

Take charge of your benefits for a smooth transition



Stay on top of benefits changes:

During this time of transition, you'll want to feel confident that you know how your benefits will be changing and what options you have going forward.

Fidelity, in addition to your other providers and your benefits office, may be able to help you find answers to questions and recommend helpful resources.

ACTION PLAN

- Understand how your transition affects your benefits
- Be alert to act on important deadlines
- Contact your providers for answers to your questions

Workplace Savings Plan

- Learn about the options available for your workplace savings plan balance. Make sure you understand these options fully before "cashing out" of your former employer's plan, as doing so can have serious tax consequences.
- If you have a loan, confirm your plan's requirements for repaying an outstanding balance.
- Learn about what you can do to keep your savings on track.
- If you're considering retirement, determine if you have enough money to retire, then find out what your next steps should be.

Payroll

- Make sure you know when you should expect your final paycheck—and where it will be sent.
- Update NetBenefits.com and/or your benefits office with your updated contact information.
- If you are getting severance pay, find out what type of deductions, if any, will be associated.

Health Care

- Make a note of when your group health (medical, dental) benefits end.
- Find out if you're eligible for COBRA—and how to enroll.
- Make sure you understand what will happen to your Health Savings Account.



Smart move.®

This check list provides some typical items you should consider discussing with your benefits providers, though some sections may not apply to your particular situation.

Insurance

- Determine what will happen to your group life insurance.
- Find out whom to ask if you can continue coverage with your existing carrier.
- Determine whether your group disability coverage will be affected.

Other

- Determine whether tuition reimbursement will be impacted.
- Find out what will become of your accrued vacation and/or sick time.
- Identify the person to contact in the benefits department for answers to future questions.

Pension

- Find out what, if any, your accrued pension benefit is.
- Determine how an early retirement may affect your pension calculation.
- Understand what your distribution options are at retirement.

Here's some additional help to assist you along the way.

Fidelity Investments

www.fidelity.com
www.fidelity.com/atwork
1-888-622-3174

COBRA

www.dol.gov/dol/topic/health-plans/cobra

U.S. Department of Labor

Employee Benefits Security Administration

www.dol.gov/ebsa

Social Security

<http://www.ssa.gov>

Financial Planning

www.insurance.com
www.smartmoney.com
www.Kiplinger.com

General Retirement

www.aarp.org
www.medicare.gov



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