

Find out how your benefits are affected when you leave Microsoft.

Medical and Dental Benefits

Medical (including vision) and dental benefits for you and your covered eligible dependents end on your last day of employment. Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), you are eligible to continue your medical and dental coverage for yourself and your enrolled family members on a self-pay basis for up to 18 months.

Additionally, if one of the following events occurs after the 18-month COBRA period begins, it can also extend COBRA coverage for your dependent. In this case, the COBRA period will end no later than 36 months from the date of the first qualifying event.

Dependents may continue coverage for a maximum of 36 months if they are no longer eligible for coverage because of any of the following events:

- Your death
- Your divorce or legal separation
- The legal termination of your Microsoft Affidavit of Domestic Partnership
- Your enrollment in Medicare, and discontinuation of your enrollment in the group plan
- A covered child no longer being an eligible dependent as defined by the plan

COBRA notification and election documents will be sent to your home within 44 days of your last day of employment at Microsoft. You must complete and return these forms and enroll online or enroll by phone before the election expiration date in the notification. Allow 7-10 days for the end of your employment or termination to be processed, and then call Businessolver at (833) 253-4929 for instructions. If you enroll in COBRA, your coverage will be retroactive to your last day of employment.

If you incur covered medical or dental expenses before completing your enrollment in COBRA, you may be required to pay the expenses at the time of service. You may submit any receipts for out-of-pocket medical and dental expenses to the Microsoft Health Plan (Premera or Kaiser) for reimbursement after your COBRA enrollment has been completed.

Note Your COBRA enrollment will not be complete until your payment has been received.

To view the current COBRA rates (if you are a corporate employee), go to the [Summary Plan Description](#) and then search for the 'Coverage If You Leave Microsoft' section.

To view the current COBRA rates (if you are a Direct Sales and Support (DSS) employee), go to the [Summary Plan Description](#) and then search for the 'Coverage If You Leave Microsoft' section.

Health Savings Account (HSA)

Your Health Savings Account (HSA) belongs to you, and any money in the account is yours to keep. Your HSA is administered by ConnectYourCare (CYC), the custodian of your HSA. After your employment ends, you will receive a letter from CYC with instructions about how to access your account. Your HSA monthly maintenance fees will be your responsibility to pay beginning the first full month following the end of your employment or termination date. The maintenance fee is USD 3/month (there is also a USD 20 fee to close the account). If you have activated HSA Investments you will also be responsible for the USD 18/annual service fee. You must be covered under a qualified high-deductible health plan (as

defined by the Internal Revenue Service [IRS]) to make tax-free contributions to your HSA. You may withdraw money in your account tax-free if the withdrawal is for an eligible health-care expense. For a list of eligible health-care expenses, refer to the Internal Revenue Service (IRS) Publication 502 (www.irs.gov). If you withdraw the money for non-qualified expenses, the withdrawn funds are subject to income tax and a 20 percent tax penalty. If you want to move the money in your HSA to another HSA custodian, contact the new custodian for rollover instructions. For additional information about how to access your HSA, contact Premera at (800) 676-1411.

Health Plan and Flexible Spending Account (FSA) Claims

Requests for reimbursement may be made only for services that you receive during the same year in which your contributions were made (except for prepaid orthodontia and maternity expenses). You have 90 days following the end of the plan year to submit claims for eligible services that occurred during the previous year. Expenses that have not been submitted within 90 days after the end of the calendar year in which they were incurred are not reimbursable through the plan. Additionally, you are not eligible for reimbursement of expenses incurred after the end of your employment or termination date or after you have cancelled your participation in the plan.

Any money remaining in the accounts is forfeited under the IRS rules. Remember, participation in both plans ends on your last day at Microsoft. However, you can continue to participate in the health-care account on an after-tax, self-pay basis under COBRA. If you are considering continuing health-care account participation, or if you need to submit a claim under your Flexible Spending Account, contact Premera Customer Service at the following:

Claims Department
P.O. Box 400
Beltsville, MD 20704
Fax: (866) 879-0812
Phone: (800) 676-1411

Microsoft CARES—Employee Assistance Program (EAP)

EAP benefits for you and your covered eligible dependents end on your last day of employment. Under COBRA, you are eligible to continue using your EAP benefits (up to three sessions per eligible family member per calendar year for individual counseling on personal issues, and up to eight sessions total per calendar year for married couple/domestic partnership counseling, or for family counseling).

Microsoft Savings Plus 401(k) Plan

The following items apply to you if you are currently enrolled or have ever been enrolled in the Microsoft Savings Plus 401(k) Plan at Microsoft:

- Your last contribution will appear on your final paycheck. You can continue to maintain your 401(k) account past termination, with access to the Plan's low-cost investment line-up and investment advice services.
- Fidelity Investments will mail a distribution packet to you within 30 days of your last day of employment. To request a distribution, contact [Fidelity Investments](#). For more information, visit [Requesting Distribution when Leaving Microsoft](#).
- Review your [Beneficiary Designation](#) to ensure that the information is correct.

If you have an outstanding 401(k) loan, set up monthly electronic loan repayments within 60 days of your departure from the company or termination date. For more information, see [Requesting Distribution when Leaving Microsoft](#).

Stock Awards

If you are a US employee and are 55 years of age with 15 years of continuous service, or a US employee at least 65 years of age, your awards may still vest after your last day of employment. For details, read the [US Stock Plan Retirement Provision FAQ](#).

Life Insurance

Employee and dependent life insurance coverage ends on your last day of employment. You may convert your employee and dependent life insurance to individual policies with Prudential Life Insurance. You may choose only one option—portability or conversion—but not both. (Portability may not be available for all participants.) Prudential will send conversion and portability information to your home after your termination information has been processed. If you have not received your information by the second week after your last day at Microsoft, contact Prudential at (800) 778-3827. You must complete the appropriate application and return it to Prudential within 31 days of your last day of employment. This period may be longer in some states. For more information about life insurance conversion, see [Life Insurance](#) or call Prudential at (800) 778-3827.

Accidental Death and Dismemberment (AD&D) Benefits

Continuation of AD&D coverage is available by means of the portability provision if you elect this provision for your life-insurance coverage through Prudential. Prudential will mail portability information to your home address after your Microsoft termination information has been processed. If you have not received your information by the second week after your last day of employment or termination date, contact Prudential at (800) 778-3827. You must complete the application and return it to Prudential within 31 days of your last day of employment (longer in some states). AD&D coverage cannot be converted. For more information about the portability provision for AD&D insurance, see [Accidental Death & Dismemberment](#) or call Prudential at (800) 778-3827.

Group Legal Plan

Your Group Legal plan coverage ends on the last day of the month in which you leave Microsoft. Coverage will continue on pending covered matters until each matter is resolved, regardless of the length of time it takes to reach resolution. If you have been enrolled in the Group Legal plan for at least one year, you may

convert your Group Legal plan coverage to a standard plan. To do so, contact the ARAG Group at (800) 247-4184 within 30 days of your last day of employment and complete a conversion form. Your premium for coverage will be deducted from your checking or savings account each month.

Perks+

Your Perks+ benefit ends on your last day of employment.

If you are enrolled in PRO Club, contact PRO Club directly to learn about options for continuing your membership on a self-pay basis.

If you are enrolled in the Perks+ Reimbursement, you must submit your reimbursement request and provide complete and legible receipts to Forma by **your last day of employment**. To learn more, see [Pay Me Back](#). If you cannot access the Benefits site, contact Forma from your personal email address at msft-perks@joinforma.com. Reimbursement requests submitted after your last day of employment will not be accepted.

Tuition Assistance

Tuition assistance benefits will not be available for courses started after your last day of employment or termination date, nor will benefits be available for courses not completed prior to your last day of employment or termination date. If you completed your course prior to your last day of employment, you may request reimbursement for approved courses that you completed by submitting expenses and a grade transcript directly to the tuition assistance supplier via an email message, within 60 days of course completion.

For instructions on how to submit for reimbursement, see [Pay Me Back](#).

Adoption/Surrogacy Assistance

You may submit eligible expenses under the Adoption/Surrogacy Assistance Program for reimbursement for current expenses incurred within the past six months along with proper documentation by your last day of employment or

termination from Microsoft.

PRIME Card

Your PRIME card benefits end on your last day of employment or termination date. Return your card to your company representative (for example, your administrative assistant or HR Business Partner) by your last day of employment or termination date.

Child Care Discounts and National Child/Adult/Elder Backup Care

Your child care discounts and national backup-care benefits end on your last day of employment or termination date.

Disability Pay and Benefits

If you are currently on paid short-term disability (STD), your pay will end on your last day of employment. If you are currently on approved long-term disability (LTD), coverage may continue per plan provisions; otherwise, LTD benefits end on your last day of employment.

You may be eligible to purchase insurance under Prudential's LTD group conversion policy. Prudential will send conversion and portability information to your home after your last day of employment or termination date has been processed. If you have not received your information by the second week after your termination, contact the Prudential LTD Conversion department at (888) 262-6873. You must apply for conversion within 60 days of termination.

If you are receiving workers compensation benefits when your employment ends, the benefits will continue if you meet the eligibility requirements of the state in which you reside.

Vacation and Holidays (Unused)

Any accrued vacation that is unused as of your last day of employment will be cashed out and included in your final paycheck. Unused floating holidays are not cashed out, except as required by the states of California and North Dakota.

Contacts

For help with questions about your benefits, refer to the following contacts:

Topic	Contact information
Benefits: medical, dental, vision, AD&D, life, 401(k), ESPP	AskHR
ARAG Group (Group Legal)	ARAG Customer Care Specialist (800) 331-3425 5:00 AM to 5:00 PM, Pacific Standard Time Monday through Friday
Adoption/Surrogacy Assistance	(800) 422-6105 Adoption
Stay Fit Reimbursement	(800) 533-7029
EdAssist (Tuition Reimbursement)	(425) 706-8853 or (855) 500-8878 Monday – Friday, 5 AM - 5 PM, Pacific Standard Time (PST) or Tuition at EdAssist
Fidelity Investments	United States: (888) 810-6738 Outside the United States: Use your International Access Code to call Fidelity collect at + (877) 833-9900
First Tech Federal Credit Union	(855) 855-8805
Morgan Stanley	United States: (888) 785-6738 Outside the United States: (210) 677-3671
	United States:

Morgan Stanley	(888) 785-6738 Outside the United States: (210) 677-3671
Payroll	AskHR
Premiera Blue Cross (FSA claims)	(800) 676-1411
Prudential (life, AD&D, long-term care insurance, disability)	(800) 778-3827, TDD (800) 493-1214
Businessolver (COBRA)	(833) 253-4929 http://cobra.me.microsoft.com

Learn more

- [Leaving Microsoft](#)



Did this content help you answer your question?