



Benefits Upon Separation

If you have recently left the organization, go to <https://www.heritagefederal.org/about-us/for-employees> and click “Prior Employees” to locate specific information regarding your separation of benefits.

Important: If you are currently enrolled into benefits, your coverage will end at midnight on your **last day of employment**.

Below is a summary of several benefits that may be impacted on your last day of employment:

Continuation of Health Coverage (COBRA) (if applicable)

- Options for COBRA coverage will be mailed to you through our COBRA Administrator – Clarity Benefit Solutions. You are eligible to enroll into benefits previously covered during your employment, such as medical/Deaconess One Care, dental/Paramount Dental, and vision/Vision Service Plan (VSP).
 - Additional options for purchasing these benefits may be available through the Marketplace. Information is available at www.healthcare.gov

Life Insurance (if applicable) – Mutual of Omaha Policy #: G000CF3Y

- If you elected Voluntary Life Insurance, obtain a Group Life Conversion Form at [Mutual of Omaha](#). Complete all sections of the application form and then Mutual of Omaha will contact Heritage to verify any discrepancies, if needed. For questions regarding eligible insurance amounts or the conversion process, please contact Mutual of Omaha at (800) 826-8054. You may also convert the policy that was provided by Heritage Federal Credit Union to a whole life policy.
- Also, if you would like to change your life insurance to a portable policy, please contact Mutual of Omaha at (800) 826-8054.

Vacation

- You will be paid for any unused vacation time on your final check(s) if you meet the **eligibility** requirements as described in the Personnel Policy.

Final Pay Information

- You will be paid for all hours worked through **your last date of employment**. Any deductions due for the current month of benefit coverage will be deducted from your final check.

401k (if applicable) – Principal (Principal Plan ID: 729505)

IMPORTANT: Effective 11/1/2023 – all 401(k) investments have been converted to our new platform with Principal. CUNA is no longer our 401(k) bookkeeper.

- If you have not created an account, you will need to do this before you can withdraw or initiate a rollover. **If you would like to withdraw or rollover your current 401(k) we recommend you visiting <https://login.principal.com/login> to make your request.**
 - Navigate to “I want to” View full Account
 - Select “My Options” in the top menu and follow the prompts to initiate a withdrawal.

If you have any questions, please feel free to contact the Human Resources department at Human.Resources@hfcu.info or you can contact Jenny Hurley or Greg Rockett directly at:

Greg Rockett: (812) 519-8215 grockett@heritagefederal.org

Jenny Hurley: (812) 519-8230 jhurley@heriatgefederal.org