The University of Southern Mississippi
Rights and Benefits of Laid Off Employees

- **Leave:** Payment of up to 240 hours of unused personal leave. Leave will be paid the payroll following your final paycheck. All other leave, including sick leave, will be certified to PERS.

- **Unemployment Benefits:** Employee will be eligible to apply for unemployment benefits with the Mississippi Department of Employment Security. Please note that any determination of unemployment benefits is made by the MS Department of Employment Security, not USM; however, a layoff is typically a qualifying reason to receive benefits.

  Hattiesburg WIN Job Center
  Monday-Friday 8:00am-5:00pm
  Closed Wednesday at 4:00pm
  Phone: 601-584-1202
  www.mdes.ms.gov

- **Health Insurance:** Your health insurance will end the last day of the month in which you work. (Example: your last day of employment is March 10th so the insurance will end at midnight on March 31st.) Employee can elect to stay on the state’s health insurance through COBRA for up to 18 months. Monthly premiums are included in this folder. COBRA papers will be mailed to your home address from BCBS. Contact the Department of Human Resources for additional information.

- **Retirement:**
  PERS Members
  - Refund of Contribution (You may withdraw your funds when you leave the university; however, you will receive only your contributions and interest on your contributions less 20% taxes and a 10% early withdrawal penalty)
  - Rollover (Move your money directly to another qualified retirement account)
  - Leave Contribution with PERS (You may leave your contribution with PERS in anticipation of returning to covered employment. If you go to work for another state agency – you must leave your money in PERS until retirement)
  - If vested you will be eligible for full retirement at age 60.

  ORP Members
  - ORP may be withdrawn or rolled over, but specific information about your account should be directed to your representative.
    - VALIC: Chris Logan, 601-402-0805, christopher.logan@valic.com
    - VOYA: Shirl Darce, 504-620-5589, shirl.darce@voyaf.com
    - TIAA-CREF: Richella Vincent Lee, 800.842.2003 Ext.26-3570, richella.vincentlee@tiaa-cref.org
Free Classes: Employee can elect to enroll in academic courses offered by the University. This benefit shall be limited to two semesters and one summer term beginning with the semester following the notification of layoff, and shall exceed no more than a full academic load per semester. Tuition is waived, but employee is responsible for books and fees associated with all classes.

Children's Educational Assistance: Children of employee, if currently enrolled, may keep the 50% reduction in tuition for a limited time. This benefit shall be limited to two semesters and one summer term beginning with the semester following the notification of layoff.

Career Services: Career Services can assist in the job search for off campus positions including assisting with interview skills and resume preparation. Contact Human Resources if interested in this service.

USM Job Opportunities: Affected employees may view the job application website at www.jobs.usm.edu to apply for any open position on campus. Please note there are no guarantees of employment as the employee must meet the qualifications and be the selected candidate in the hiring process.

Termination Code: The termination code used will be 'Reduction in Force' which will be the reason provided to future employers checking references and does not negatively impact your opportunity for re-hire with the university.

Re-Employment: To comply with the employer mandate in the Affordable Care Act an employee who was previously employed in a benefit eligible position is prohibited from returning to the University in a non-benefit eligible position, unless they have had a 26 week break in service.

Have questions? Please feel free to contact Kameron Dale in the Department of Human Resources at 6-4056 to discuss in more detail, or you can email kameron.dale@usm.edu