

Benefits Information for Support Staff Employees on Layoff (Last updated 3-19-2026)

If you are going through a layoff or a reduction in force, you likely have questions about what happens to your benefits and what options you may have for benefits continuation. This document is intended to help **MSU Support Staff** who are undergoing a layoff process understand important information about what happens to your benefits coverage as you move through the various stages of layoff. Please note: this information is intended to summarize complex information and does not cover all possible scenarios or outcomes. This summary document does not in any way supersede or replace the more detailed information found in MSU labor contracts and MSU policies.

Benefits actions during layoff and related changes to coverage are based on the employee's "status" throughout the process and whether or not they are still being paid. There are three "statuses" staff may go through that align with whether an employee is still being paid:

1. **"Active"** status: ***Still being paid via normal payroll***. This includes when you are still working and have not yet reached your layoff effective date; when you are on a paid leave during a layoff notice period; or when you have reached your layoff effective date but are still being paid via vacation quota runout where contracts allow.
2. **"Inactive"** status: ***On unpaid leave***. All vacation accruals have either been exhausted or already paid out, and you are on an unpaid layoff-related leave of absence.
3. **"Withdrawn"** status: ***No longer have an employment relationship*** with the University. Your layoff-related leave of absence has ended, and your employment has terminated with no remaining recall rights. Includes those who ended their recall rights early via a Layoff Transition Adjustment Payment (LTAP) payment where contracts allow and/or when a vested employee chooses to retire from MSU.

On the following pages you will find:

1. Tables showing what happens to various benefits plans at **Active**, **Inactive** and **Withdrawn** stages of your employment, as well as potentially helpful notes related to each benefit. This material is found on pages 2-7.
2. A table to help retirement eligible individuals facing a layoff compare what happens to benefits if you proceed through the layoff process vs if you choose to retire or take a leave to retirement. This material is found on pages 8-11.
3. Helpful information about bills you may receive from Human Resources and/or voluntary benefits providers to pay for your benefits selections when you move from Active (paid) status to Inactive (unpaid) status and/or when you move to Withdrawn status and have eligibility for COBRA or retiree benefits. Understanding this information will help you avoid surprises or unexpected benefits actions during your layoff process. This material is found on pages 12-14.
4. Information about how to contact the Benefits Department if you have questions or need help related to your benefits. This material is found on page 14.

Benefit	System Status: Active. Paid or on Paid Leave	Status: Inactive Unpaid Leave	Status: Withdrawn Terminated or retired	Additional Notes
Health -Community Blue -BCN -Blue Card Out of State -CIGNA -CDHP	Health Insurance coverage continues as if actively working (no eligibility or premium changes occur at this stage)	University contribution to cost of Health plan stops at the end of the month inactive status begins.** You will begin receiving bills from Human Resources for health and prescription plans you are enrolled in. You must pay these bills to maintain your coverage. Switching to unpaid status is considered a qualifying life event, which allows you to change to different plan selections, but only if you do it within 30 days from the date you move to unpaid status.	COBRA is offered to eligible terminated employees and can extend self-paid coverage another 18 months upon entering withdrawn status.*	* You will not be eligible for COBRA if you did not maintain coverage during an unpaid leave. COBRA continues an existing plan. It does not restart a terminated plan. ** During approved FMLA leaves, employer contributions to health, prescription and dental coverages continue during unpaid leave. Those who are vested and retire will be able to enroll in retiree benefits.
Prescription - CVS CareMark	RX coverage continues as if actively working (no eligibility or premium changes)	University contribution to cost of RX coverage stops at the end of the month inactive status begins.** You will be billed for coverages you are enrolled in, and you must pay these bills to maintain coverage. This is considered a qualifying life event to make changes to plans.	COBRA is offered to eligible terminated employees and can extend self-paid coverage another 18 months upon entering withdrawn status.*	* You can't reinstate coverage through COBRA if you did not maintain coverage during the unpaid leave. ** During approved FMLA leaves, employer contributions to health, prescription and dental coverages continue during unpaid leave. Those who are vested and retire will be able to enroll in retiree benefits.
Dental -Delta Dental -Delta Premium -Aetna -Aetna Premium	Dental Insurance coverage continues as if actively working.	University contribution to cost of Dental plan stops at the end of the month inactive status begins.** You will be billed for coverages you are enrolled in. This is considered a qualifying life event to make changes to plans.	COBRA is offered to eligible terminated employees and can extend self-paid coverage another 18 months upon entering withdrawn status.*	** During approved FMLA leaves, employer contributions to health, prescription and dental coverages continue during unpaid leave. Those who are vested and retire will be able to enroll in retiree benefits.

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FSA-Health Care Flexible Spending Account	Benefit continues as if actively working.	COBRA is offered through the end of current plan year (not 18 months)	COBRA coverage, if elected, remains in effect through the end of plan year.	When switching to inactive or withdrawn status and using COBRA, contributions are no longer pre-tax. The plan is not extended until payment is received. The FSA card will no longer work on Cobra and those enrolled will need to submit claims for reimbursement
FSA-Dependent Care Flexible Spending Account	Benefit continues as if actively working.	Plan stops at the end of the month inactive status (unpaid leave) begins.	Plan stops at the end of the month withdrawn status begins.	Can still submit eligible expenses up until DCSA submission deadline. Cannot submit expenses incurred after plan is ended.
HSA – Health Savings Account - <i>Health Equity</i>	Benefit continues as if actively working.	Plan stops at the end of the month inactive status (unpaid leave) begins.	Plan stops at the end of the month withdrawn status begins.	Money or fund is still with Health Equity. Admin fee by vendor may be charged to those who have money in this fund but are not active employees any longer.
Teladoc Health Telemedicine	Benefit continues as normal.	Eligibility continues if enrolled in an MSU employee health plan.	If withdrawn and enrolled in Cobra health, eligibility continues. If withdrawn due to Retirement, eligibility ends at the end of the month withdrawn status begins.	MSU faculty/staff and dependents must be enrolled in MSU health plan (including CDHP) to use this benefit. If enrolled in Cobra health plan, eligibility continues. Those who are retired and enrolled in the non-Medicare Plan are eligible for this benefit.
Teladoc Medical Experts	Benefit continues as normal.	Eligibility continues	Eligibility stops at the end of the month withdrawn due to termination. Retirees remain eligible.	Per website “available for all health plan eligible employees, union employees, pre and post 65 retirees and dependents. CDHP enrollees not eligible. Those who are retired and enrolled in either retiree health plan are eligible for this benefit.
Livongo by Teladoc Health	Benefit continues as normal.	Eligibility continues	Eligibility stops at the end of the month	Available to all benefit eligible employees and their dependents (including those enrolled in CDHP). If

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			withdrawn status begins.	enrolled in Medicare or Medicaid, no eligibility. Retirees are not eligible.
Basic Life Insurance aka Extended Life	Benefit continues as normal.	Plan stops 180 days from last day paid.	Plan stops at the end of the month withdrawn status begins.	Coverage loss results in Prudential notification of porting/converting option.
Expanded (Optional) Life Insurance (self-paid)	Benefit continues as normal.	Employee is directly billed for coverages first of the following month after the inactive status (unpaid leave) begins.	If withdrawn status is due to termination, plans end at the end of the month withdrawn status begins. If withdrawn status is due to Retirement, if still eligible, HR direct bills for life insurances 1 st of the following month following withdrawn status update.	At Retirement, eligibility and coverage is driven by age (65 and 70). Coverage loss results in Prudential notification of porting/converting option.
Accidental Death and Disability	Benefit continues as normal.	Employee is direct billed for coverages first of the following month after the inactive status (unpaid leave) begins.	Plan stops at the end of the month withdrawn status begins.	
Health Plan Waiver	Benefit continues as normal.	Plan stops at the end of the month inactive status begins.	Plan stops at the end of the month withdrawn status begins.	If the plan is stopped due to inactive status, payout is February of next year per normal process. If the plan is stopped due to termination, the payout is within two months of termination.
Open Enrollment	Functions as normal	Special Guide is provided and offline forms used for changes/enrollments; online OE not an option.	Those withdrawn who terminated and elected Cobra are given Special Guide. Those withdrawn due to Retiring get the	

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			Retiree guide and some can do OE online, but some groups will need to enroll with offline form.	
Voluntary Self-Paid Benefits				
Vision -VSP	Functions as normal via payroll deductions	Vendor bills direct when in unpaid status 1 st of following month from going on unpaid leave status. Vendor bills direct when in unpaid status	Plan stops at the end of the month withdrawn status begins. Those withdrawn, sent VSP Cobra offers direct from VSP.	Retirees can choose Cobra option from employee plan enrollment or enroll directly with VSP for Retiree plan.
Critical Illness	Functions as normal via payroll deductions	Vendor bills direct when in unpaid status 1 st of following month from going on unpaid leave status.	Plan stops at the end of the month withdrawn status begins.	
Legal -ARAG	Functions as normal via payroll deductions	Vendor bills direct when in unpaid status 1 st of following month from going on unpaid leave status.	Plan stops at the end of the month withdrawn status begins.	Retirees can enroll as a Retiree with vendor direct.
Pet Insurance -Nationwide	Functions as normal via payroll deductions	Vendor bills direct when in unpaid status 1 st of following month from going on unpaid leave status.	Plan stops at the end of the month withdrawn status begins.	
Auto Ins	Functions as normal via payroll deductions	Vendor bills direct when in unpaid status 1 st of following month from going on unpaid leave status.	Plan stops at the end of the month withdrawn status begins.	

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Home Ins	Functions as normal via payroll deductions	Vendor bills direct when in unpaid status 1 st of following month from going on unpaid leave status.	Plan stops at the end of the month withdrawn status begins.	
Retirement Plans				
403(b) Base	Functions as normal via payroll deductions	Employee and MSU matching contributions stop with the last pay received and the inactive status (unpaid leave) begins.	Employee and MSU matching contributions stop with the last pay received and the withdrawn status begins.	
403(b) Supplemental	Functions as normal via payroll deductions	Employee contributions stop with the last pay received and the inactive status (unpaid leave) begins.	Employee contributions stop with the last pay received and the withdrawn status begins.	
457(b) Def. Comp.	Functions as normal via payroll deductions	Employee contributions stop with the last pay received and the inactive status (unpaid leave) begins.	Employee contributions stop with the last pay received and the withdrawn status begins.	
Educational Benefits				
Tuition Benefit Program/Course Fee Courtesy	Functions as normal	Eligibility for dependent continues	Eligibility for those in a withdrawn status that have been terminated ends at the conclusion of the semester in which employment is terminated.	

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Educational Assistance	Eligibility continues if active as of when the course begins.	Eligibility continues if active as of when the course begins.	Eligible for benefit use 6 months post layoff (up to normal amount per contract)	
Earning Service Credit toward Retiring from MSU to receive retiree benefits	Functions as normal (the employee continues to earn FTE Service Months and credit to meeting the minimum retirement requirements)	Functions as normal (the employee continues to earn FTE Service Months and credit to meeting the minimum retirement requirements)	If the employee is vested for retirement (meaning they've met one of the two minimum requirements to retire from MSU) they MUST submit their Retirement Form before being terminated to officially become a retiree and earn retiree benefits for which they may be eligible. Those who are not vested for retirement are terminated and not eligible for retiree benefits	For employees notified of a layoff that are already vested for retirement (or are soon to be vested), they should be referred to the HR Retirement office to learn about their option to retire instead of going on layoff. Also, if an employee becomes vested to retire while on the unpaid layoff leave (and before they are terminated), they should be referred to the HR Retirement office to learn how to retire and receive any retiree benefits for which they may be eligible (either anytime during the layoff or before they are terminated).

Information for Retirement Eligible Support Staff Employees to consider in choosing between layoff, leave to retirement or retirement

What happens to my Benefit	If I choose Layoff	If I choose Leave to Retirement (for those within 2 years of Vested Date)	If I'm vested and choose to Retire
Health, Dental and Prescription benefits	<p>As long as you are being paid (such as during notice period or period of paid administrative leave) your benefits continue as usual. Once pay stops and you enter unpaid Leave, the university contribution to your benefits ends. We will begin billing you for the total cost of benefits and to continue benefits you must pay those bills. (We will begin billing at the beginning of the month following when pay stops.)</p> <p>Once your two-year unpaid layoff leave ends, provided you haven't let your benefits lapse through non-payment of premiums, you will be offered COBRA coverage which will allow you to extend your benefits another 18 months on a self-pay basis.</p>	<p>University contribution to your benefits will continue during a paid Leave to Retirement. When your unpaid Leave to Retirement begins, the university contribution to your benefits ends. We will begin billing you for the total cost of benefits and to continue benefits you must pay those bills.</p> <p>Upon official retirement from the University (at the end of the unpaid Leave to Retirement), you become eligible for coverage under the Retiree Health plan. That plan will be a non-Medicare plan for age pre-65 retirees or a Medicare plan for age 65+ retirees.</p> <p>See the Retiree Open Enrollment Guide for more details about the health, prescription and dental coverage currently available for retirees. University contribution level to retiree health and dental will depend on your Retirement Calculation Date (which is listed in your Personal Profile in the EBS Portal). 2026 Retiree Benefits Guide</p>	<p>Upon official retirement from the University, you become eligible for coverage under the Retiree Health plan. That plan will be Personify Health for age pre-65 Non-Medicare Retirees and Humana for age 65+ Medicare Retirees</p> <p>See the Retiree Open Enrollment Guide for more details about the health, prescription and dental coverage currently available for retirees.</p> <p>University contribution level to retiree health and dental will depend on your Retirement Calculation Date (which is listed in your Personal Profile in the EBS Portal). More information is available in the 2026 Retiree Benefits Guide</p>
Vacation Accruals	Vacation accruals will stop while on layoff status. You will be given a choice for vacation accruals to run out or be paid in	Vacation accruals will be used to maintain pay during the leave to retirement until accruals run out or reach a maximum of	Vacation accruals will be paid out in a lump sum payment after retirement with a

What happens to my Benefit	If I choose Layoff	If I choose Leave to Retirement (for those within 2 years of Vested Date)	If I'm vested and choose to Retire
	a lump sum payment. The leave then switches to unpaid.	240 hours. The leave then switches to unpaid. See chart here: Vacation and Sick Leave Payouts	maximum of 240 hours. See chart here: Vacation and Sick Leave Payouts
Sick Accruals	Sick accruals will stop while on layoff status. Sick leave is not payable while on layoff, however, a portion of accrued sick leave is payable upon university retirement or termination in certain circumstances, please see the following Support Staff Policy & Procedure for Sick Time policy .	½ of your sick accruals will be paid out at the beginning of the unpaid Leave to Retirement up to a maximum of 1200, 1300 or 1400 hours, depending on your employee type. See chart with details here: Vacation and Sick Leave Payouts	½ of your sick accruals will be paid out in a lump sum payment after retirement up to a maximum of 1200, 1300 or 1400 hours, depending on your employee type. See chart with details here: Vacation and Sick Leave Payouts
Personal Days	Your personal time will be paid according to your vacation accrual election.	Personal time accruals will be used to maintain pay until they run out. The leave then becomes unpaid.	Personal time accruals will be paid out in a lump sum payment after retirement.
Personal Observance Days	Personal observance time not used will not be paid while on layoff status.	Personal observance time not used will not be paid while on Leave to Retirement.	Personal observance time not used will not be paid at the time of Retirement.
Longevity Pay	Longevity Pay is not paid out.	Longevity Pay is not paid out.	Longevity Pay is not paid out.
LTAP	Michigan State University provides a Layoff Transition Adjustment Payment (LTAP) to assist APA employees who have been laid off for at least 120 days and	n/a	n/a

What happens to my Benefit	If I choose Layoff	If I choose Leave to Retirement (for those within 2 years of Vested Date)	If I'm vested and choose to Retire
	<p>have terminated their employment and APSA employees who have been laid off for at least 90 days and have terminated their employment.</p> <p>https://hr.msu.edu/policies-procedures/support-staff/support-staff-policies-procedures/ltap.html</p>		
Recall Rights	<p>Employees who are laid off have up to two years of layoff and bypass rights. If you are re-employed at MSU in a benefits-eligible position during that time, your seniority will be restored.</p>	n/a	n/a
Unemployment	<p>Eligibility for unemployment insurance benefits is determined solely by the Unemployment Insurance Agency (UIA). Requirement information is available on their website (www.michigan.gov/uia) or by calling the tollfree number 866-500-0017.</p>	<p>Eligibility for unemployment insurance benefits is determined solely by the Unemployment Insurance Agency (UIA). Requirement information is available on their website (www.michigan.gov/uia) or by calling the tollfree number 866-500-0017.</p>	<p>Eligibility for unemployment insurance benefits is determined solely by the Unemployment Insurance Agency (UIA). Requirement information is available on their website (www.michigan.gov/uia) or by calling the tollfree number 866-500-0017.</p>
Employee Assistance Program (MSU EAP)	<p>The Employee Assistance Program (MSU EAP) is a free, confidential counseling service available to you and your benefit-eligible dependents. The MSU EAP is available for up to six visits per person for six months after your date of separation. To connect with the MSU EAP, please call</p>	<p>The Employee Assistance Program (MSU EAP) is a free, confidential counseling service available to you and your benefit-eligible dependents. The MSU EAP is available for up to six visits per person for six months after your date of separation. To connect with the MSU EAP, please call</p>	<p>The Employee Assistance Program (MSU EAP) is a free, confidential counseling service available to you and your benefit-eligible dependents. The MSU EAP is available for up to six visits per person for six months after your date of separation. To connect with the MSU EAP, please call</p>

What happens to my Benefit	If I choose Layoff	If I choose Leave to Retirement (for those within 2 years of Vested Date)	If I'm vested and choose to Retire
	517-355-4506 or email eap@msu.edu . Additional information and resources may be found on the MSU EAP website at eap.msu.edu .	517-355-4506 or email eap@msu.edu . Additional information and resources may be found on the MSU EAP website at eap.msu.edu .	517-355-4506 or email eap@msu.edu . Additional information and resources may be found on the MSU EAP website at eap.msu.edu .
Tuition Assistance	<p>If you are currently receiving tuition assistance, you will have extended access for up to six months after the layoff effective date.</p> <p>If your spouse and or dependent child(ren) are already enrolled at MSU using tuition assistance, their eligibility will be extended for the upcoming full semester (fall, spring, summer) after the employee's layoff effective date. SHOULD READ: The tuition benefit will continue through the semester in which the layoff occurs.</p>	Please review information at Tuition Benefit Program	Please review information at Tuition Benefit Program
Additional Comments			A vested employee can retire from layoff at any time, including after receiving the LTAP.

How Will Benefits Billing Work?

Once the MSU financial contribution to your benefits ends, you will begin receiving bills in the mail for those benefits that you are eligible to continue on a self-pay basis through MSU. Bills related to Health, Prescription, Dental, Optional Life insurance and AD&D insurance will come from MSU Human Resources. You must pay these bills to continue coverage.

For any voluntary benefits that you are eligible to continue that you formerly paid for via payroll deduction, those bills will come to you directly from the voluntary benefits vendor(s). You must pay these bills to continue those coverages.

How can I stop the bills if I don't want to continue coverages on a self-paid basis?

For bills that come from MSU during the unpaid leave portion of your layoff: you can stop the bills by either 1) contacting the Solutions Center at 517-353-4434 or at SolutionsCenter@hr.msu.edu and ask to fill out a form directing us to cancel your coverages OR 2) You can write "Please cancel this coverage" with an effective date you want coverage cancelled on the bill and sign your name under the note and return the bill to MSU HR. If you do not do one of these two things and do not pay the bills, your coverage will eventually be canceled retroactively for lack of payment. If you do this, it is important to remember not to use the services between the time MSU's contribution to your coverage ended and when your coverage is retroactively canceled for lack of payment (usually this takes about 3 months.) Please note that if you do not pay the bills for your health care coverage and continue to use your insurance card for medical services, at the point the coverage is retroactively canceled, any payments made by MSU to your medical providers through your insurance will be taken back from your providers and they will then pursue you directly for the cost of services insurance would have otherwise paid, and these bills can be significant.

For bills that come from Voluntary Benefits vendors, you need to communicate with them directly to cancel your coverages to stop bills.

What should I know about COBRA for continuing my Health, Prescription and Dental Coverages?

COBRA is a law that allows you to continue medical related coverages such as Health, Prescription and Dental coverage at your own costs for 18 months after your employment ends with MSU (and up to 36 months under certain circumstances). When you become eligible for COBRA because your employment has ended, you and your dependents will be sent COBRA Forms allowing you to choose to continue coverage and be billed for that coverage. You will have 60 days from the date of the Cobra notice or 60 days from the date the plan ends; whichever date is later to return the forms. After that time period, you will no longer have rights to continue coverage through MSU.

What is the difference between COBRA (when employment is terminated) and bills I get when on an unpaid leave?

While you are in a layoff-related unpaid leave status, you have the right to continue health benefits at your own cost between the time you go on unpaid leave and the time your employment ends. Once you transition out of unpaid leave and move to withdrawn status, you will then receive a COBRA notice that allows you to continue any coverages already in place at the time your employment ended. COBRA does not allow you to select different or new coverages. If you allowed your coverages to lapse during your unpaid leave, you will not be eligible to receive COBRA. The costs for COBRA are slightly more expensive than the costs of self-paying for your coverage during your unpaid leave because COBRA includes a 2 percent administrative fee in addition to the costs of coverage. Example: If you are on a two-year unpaid layoff leave, you can continue to self-pay

for your benefits during the two-year leave and then have rights to an additional 18 months of self-paid coverage under COBRA as long as there was no gap in coverage. If you pay for coverage during your unpaid leave, you won't receive a COBRA notice until that unpaid leave ends and your employment is terminated. If you choose not to self-pay for benefits during your unpaid leave and also do not elect COBRA coverage, your rights to continue coverage under MSU plans will end. COBRA Support Staff monthly rates for the 2026 plan year are:



COBRA Support Staff Rates for 2026			
Carrier			
Health/Prescription	Single	Two-person	Family
BCN/CVS Caremark	\$810.63	\$1,702.32	\$2,026.58
Community Blue PPO/CVS Caremark	\$1,178.08	\$2,473.96	\$2,945.19
Consumer Driven Health Plan/CVS Caremark	\$607.65	\$1,206.16	\$1,423.98
BCard/CVS Caremark	\$855.87	\$1,797.33	\$2,139.69
Non-Medicare PPO Plan	\$1,385.37	\$2,770.76	\$4,017.60
Transition PPO Plan	n/a	\$884.93	1 w/Med \$1,601.04 2 w/Med \$1,131.85 3+/w Med \$1,378.77
Group Medicare Advantage PPO Plan	\$246.92	\$493.84	\$740.76
Cigna International	\$1,123.58	\$2,408.50	\$3,560.67
Dental	Single	Two-person	Family
Aetna DMO	\$22.09	\$42.28	\$69.14
Aetna DMO Premium	\$34.57	\$65.56	\$109.24
Delta Dental Base	\$22.09	\$42.28	\$69.14
Delta Dental Premium	\$45.97	\$87.80	\$143.89



Self-pay rates while on unpaid leave prior to COBRA eligibility are approximately 2 percent less than the COBRA rates shown in this table.

What should I do if I prefer to find other coverage myself rather than continue MSU coverage on a self-pay basis?

Most health-related insurances will only allow you to buy coverage during their designated open enrollment periods unless you have a qualifying life event. Loss of coverage is a qualifying life event but most plans will only allow you to enroll using loss of coverage as a qualifying life event if you apply for the new coverage **within 30 days** of losing your MSU group plan coverage. They will require you to provide proof of the date your loss of MSU coverage occurred. You can contact the Solutions Center at 517-353-4434 or at SolutionsCenter@hr.msu.edu to request a loss of coverage letter.

Is there any way to decrease the cost of self-paying for coverage?

Possibly. At the point you go to unpaid leave, the change in your MSU income can be used as a qualifying life event to change your plan selections provided you make that change within 30 days of moving from paid leave to unpaid leave. For example, you could use this life event to change your enrollment from Community Blue to BCN or (where contractually allowed) the CDHP plan, to lower your costs. Or you could elect to change who is covered on your plan such as going from Family coverage to two-person coverage. You cannot, however, make changes when moving from Unpaid status to withdrawn status. At the point your employment ends and your eligibility for COBRA begins, you cannot make changes to your enrollments, you can only decide to continue the existing coverages under COBRA or not. This is because COBRA only allows you to continue existing coverages, it does not give you the right to make different benefits selections. If you want to make changes to what benefits plans you are enrolled in to lower costs, it is important that you do so within 30 days of moving from paid leave to unpaid leave and not after your leave ends and your COBRA election period begins.

Who do I talk to if I have questions?

It depends on what the questions are. Different areas of HR have different areas of expertise. The two best places to start are:

- 1) Contact the person identified in your layoff letter for questions about your layoff that are **NOT** related to Benefits.
- 2) Contact the Solutions Center at 517-353-4434 and select option 1 for help with Benefits related questions or email your question to SolutionsCenter@hr.msu.edu with "Layoff Related Benefits Question" in the subject line. Depending on which benefit your question is about, the Solutions Center can help connect you with the most appropriate Benefits team member.

Please note when you call to talk to someone about your Benefits questions, we may ask to see a copy of your layoff letter as it has information in it that can help us ensure we are giving you correct information.