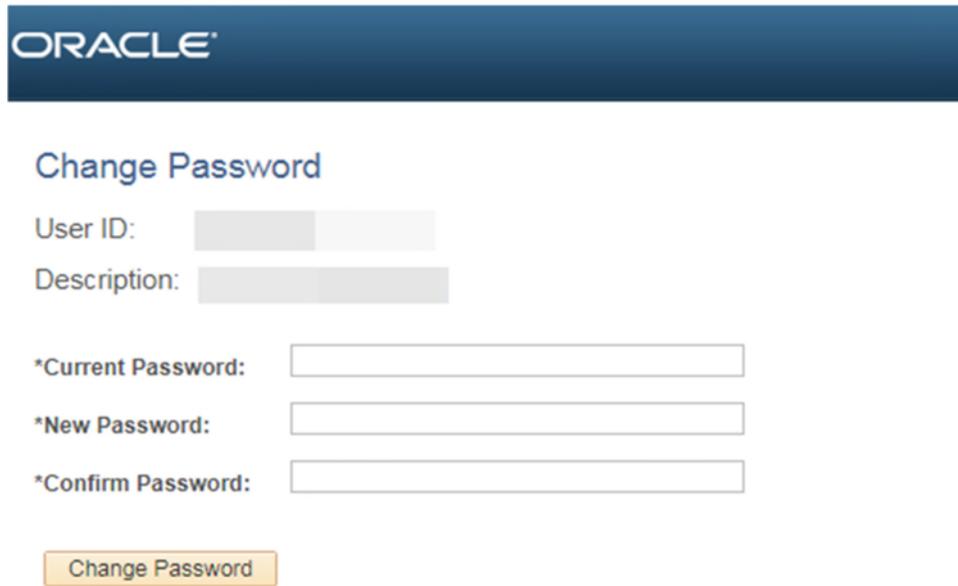
3. At the log-in screen enter in your User ID and Password. Your Initial Password is the first 4 letters of your last name followed by the last 4 digits of your SSN, followed by an asterisk. Please note your password is case sensitive. For example, the log-in for employee John Smith would be Smit1234* (assuming the last 4 of your SSN is 1234).



4. Once you have entered your User ID and Password, hit Sign In.
5. When you log in for the first time using these credentials, you will see the following screen below and be alerted that your password has expired. Click the "Click here to change your password." link.



6. You will then see the following screen which will prompt you to create a new password.



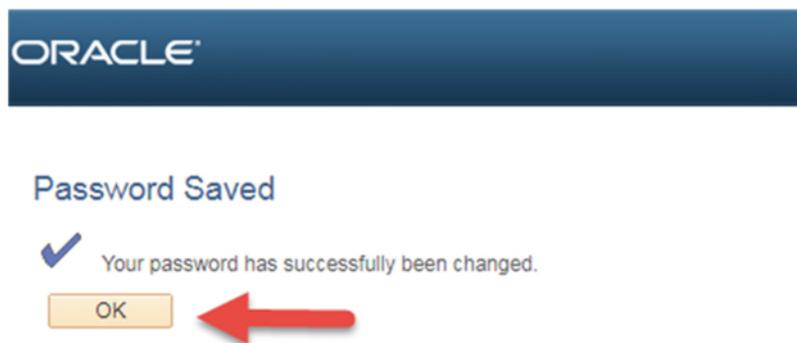
7. **Re-enter your Current password (1st four of your last name, last four SSN, and an asterisk).**

8. Enter your **New password**. It must be at least seven characters with one capital letter, one number and one special character (i.e. @, #, %, &, etc.). ***Remember your password is case sensitive.

9. Re-enter your New password in "Confirm Password:"

10. Click "Change Password"

11. If you were successful, you will see the following screen



12. Click OK.

13. **Congratulations! You have successfully logged into PeopleSoft and changed your password!**

In Closing

The City of Norfolk appreciates your contribution to the City and wishes you future success in all your endeavors.

