

*General Questions & Answers for  
Information Session for Appointed Officials Leaving State Service*

*October 23, 2018*

**Department of Administrative Services – Statewide HR Management (DAS)**

- 1) If I leave state service, what will the reason for separation say in Core-CT and on other official documentation?

Answer:

- a. If you submit your resignation at the request of the Governor/Governor-elect, the reason for separation will be coded as “Termination – Unclassified Appointment Discontinued.”
  - b. If you resign prior to being asked to submit your resignation, the reason for separation will be coded as “Termination – Resigned in Good Standing” so long as you provide at least two working weeks’ notice. (Regulations of Connecticut State Agencies § 5-243-1: supervisors and professional employees may be required to provide four working weeks’ notice.) Please note that if you choose to resign prior to being asked to submit your resignation, this choice may affect any rights that you may have to unemployment compensation, and may also affect your retirement benefits.
  - c. If you are eligible to retire and choose to retire, the action will be coded as a “Retirement.”
- 2) If I separate from state service, will I be paid for unused vacation time? Unused Personal Leave (PL)? Unused sick time?

Answer: If otherwise eligible to have used vacation leave, you will be paid for your vacation leave balance at time of separation. Payment is not made for unused PL or unused sick leave. (Please note, if you are rehired within one year from date of separation, sick leave is restored to your leave balances.) However, if you are transitioning directly into retirement, one-quarter of your sick leave up to 60 days will be paid as a lump sum.

- 3) If I retire but later wish to rescind my retirement, will I have any reemployment rights?

Answer: No. If you retire on or after October 1, 2018 and later wish to return to state employment, you will not have any reemployment rights.

- 4) I had previously attained permanent status in the classified service. My position in the classified service is being held while I serve in the appointed position. May I return to this position at the end of my term? If so, how do I initiate this action?

Answer: You must submit a written request to your Agency Human Resources Director asking to be returned to the position in the classified service that was held for you. **Note: this action should not be taken until you are ready to return to your classified position but prior to an actual separation.**

- 5) I had previously attained permanent status in the classified service. My position in the classified service was **not** held while I served in the appointed position. Do I have any rights to return to the classified service? If so, is there something I must do to initiate implementation of those rights?

Answer: When ready to return to the Classified service but before termination of appointment, you must submit a request to your agency Human Resources Representative. The agency HR office will complete pages 1, 2, 6 &7 of the CT HR-1 form with you. This form and your request will be sent to [Heather.Tweeddale@ct.gov](mailto:Heather.Tweeddale@ct.gov), DAS - Statewide Human Resources Management, Talent Acquisition Unit.-Upon review and approval, in accordance with § 5-236 and § 5-241-1 of the Personnel Regulations, your name will be placed on the appropriate reemployment list(s) in order of seniority for classes in which you have attained permanent status. Your name will remain on this list for two years.

- 6) I was hired into an appointed position from outside of state service and never attained permanent status in the classified service. Do I have reemployment rights of any sort?

Answer: No.

- 7) How do I go about obtaining a position in the classified service?

Answer: Aside from the reemployment rights (for eligible individuals) previously mentioned, you may be deemed to be eligible for appointment to a position by applying for state job openings online via the [State of Connecticut Executive Branch Online Employment Center](#).

- 8) If rehired into a class that I previously held permanent status, must I serve a probationary period?

Answer: Generally, no. However, each situation must be reviewed and circumstances may require you to serve a probationary period.

- 9) If rehired into the classified service, what will my seniority date be?

Answer: If the position returned to is a bargaining unit job classification, your seniority will be calculated in accordance with the applicable collective bargaining agreement. If

the position is outside of a bargaining unit, then your seniority will remain as is (based on total state service plus wartime service).

- 10) Will I keep my vacation accrual rate? Will the maximum vacation leave accrual amount remain the same?

Answer: If you are returning to a position other than managerial, the collective bargaining agreement will specify this information and it is likely the maximum number of accrued vacation days will be reduced to 60 days. If you are returning to a managerial position, your vacation accrual rate and the maximum number of accrued vacation days permitted (120 days) will remain the same.

- 11) If I do not continue in my current (appointed) position or if I separate from state service, what state property must be returned prior to my separation?

Answer: You must discuss returning state property with your Agency Human Resources Director.

- 12) If I separate from state service with no reemployment rights, must I apply for state job openings?

Answer: Yes. If you are interested in returning to a position in an Executive Branch agency, you must apply for job openings via the [State of Connecticut Executive Branch Online Employment Center](#). The online application serves as the exam for most state jobs. Therefore, you must demonstrate via the online application you meet the qualifications for the job opening in order to be considered eligible for appointment.

- 13) After I have left state service, who should I contact to provide change of address information?

Answer: Generally, notification of a change in address should be made to the agency where last employed **and** to the Office of the State Comptroller. You should also notify the Department of Administrative Services, [Heather.Tweeddale@ct.gov](mailto:Heather.Tweeddale@ct.gov) if you are on a reemployment list.

- 14) If involved in a lawsuit, grievance, State Prohibited Practice, CHRO complaint or other type of legal proceeding against the state prior to my separation from state service, must I testify for the state after I leave state service?

Answer: The expectation would be that you would be willing to testify in a matter involving the State of Connecticut where your testimony would be deemed necessary or desirable by the attorney representing the State. If an individual is not willing to testify, s/he would be subject to being subpoenaed.

## Department of Labor – Unemployment Insurance

15) Will my employer provide me with a “pink” slip? If so, what will be stated for the reason for the separation? If not, can I file for Unemployment Insurance (UI) benefits anyway?

Answer: Yes, every employer should provide a separating employee with a “pink” slip. Please see the response to Question #1 above regarding the listed reason for separation, although the precise language on the “pink” slip may vary. A “pink” slip is not necessary to file an initial claim for UI benefits. Note: Officially, a “pink slip” is an Unemployment Separation Package; it may be downloaded from the [CT DOL website](#).

16) Does the fact that I was directed to submit a letter of resignation affect how my separation is characterized – as a voluntary leaving or discharge?

Answer: Yes, if an employee is required to submit a letter of resignation, the element of voluntariness is absent, and the separation from employment likely will be determined to be a discharge. As a result, you will be eligible for UI benefits as long as you satisfy the other basic requirements for eligibility. (See Question 21, below.)

17) Is there anything unique about our situation?

Answer: Yes, two things:

1. The fact that you were directed to submit resignations; and
2. The fact that high-level appointees may be designated by state law as “major non-tenured policy making or advisory” positions, and therefore their wages may not be able to be used for UI purposes.

18) Does my employment status affect whether or not I will be eligible to receive UI benefits?

Answer: Yes, as follows:

1. **Elected Officials** – In most circumstances, Elected Officials will not be eligible for UI benefits because such service is excepted from the definition of “employment” by Conn. Gen. Stat. § 31-222(a)(1)(E)(iii)(I).
2. **Major Non-tenured Policy-making or Advisory Positions designated by state law** – In most circumstances, individuals that hold these positions also will be ineligible for UI benefits because such service is excepted from the definition of “employment” by Conn. Gen. Stat. § 31-222(a)(1)(E)(iii)(V)(i).
3. **Other state employees** – no such exceptions.

19) How do I know if I am considered to be a Major Non-tenured Policy-making or Advisory employee?

Answer: The status of appointees will be determined on a case-by-case basis. Some considerations will be: (1) the appointing authority; (2) the nature of the duties performed, e.g., acting as an advisor or formulating plans to implement broad goals; and (3) whether state law specifically designated the position with major non-tenured policy-making or advisory functions.

20) How do I file for UI benefits the first time?

Answer: You must file your initial (new) claim 24/7 online. Please see more detailed instructions on the [DOL website](#).

21) What are the basic requirements for eligibility?

Answer: To be eligible for unemployment, you must:

- Be monetarily eligible;
- Be totally or partially unemployed;
- Have an approvable job separation (the law imposes a disqualification for certain types of separations); and
- Meet certain weekly legal requirements (weekly requirements include being physically and mentally able to work, being available for and seeking work, and filing your weekly claim for benefits on a timely basis).

22) Is the fact that I am filing for UI benefits public information?

Answer: No, not at the first level – Conn. Gen. Stat. § 31-254; however, if either party files an appeal, the records are open to public inspection pursuant to Conn. State Agencies Regs. § 31-237g-7(b).

23) Will the amount of vacation I have accrued affect the amount of my UI benefits?

Answer: Per the Regulations of Conn. State Agencies § 31-236-47, “...where the vacation pay relates to... identifiable weeks, the Administrator shall allocate the vacation payment.” Yes, where vacation pay relates to an identifiable week(s), it shall be allocated against the receipt of unemployment compensation benefits. UI benefits will be delayed until such identifiable vacation weeks have been exhausted.

24) If I receive a pension, will that affect the amount of my UI benefits in any way?

Answer: Yes, if an individual is receiving a pension from a **base period employer**, Conn. Gen. Stat. § 31-227(g) requires the retiree's weekly benefit rate to be **offset** by the prorated weekly amount of his or her pension **if**:

- the pension at issue was **maintained or contributed** by a **base period employer**, e.g., the CTDOL; **and**
- the services performed for the pensioning employer in the Base Period **affected the retiree's eligibility** for the pension, or **increased** its amount.

25) Does the fact that I have rights to other positions in state service or receive offers for positions because of re-employment rights affect my receipt of UI benefits in any way?

Answer: Yes, it may. Conn. Gen. Stat. § 31-236(a)(1) bars payment to claimants who refuse an offer of available, suitable work without sufficient cause. If you are offered another position in state service through re-employment or otherwise, depending upon the particular circumstances, such offer may constitute an offer of suitable work, and your failure to accept it may constitute a refusal of suitable work.

The following conditions may be looked at by DOL to determine whether or not they would be accepted as an extenuating circumstance and not be considered refusal of suitable work: nature of hours, similarity to previous job, transportation issues, and mileage (i.e., travelling across state).

### Office of State Ethics

26) After I leave state service, may I accept a position with a company that is regulated by my (former) agency?

Answer: Under Conn. Gen. Stat. § 1-84b (c), former public officials and state employees who held *certain* specifically designated positions (with significant decision-making or supervisory responsibility) at certain state regulatory agencies\* are prohibited from accepting employment with any business subject to regulation by the individual's agency within one year of leaving the agency. A list of the designated positions can be found in § 1-92-40a of the Regulations of Connecticut State Agencies. (Note that there are exceptions for certain members of boards or commissions [e.g., ex officio members]).

\* The agencies include the Office of Health Care Access division within the Department of Public Health, the Connecticut Siting Council, the Department of Banking, the Insurance Department, the Department of Emergency Services and Public Protection, the office within the Department of Consumer Protection that carries out the duties and responsibilities of sections 30-2 to 30-68m, inclusive, the Public Utilities Regulatory Authority, including the Office of the Consumer Counsel, and the Department of Consumer Protection.

27) After I leave state service, may I accept a position with a company that is doing business with my (former) agency?

Answer: Under Conn. Gen. Stat. § 1-84b (f), a former public official or state employee is prohibited for one year after leaving state service from accepting employment with a party to a state contract valued at \$50,000 or more if he or she participated substantially in, or supervised, the negotiation or award of that contract, and if the contract was signed within his or her last year of state service.

For example, six months before retiring from state service, a public official was substantially involved in negotiating a state contract with Company X. However, the contract was not signed until one month after the public official retired from state service. Because the contract was not signed until after the public official left state service, the public official may accept employment with Company X upon retiring from state service without violating the one-year prohibition in § 1-84b (f).

28) Are there any prohibitions to me contacting my former state colleagues after I leave state service?

Answer: Under Conn. Gen. Stat. § 1-84b (b), a former public official or state employee is prohibited for one year after leaving state service from representing anyone, other than the state, for compensation before his or her former agency concerning any matter in which the state has a substantial interest. "Represent" is defined broadly to include any activity that reveals the identity of the former employee to his former agency, such as making a personal appearance or phone call, or submitting a document on which the former employee's name appears.

For example, a month after leaving state service, a former public official accepts a job with a company that is seeking a contract from his former state agency. Shortly afterwards, he invites a friend/colleague from his former state agency to lunch. This is permissible. However, the former public official may not use this social occasion to improperly represent his new employer before his former state agency. In fact, it would be improper for him to deliberately inform former colleagues of his new position and employer, if the new employer is involved in representation before the state agency. Although there will be occasions when, through inadvertence, the former public official's new position will be revealed, deliberate and/or repeated efforts by the former public official to reveal his new role would violate § 1-84b (b).

29) Are there other rules under the Code of Ethics about which appointees leaving state service should be aware?

Answer: Yes, the Code of Ethics sets forth two lifetime bans for those leaving state service:

1. Under Conn. Gen. Stat. § 1-84a, a former public official or state employee may never disclose any confidential information learned during the course of state service for anyone's financial gain.
2. Under Conn. Gen. Stat. § 1-84b (a), a former public official or state employee may never represent anyone, other than the state, regarding a "particular matter" (e.g., contract, grant, investigation) in which he or she was personally or substantially involved while in state service and in which the state has a substantial interest. This prevents side-switching in the midst of on-going state proceedings.

Additionally, there are two provisions that apply only to **certain** former public officials and state employees:

1. Under Conn. Gen. Stat. § 1-84b (d)-(e), **certain former** officials and employees of the Department of Consumer Protection and the Department of Emergency Services and Public Protection are prohibited from accepting employment within 2 years after leaving state service with (a) a business entity engaged in Indian gaming operations in the state, and in which a federally-recognized Indian tribe in the state owns a controlling interest, or (b) a governmental agency of a federally-recognized Indian tribe engaged in Indian gaming operations in the state.
2. Under Conn. Gen. Stat. § 1-84b (g), no **member or director of a quasi-public agency** who participates substantially in, or supervises, the negotiation or award of a contract valued at \$50,000 or more shall seek, accept, or hold employment with a party to the contract for a period of one year after the signing of the contract.

30) Are there any restrictions in terms of farewell parties, gifts, etc.?

Answer: Conn. Gen. Stat. § 1-84 (p) imposes a \$99.99 per-gift limit for gifts between a public official or state employee and his or her supervisor. However, there is an exception for gifts for the celebration of a major life event, which includes retirement from state service. Under this exception, there is a \$1000 limit on gifts between a public official or state employee and his or her supervisor to celebrate one's retirement from state service. (Please note that, although registered lobbyists may make use of this gift exception, persons regulated by, doing business with, or seeking to do business with one's state agency may not do so.)

For example, a public official is retiring from state service and her subordinates would like to throw her a retirement party. Tickets to the event will cost \$50, \$10 of which will go towards purchasing a gift for the retiree. This is permissible,



provided that the gift's value does not exceed \$1000 (and provided that none of the contributions come from persons regulated by, doing business with, or seeking to do business with the public official's agency).

31) What are the dates and requirements for ethics filings after leaving state service? For 2018 reporting, may appointees wait a year to report in 2019 or are appointees required to file a Statement of Financial Interests ("SFI") within a certain number of days after leaving state service?

Answer: If an individual leaves a SFI-designated position before January 1, 2019 (i.e., December 31, 2018 or earlier), he or she will have one reporting obligation. That is, the individual will have to file a SFI for the portion of calendar year 2018 served. The individual will be notified of this obligation by the Office of State Ethics within 60 days of his or her departure and must file the statement within 60 days after receipt of the notification.

If, however, an individual serves in a SFI-designated position at any time in calendar year 2019 (for example, until January 4, 2019), then he or she will have two reporting obligations. First, the individual will have to file a SFI for the preceding year (i.e., 2018) by May 1, 2019. Second, as an individual leaving a SFI-designated position, he or she will have to file a SFI for the portion of calendar year 2019 served (for example, January 1 through January 4, 2019). The individual will be notified of the latter obligation by the Office of the State Ethics within 60 days of his or her departure and must file the statement within 60 days after receipt of notification. (Note: If using the online SFI filing system, the filer has the option of submitting one filing that covers both reporting periods.)

### **Office of State Comptroller - Retirement Services Division**

32) Will I be eligible for Retirement Benefits and when would they start?

- a. If your job appointment ends with the State and you separate from State service, your eligibility for immediate or future retirement benefits will be dependent on what Retirement Plan you participated in, your total Actual or Vesting service, and your age at the time of separation.
- b. Your Human Resource Office should be able to assist you in making this determination as well as completing the necessary paperwork to retire immediately, or if not immediately eligible for benefit to complete the necessary Vested Rights paperwork for future benefits, or for those who have not met the minimum service requirements to receive a refund of their retirement plan contributions in lieu of any future benefits from the plan.
- c. For Tier I, II, and IIA members who have not met the minimum retirement age but have at least twenty-five years of State service, they may be eligible to retire under early retirement. The agency has to clarify that you are leaving service due to a

layoff or lack of reappointment to your position. It is important to note that the benefit you would receive will be permanently reduced by the number of months you are retiring prior to your Normal Retirement age (and for Tier I members this is an actuarial reduction calculated by our plan actuaries).

33) What are “vested rights?”

Answer: Employees who leave state service after completing the minimum service requirements to be eligible for a pension but have not reached the minimum age at which payments can begin are considered to have vested rights to a future pension.

34) What happens to pension benefits for those who have served for less than 5 years? 5-10 years? 10+ years?

Answer: Employees who leave state employment with:

1. Less than 5 years of actual state service are ineligible for pension benefits.
2. At least 5 years but less than 10 years of actual state service as a member of Tier II or IIA are eligible for pension benefits at age 62 if retiring directly from state employment or age 65 if a vested rights retirement. **However Tier III and Tier IV members are ineligible for retirement benefits if they have less than 10 years of vesting service.**
3. At least 10 years of vesting service are eligible for Early Retirement benefits. Currently Early Retirement age for Tier I, II, and IIA members can be no sooner than the first of the month on or after their 55<sup>th</sup> birthday while for members of Tier III and IV early retirement is the first of the month on or after their 58<sup>th</sup> birthday.

35) Will individuals still have normal access to state pension plan websites after leaving state service?

Answer: Yes. Information is available on the website of the [Office of the State Comptroller](#). A menu appears and includes Summary Plan Descriptions, Retirement Counseling Workshops and Benefit Estimators.

36) For those who are pension-qualified, but too young to collect, what is required (and by what date) to initiate payments? Are employees required to submit any special paperwork required before they separate?

Answer: Vested employees who separate from state service are strongly encouraged to have a Vested Rights Retirement Application (CO-898) completed by their Agency’s Human Resources Office. This application should be signed by the employee and their Agency’s representative and submitted to the Retirement Services Division. Nothing further is needed until contacted in the future by the Retirement Division except that

the vested employee should notify the Retirement Services Division of any change of address that occurs in the future. This application will be forwarded by the agency to the Retirement Division. The Retirement Division will then contact you at your last known address a few months before your first eligibility date to discuss retirement options available to you at that time.

37) Upon separation, will retirement contributions be refunded if I am not eligible for retirement upon separation from state service?

Answer: If you are not vested for future retirement benefits upon separation from state employment, you may apply for a refund of your contributions plus interest. Upon separation from state employment, see your Agency's Human Resources Office to have the appropriate refund application completed and submitted on your behalf.

### **Office of State Comptroller - Healthcare Policy & Benefit Services Division**

38) If I separate from state service, what should I do to get a refund of my (3%) Retiree Health Fund contributions?

Answer: You will not be eligible for a refund if you are found to be eligible for retiree health benefits even if you are not currently retiring. If you are seeking a refund the following procedures will assure the prompt processing. Fill out the Application for Refund (CO-1301) and give it to your Agency's Human Resources Office. That office should determine the amount of the refund through Core-CT. Your Human Resources Office should then send the CO-1301 to the Healthcare Policy & Benefit Services Division. The CO-1301 is available via the [Office of the State Comptroller website](#).

39) What about the COBRA Extension of Benefits? What benefits does COBRA offer to employees leaving state service and are there any requirements that employees should be aware of prior to terminating with the state? How long does COBRA last?

Answer: In accordance with the Public Health Services Act, commonly referred to as "COBRA," each enrolled person in health insurance must receive a COBRA notice in their own name mailed to their last known address once coverage has been terminated under a COBRA qualifying event. The termination of, or retirement from employment is a qualifying event. For the purpose of this discussion, the word termination in all its forms will also refer to retiring employees.

Upon termination, employees will receive a notice allowing them to continue the type of coverage previously in force. For example, the employee may choose to maintain family coverage but is not required to do so. They may choose to enroll in individual or plus 1 coverage. However, they will only be able to enroll in the highest level of

coverage they had at the time of termination. For example, they won't have the option of choosing family coverage if they were not enrolled in family coverage. They may only choose the plan they were enrolled in, meaning, if enrolled in the POE plan upon termination, they may only enroll in the POE plan. No additional dependents may be added if not enrolled at termination.

Each qualified beneficiary (dependent) will also receive a COBRA notice in their own name allowing them to select individual coverage for themselves. Each person entitled to a COBRA notice must receive his/her own notice. Agencies may give a copy to the terminating employee but that does not relieve the employer of its obligation to mail a COBRA notice to each dependent at his/her last known address.

COBRA provides continuing coverage for terminating employees and their dependents for up to 30 months.

40) Can employees leaving state service convert Life Insurance and Supplemental Life Insurance Benefits?

Answer: Yes. Retiring employees insured under the State's Group Life Insurance Policy receive a paid-up policy and may convert the balance of the policy without evidence of insurability. For example, if the insured employee has 25 years of actual state service and an \$85,000 basic policy, the amount of the paid-up benefit is \$42,500 (pro-rated for those with less than 25 years). The amount eligible for conversion is \$42,500. The cost of converting the coverage will be higher if the paid-up amount is lower. Retirees will receive a letter and a conversion form from the Office of the State Comptroller (OSC) automatically a few weeks after they retire. Note that the retiree must make a direct transition to retirement in order to be eligible for a paid-up policy. Vested rights retirees are not eligible for a paid up policy.

Group Supplemental Life Insurance is not considered when calculating a paid up policy at retirement. If applicable, the amount of supplemental insurance will be included in the amount eligible on the conversion application. For example, if the amount of basic conversion is \$42,500 and the amount of supplemental life is \$20,000, the amount eligible for conversion is \$62,500. The conversion of supplemental is also not subject to evidence of insurability.

Individuals who do not make a direct transition into retirement or are otherwise ineligible for retirement benefits may convert the entire amount of the policy without evidence of insurability. However, unlike retirees, they will not automatically receive a letter from the OSC. Individuals in this circumstance must contact the OSC's Healthcare Policy and Benefit Services Division at 860-702-3537 to request a conversion application within 30 days of the termination. **See Premium Calculation Worksheet.**

41) Who is eligible for medical with rule of 75? Is someone with 10+ years eligible for the state health care plan or does rule of 75 apply to everyone now?

Answer: The following rules apply to separating employees:

If you had 10 years of actual state service as of July 1, 2009, you are not subject to the Rule of 75 for purposes of retiree healthcare coverage.

If you are entitled to and commence Normal or Early Retirement Benefits immediately upon leaving service and have at least 10 years of actual state service, (or 5 years of actual state service in the case of someone age 62 or older\*), you are eligible for retiree health coverage and are not subject to the Rule of 75. **\*This only applies to those who were actively employed as of April 21, 2009 and were age 52 or older as of July 1, 2009.**

If you did not accrue 10 years of actual state service until after July 1, 2009 and do not transition directly to retirement upon separation from service, you will be subject to the Rule of 75. When you commence Normal or Early Retirement benefits you will not be eligible for retiree health coverage until the combination of your age and actual service equals 75.

From SEBAC 2009:

**Retiree insurance for employees who have less than (10) years of actual state service as of July 1, 2009.** An employee who has less than ten (10) years of actual state service as of July 1, 2009, shall not be entitled to health insurance as a retired state employee unless and until the combination of their age and actual state service equals seventy-five (75) or more. Provided, however, any employee who retires on or after July 1, 2009, who directly transitions from employment to retirement and begins receiving a Normal or Early Retirement Benefit shall be entitled to health insurance as a retired state employee if they have ten (10) or more years of actual state service. Further provided, any current employee who is age fifty-two (52) or older as of July 1, 2009 who directly transitions from employment to retirement and begins receiving a Normal or Early Retirement Benefit shall be entitled to health insurance as a retired state employee in accordance with existing practice.

42) Can I still continue to contribute to the Deferred Compensation Plan? Or do I need to find a new plan? What happens to the money I have in my Deferred Compensation account? Will access to the 457 plan website remain in place?

Answer:

- Participants are allowed to leave funds in plan after termination

- All contributions cease upon termination, but you may contribute a portion of your final vacation and sick-leave payout to the 457 Plan or 403(b) Plan; (Contact Prudential for details; this must be arranged prior to termination)
- You may roll over or withdraw funds
- No penalty on withdrawals, regardless of age
- If you're planning on making a withdrawal or rollover, the Office of the State Comptroller must confirm your termination date to Prudential

Contact Office of the State Comptroller, Healthcare Policy & Benefit Services Division's Employee Benefits Unit at 860-702-3543 for further information.

43) What will happen to existing Homeowners/Auto coverage benefits?

Answer: You will need to make your own arrangements for payment of premiums with the insurer. See attached Supplemental Benefits Program Document.