[**Terminating Benefits**](http://ctclinkreferencecenter.ctclink.us/m/79717/l/1011382-9-2-terminating-an-employee-s-benefits)

**Use the 1st of the following month for the effective date for all benefits (except Spending Accounts).**

Update PAY1: this will populate screens for medical, dental and simple benefits (spousal and/or tobacco surcharges).

**Nav/Workforce Administrator>Benefits Admin tile** (start at the top and work down)



**Assign to a Benefit Program** (should be already filled out if changed in Job Data (above)



1. The following screens will be updated by PAY1 (overnight process):

* **Simple Benefits (surcharges)**
* **Health Benefits**

**Pay1 is the system of record for Health and Tobacco & Spousal Surcharge**, at which time it becomes a Payroll deduction), so for those benefits termination should be entered in Pay1 so the overnight change file can insert a record in PeopleSoft.

**Insertion can be done in ctcLink immediately if there are time sensitive deduction issues, but any entry done in Pay1 will overwrite the ctcLink entry (should they be different, if they are the same then nothing will change in ctcLink).**

2. Once Pay1 has been finished, and the overnight process has been run, enter the name or Empl ID of the employee being terminated.

3. Select the Search button.

4. Confirm the employee's benefits termination date. If the employee was not originally enrolled in a specific plan, no data will show and as a result, no termination date needs to be entered.

[Update ACA Status](http://ctclinkreferencecenter.ctclink.us/m/79717/l/1057523-9-2-e-190-aca-employee-status)

**Nav/Benefits/CTC Custom/Assign ACA Status OR Workforce Administration>Benefits Admin tile**

This value can be corrected, added or changed via + row

**If less than 130 hours have been worked, use any date after last day worked, save.**

**If more than 130 hours worked in the month, use the 1st of the next month as the Effective Date, save.**



**IF YOU NEED TO TERMINATE HEALTH & DENTAL BEFORE PAY1**

Add + a row for Medical and terminate…Add + a row for dental **USE THE END OF THE MONTH NOT the next day** after like the rest of ctcLink. **DO THE SAME FOR SIMPLE BENEFITS (surcharges)**



**Terminate ctcLink Owned Data**

**Nav/Workforce Administrator>Benefits Admin tile OR Nav>Benefits>Enroll in Benefits**

1. Select the applicable benefit type from the navigation menu:

* **Disability Benefits** (add a + row under Coverage)
* **Savings Plans**
* **Spending Accounts**
* **Retirement Plans**
* **Retirement Fields**

2. Enter the name or Empl ID of the employee being terminated.

3. Select the Search button.

4. Enter the employee's benefits termination date where ctcLink is the system of record (Savings, Spending [HSA, DCA, FSA], Retirement and Disability). If the employee was not enrolled, there is no need to enter termination information.

5. If the termination date is 1st-15th Or in “A” Payroll:

* Health premiums and surcharges should be taken as normal.
* Take the full monthly premium for optional long-term disability.
* Optional LTD premiums are lagged, meaning they are paid on the 25th of current and 10th of the following month. Example: September optional LTD premiums are paid with deductions taken on the 9/25 and 10/10 paychecks.
* If the termination date is 16th - end of month.
* Do not take health premiums or surcharges on final check unless in arrears.
* Optional long-term disability premiums should be taken as normal (optional disability must be taken out by payroll – extra deduction)

**Disability Benefits – TERMINATE BOTH BASIC AND OPTIONAL**

Add + a row to Coverage, put in the termination date (first of the following month), click Terminate and **Refresh**. The screen will update. Save.



**Savings Plans**

Add + a row in Coverage, put in the termination date (first of the next month), click on Terminate and Refresh . The screen will update. Save. **BE SURE TO CHECK IF THERE ARE TWO PLAN TYPES AND TERM BOTH.**



**Savings Management** (Nothing to do there as far as I know 😊)

**Spending Accounts (FSA, HSA)**

Add + a row to Coverage, put in the termination date **(You can’t put the 1st  of the next month because the benefit plan is SBO)** and Refresh. The screen will update. Save. IF NO PLAN IS SELECTED, NO NEED TO DO ANYTHING.



**Retirement (read below first)**

**TIAA:** **If already SBO**, add + a row, put in date after pay period (6/1 for a 5/31 last day) for all three dates, click Terminate, Refresh. The screen will update. Save. **If SB1**, add + a row, put in Deduction Begin Date and Election Date the 1st of the next month (match the end date of medical benefits), click Terminate, Refresh, Save. **OR WAIT** until after the last payroll runs.

**DRS:** If already SBO, add + a row, put in date after pay period (6/1 for a 5/31 last day) for both dates, click Terminate, Refresh, Save. **OR WAIT** until after the last payroll runs\*.

\*If waiting until after the last payroll runs, enter the Termination Deduction Begin Date after the payroll confirms and before the DRS Data Load from Payroll.



**Nav/Workforce Administrator>Benefits Admin tile OR Nav>Benefits>CTC Custom>Retirement Fields**

Nothing to do with Retirement Fields. As you can see, once the retirement plan is terminated, this screens Current Retirement Plan is blank. IT WILL CHANGE AFTER THE EFFECTIVE DATE.



**DRS Transaction**

**Nav/Workforce Administrator>Benefits Admin tile>DRS Info and Processing>DRS Transaction OR Nav>Benefits>CTC Custom>DRS Transaction**

**Note:** the timing of entering the separation date is critical to make sure it doesn’t miss the DRS Transmittal sent by Central Payroll. The separation date needs to be entered the same day as the payroll confirmation or a day later. Central Payroll runs the DRS Transmittal to DRS the day before the actual pay day.

**Search for the person to separate.**



**Add Separation Date and Save.**



**For DRS Transaction Adjustments, see** [**9.2 DRS Transaction Adjustments QRG**](https://ctclinkreferencecenter.ctclink.us/m/79717/l/1360753-9-2-drs-transaction-adjustments)

Any adjustments must be made prior to the DRS Transmittal is sent from Central Payroll.

How do the retirement plans get updated for the different ages? It’s an automatic process, E-188, that is run by Central Payroll each pay cycle.

To check and adjust leave balances, see documentation Absence-Checking-Adjusting Leave Balances f Termed Employees.

That’s it! 😊