



Leaving MSU Benefits Guide

Important Information About Benefits

When your employment ends at MSU, your eligibility for benefits will also change. Please take time to examine this important information.

If your home address or personal email address has changed, please contact the Department of Human Resources Management to ensure we have the correct address on file.

If you have questions, please contact the MSU Department of Human Resources Management at 662-325-3713 or benefits@hrm.msstate.edu.

Medical Plan

State Health Plan – BCBS of MS

When an employee separates from MSU, their medical coverage will end on the last day of the month in which the employee's employment ends.

- Example: Employee termination date is 9/13/2023, medical coverage will end on 9/30/2023.

How to continue your coverage:

You and your covered dependents can elect to continue your health insurance coverage through COBRA for up to 18 months immediately following the termination of your coverage. Spouses and dependent children can elect to continue their coverage even if the employee does not.

You will receive information about your COBRA coverage options and costs directly from Blue Cross Blue Shield. The COBRA eligibility notification will be sent to the email address or mailing address they have on file.

- Election of COBRA coverage can be made through the COBRA Self-Enrollment portal in myBlue (bcbsms.com) or by completing a COBRA election form and returning to BCBSMS within 60 days of the date coverage ended or the date of the notice, whichever is later.
- The first premium payment must be made within 45 days from the date of election to continue coverage.
- The first payment must include all premiums due for the coverage period beginning with the COBRA coverage effective date through the current month.

You may direct any COBRA questions to BCBS of Mississippi at 800-709-7881.

Dental Plan

Delta Dental

When an employee separates from MSU, their dental coverage will end on the last day of the month in which the employee's employment ends.

- Example: Employee termination date is 9/13/2023, dental coverage will end on 9/30/2023.

How to continue your coverage:

You and your covered dependents can elect to continue your insurance coverage through COBRA for up to 18 months immediately following the termination of your coverage.

You will be responsible for paying the full cost of the monthly premium, plus a two percent administrative fee.

You will receive information on your COBRA coverage options and costs directly from MSU's Department of Human Resources Management. The COBRA eligibility notification will be sent to the address we have on file.

To elect COBRA, you must complete the paper forms and return to MSU's Department of Human Resources Management within 60 days of the date of the notice.

You may direct any COBRA questions to the MSU Department of Human Resources Management at 662-325-3713.

Vision Plan

Davis Vision

When an employee separates from MSU, their vision coverage will end on the last day of the month in which the employee's employment ends.

- Example: Employee termination date is 9/13/2023, vision coverage will end on 9/30/2023.

How to continue your coverage:

You and your covered dependents can elect to continue your health insurance coverage through COBRA for up to 18 months immediately following the termination of your coverage.

You will be responsible for paying the full cost of the monthly premium, plus a two percent administrative fee.

You will receive information on your COBRA coverage options and costs directly from MSU's Department of Human Resources Management. The COBRA eligibility notification will be sent to the address we have on file.

To elect COBRA, you must complete the paper forms and return to MSU's Department of Human Resources Management within 60 days of the date of the notice.

You may direct any COBRA questions to the MSU Department of Human Resources Management at 662-325-3713.

Mediflex

SABC

Mediflex is the unreimbursed medical flexible spending account.

When an employee separates from MSU, their Mediflex coverage will end on the last day of employment.

- Example: Employee termination date is 9/13/2023, the last day to incur expenses under your Mediflex plan is 9/13/2023.

You will have 30 days after your last day of work to submit receipts for expenses incurred on or before your last day of work. If you submit a receipt after the 30 days has expired or you submit an expense that was incurred after the employee's termination date, the request for reimbursement will be denied.

How to continue your coverage:

COBRA is only available to plan participants who have positive or an underspent account balance at the time of employment termination. If COBRA is elected, premiums for such coverage will be paid on an after-tax basis.

You will be responsible for paying the full cost of the monthly premium, plus a two percent administrative fee.

You will receive information on your COBRA coverage options and costs directly from MSU's Benefits Department. The COBRA eligibility notification will be sent to the address we have on file.

To elect COBRA you must complete paper forms and return to MSU's Department of Human Resources Management within 60 days of the date of the notice.

You may direct any COBRA questions to the MSU Department of Human Resources Management at 662-325-3713.

Careflex

SABC

Careflex is the Dependent Care flexible spending account.

When an employee separates from MSU, their Careflex coverage will end on the last day of employment.

- Example: Employee termination date is 9/13/2023, the last day to incur expenses under your Careflex plan is 9/13/2023.

You will have 30 days after your last day of work to submit receipts for expenses incurred on or before your last day of work. If you submit a receipt after the 30 days has expired or you submit an expense that was incurred after the employee's termination date, the request for reimbursement will be denied.

This plan is not eligible for COBRA.

Other Health Insurance Plans

If you are enrolled in any of the plans in the chart that follows at the time of employment termination, you may be eligible to continue coverage. You and/or dependents may continue coverage for up to the specified amount of time for each plan. Benefit continuation materials (conversion, portability, etc.) are time-sensitive and you must submit the continuation materials within the allotted time frame if you wish to continue coverage.

Plan	Vendor	Option	Notes	Contact
State Life	Minnesota Life Insurance Company	Portability or Conversion	You must apply for the convertibility or portability option and pay the premium within 31 days after your group insurance terminates.	877-348-9217
Term Life	Unum	Portability or Conversion	You must apply for conversion privilege or portability and pay the first premium within 31 days of your last day of employment.	800-343-5406
Disability	American Fidelity	Limited Portability	If you move to another eligible state agency, your disability will transfer. Contact American Fidelity to see if you qualify.	800-323-3748

Disability	UNUM	Conversion	If you were enrolled in the plan for at least 12 consecutive months, you can apply for conversion. *Other restrictions may apply. Must apply for the conversion policy and pay the first quarterly premium within 31 days after the date your employment ends.	800-858-6843
Cancer	AFLAC	Portable	Aflac will notify employees who were enrolled once their coverage terms and offer them to continue the product(s) as individual products.	800-992-3522
Critical Illness	AFLAC	Portable	Aflac will notify employees who were enrolled once their coverage terms and offer them to continue the product(s) as individual products.	800-992-3522
Accident	AFLAC	Portable	Aflac will notify employees who were enrolled once their coverage terms and offer them to continue the product(s) as individual products.	800-992-3522
Long Term Care	Genworth Life Insurance Company		Contact Genworth at 800-416-3624 to discuss continuing coverage options.	800-416-3624
AD&D	National Union Fire Insurance Company of Pittsburgh, PA	Conversion	Application and payment must be received by the Company within 31 days after the last day of employment.	800-209-3515

Retirement

PERS

Important information for PERS members:

Contributing participation in the Public Employees' Retirement System (PERS) ceases upon your departure from state employment. You may leave your contributions with PERS (as you may qualify for benefits if you are already vested or as you may return to another PERS covered agency in the future). You also have the option to refund your contributions. If you decide to take a refund of your contributions, all rights and future benefits are forfeited.

To refund or rollover your member contributions and interest, please contact PERS at 800-444-7377.

Vesting, Retirement Eligibility, and PLSO Eligibility Requirements

If you were hired	On or before June 30, 2007	July 1, 2007, to June 30, 2011	On or after July 1, 2011
Vesting requires that...	You have 4 years of membership service to be vested.	You have 8 years of membership service to be vested.	You have 8 years of membership service to be vested.
Service Retirement eligibility requires that...	You can retire with 25 years of creditable service at any age or age 60 and vested.	You can retire with 25 years of creditable service at any age or age 60 and vested.	You can retire with 30 years of creditable service at any age or age 60 and vested.
Partial Lump Sum Option (PLSO) eligibility requires that...	You are eligible for PLSO with 28 years of creditable service or age 63 and vested.	You are eligible for PLSO with 28 years of creditable service.	You are eligible for PLSO with 33 years of creditable service.

Retirement

ORP

Important information for ORP members:

Your contributing participation in the Optional Retirement Program (ORP) ends upon your departure from the University. Since your account is 100 percent vested on day one, you may transfer your balance to a similar plan if you are reemployed in another state.

If you terminate employment and wish to close your account, you are entitled to the entire balance (employer and employee contributions plus investment experience). Generally, income taxes must be paid on account withdrawals. A 10 percent federal tax penalty may apply to withdrawals prior to age 59 1/2. Please contact your vendor for more information.

Supplemental Retirement

403(b) or Mississippi Deferred Compensation – 457(b)

If you are contributing to any of the Supplemental Retirement plans, contributing participation ceases upon your departure from the University.

Actions required:

No action is needed if you wish to leave existing assets in your account. Contact the vendor(s) directly for information about the status of your account, including requesting a distribution of assets or transferring/rolling over your account assets. You will need to notify the vendor directly if you have an address change.

Leave

Separation Leave Payout

If eligible, an employee separating from employment is paid in a lump sum for the unused portion of earned personal leave time, not to exceed 240 hours, unless transferring to another state agency in Mississippi.

Unused personal leave in excess of 240 hours will be counted as creditable service for an employee participating in the Public Employees' Retirement System. Unused personal leave in excess of 240 hours will be forfeited by an employee participating in the Optional Retirement Plan.

Upon retirement from regular employment, a faculty member who is employed on a nine-month basis shall be paid for accrued major medical leave not to exceed 240 hours. Unused major medical leave in excess of 240 hours shall be counted as creditable service for an employee participating in the Public Employees' Retirement System. Unused major medical leave in excess of 240 hours is forfeited by an employee participating in the Optional Retirement Plan.

Additional Separation from Employment Information

Final Paycheck

MSU employees are paid on a non-delayed payroll. This means your last paycheck will be the first regularly scheduled paycheck after your last day of employment. For example, your last day is 6/13/2023. Your last paycheck will be 6/15/2023.

Where will my W2 and 1095C tax documents be sent?

The Department will mail your W2 and 1095C to the address they have on file.

Tuition Remission

If an employee separates employment from the University during the semester, they are not responsible for reimbursing the University for tuition.

Click the link below.

<https://www.hrm.msstate.edu/managers/employment/separation-employment>

COBRA Rates

Monthly Rates as of 2026

Dental		
	Low	High
Employee Only	\$29.40	\$42.42
Employee + 1 or more dependents	\$61.34	\$88.32

Vision	
Employee Only	\$8.51
Employee + 1	\$15.26
Employee + Family	\$23.74

Medical - COBRA				
	Legacy		Horizon	
	Base	Select	Base	Select
Participant	\$522	\$545	\$522	\$577
Participant + Spouse	\$1,095	\$1,197	\$1,095	\$1,229
Participant + Spouse & Child(ren)	\$1,394	\$1,496	\$1,394	\$1,529
Participant + Child	\$672	\$774	\$672	\$806
Participant + Children	\$903	\$1,003	\$903	\$1,036

Medical – COBRA Disability Extension				
	Legacy		Horizon	
	Base	Select	Base	Select
Participant	\$769	\$801	\$769	\$849
Participant + Spouse	\$1,611	\$1,760	\$1,611	\$1,808
Participant + Spouse & Child(ren)	\$2,051	\$2,201	\$2,051	\$2,249
Participant + Child	\$988	\$1,138	\$988	\$1,186
Participant + Children	\$1,329	\$1,476	\$1,329	\$1,524