



**UNIVERSITY OF
NORTHERN
COLORADO**

Employee Layoff Resources

Supporting You Through Transition

Employee Layoff Resources

What does it mean to be laid off:

A layoff is an involuntary separation between an employer and an employee that occurs through no fault of the employee. The employer is terminating the employment of the worker because it is eliminating the position and not because of any performance issues.

It is important to note that layoffs do not occur because of performance issues on the part of the employee.

What Next:

- Update Your Resume
 - [Live Career](#): Here you'll find a free resume building tool. You can select from a number of design templates, and the tool walks you through entering the information you want to include in your resume.
 - Word Templates: Microsoft offers free resume templates in Word.
- Identify Job Resources
 - [ZipRecruiter](#): To find jobs based on your location.
 - [State of Colorado Job Opportunities](#): To find jobs located within the state.
 - [Jobing](#): To find jobs located in Colorado and nationwide.
 - [ConnectingColorado](#): Colorado workforce center.
 - [Monster](#): Discover our job listings by category, title, company, location, or browse popular job searches.
 - [Indeed](#): This is the Google search engine for jobs. Easy to use, and a great tool to help you find your next job.
 - Employment Services of Weld County (Greeley Office): (970)400-3800 / ContactESWC@weld.gov
 - <https://www.weld.gov/Government/Departments/Human-Services/Help-With-Work>
- Sign up for Benefits - Must do this within 31 days of the effective date of the layoff to be eligible.
 - COBRA - continue your current plan but pay for the employee and employer premium share.
 - [Medicare](#) / [Medicaid](#)
 - [Connect for Health Colorado](#)
 - Check with Spouse's employer
- Financial Resources
 - [Unemployment](#): If you have been laid off or terminated through no fault of your own, you can usually collect unemployment until you find work again or for up to 26 weeks, whichever comes first.

UNC Human Resources:

Carter Hall 2002

970-351-2718

Human.Resources@unco.edu www.unco.edu/hr

FAQs:

Am I eligible for re-hire?

Yes, if a position becomes available that you are interested in applying for, you are encouraged to apply. HR will also keep a list of employees whose position has been eliminated. If a position becomes available, HR will periodically notify impacted individuals of openings and instructions on how to apply to open roles.

Can my supervisor give me a reference?

Yes, your supervisor can give you a personal reference but cannot speak on behalf of the university. Supervisors and others on a selection committee cannot provide references for the internal job postings. All employment verification must go through the HR department. Information disclosed will be date of hire, last day worked, and title.

What happens to the tuition waiver if I/my dependents are currently taking courses?

You and your dependents will continue to receive the waiver through AY26 and then will become ineligible for tuition assistance beginning in the Summer of 2026.

What happens to my benefits if I am laid off?

Your benefits will be terminated on January 31, 2026. You will be able to continue on your current benefit plans by enrolling in COBRA, which requires you to pay the full monthly premiums (employee and employer portion, plus a 2% admin fee). Details on COBRA rates can be found in the benefit section of this packet.

What happens to my leave balances if I am laid off?

Accrued vacation leave, compensatory time, and earned holiday pay will be paid out on your last paycheck, following applicable University policies and/or State Personnel Board Rules. You will not receive a payout for your sick leave balance.

Years of Service	Max Payout
Years 1-3 (1-36 months)	192
Years 4-5 (37-60 months)	216
Years 6-10 (61-120 months)	264
Years 11-15 (121-180 months)	312
Year 16 or greater (181 months or greater)	384

When will my last paycheck be?

Final paychecks will be processed the week of January 5th. You will receive your regular paycheck in November and December.

What will my last paycheck include?

Your final paycheck will include administrative leave pay from January 1st through January 5th, plus a lump sum payout of any vacation time. All standard and elected benefit deductions will be withheld per usual.

Should you accept the separation agreement, the payment will be paid in a lump sum check separate from your final pay.

If I am laid off, am I eligible for unemployment compensation?

Yes. Impacted employees may apply for benefits at <https://cdle.colorado.gov/unemployment>. Please note that the University does not process applications or have the ability to inform an impacted employee of any actual compensation entitlement. Questions should be directed to claimant services at 1-800-388-5515.

Will I receive a severance package when I am laid off?

No. You will be provided with administrative leave to comply with predetermined notification timelines. You should reach out to HR with any questions about your personal pay.

If I am an employee taking classes, do I have to turn in my Bear Card?

Yes. All Bear Cards must be returned regardless of student status. A new card will be reissued by the UNC Card Office for those employees on layoff that are taking classes.

Will I be offered an early retirement package in lieu of layoff if I am close to retirement?

No. UNC will not sponsor early retirement packages at this time.

Separation Checklist

Below you will find a list of things to remember and to consider after you separate from the university.

Important Reminders

- ☐ Your final payroll check will be paid consistently with previous practices (direct deposit to bank account).
- ☐ Your health, dental, vision, life, and disability insurance will be continued through January 31, 2026
- ☐ You will receive information from our COBRA administrator about continuing your health, dental, and vision insurance at your own expense for up to eighteen months (if applicable). This will be mailed to your home address.
- ☐ If you have a parking pass: You will need to return your pass to UNC to shut off monthly billing for your permit. HR will provide an envelope as part of your exit packet for you to return the pass to Parking Services.
- ☐ Return any equipment or university property you have at home to HR.
- ☐ Additional personal items on campus – please contact Robert Hepperle at Robert.hepperle@unco.edu to schedule a time to pick up any remaining personal items.
- ☐ Let HR know if you need any personal documents or records from your computer or email - you will not have access to your UNC email account or computer effective immediately. IM&T will retain records until January 31, 2026, then computers will be wiped, and documentation will be inaccessible.
- ☐ Return Separation Agreement by the due date listed on your personal agreement if you choose to accept. Agreements can be sent electronically to human.resources@unco.edu or dropped off in person to Carter Hall 2002 – UNC will be closed from 12/24/25 – 1/4/26.
- ☐ Notify HR if your contact information changes so we can ensure that tax documents and insurance information are sent to the correct location.
- ☐ Review the Weld County Rapid Response packet for information on reemployment services offered by the state and county at no cost.
- ☐ If you are interested in One-On-One Career Coaching from UNC, contact Amanda Crose by **12/23/2025** (see attached flyer for details).

Contacts

UNC Human Resources:

Carter Hall 2002
970-351-2718
human.resources@unco.edu
<https://www.unco.edu/human-resources/>

UNC Payroll:

Carter Hall 3002
970-351-2700
payroll.office@unco.edu
<https://www.unco.edu/payroll>

CSEAP

Colorado State Employee Assistance Program (CSEAP)

CSEAP is a comprehensive benefit set up to support employees, supervisors, managers and agencies through a variety of support services.

CSEAP Provides Confidential Counseling

- Confidential, short-term counseling
- Resources
- Referral services
- Training and education
- Coaching
- Mediation
- Couples and relationships
- Managing emotions
- Family matters
- Substance related issues
- Stress
- Crisis intervention services

Trained staff members provide services to all state employees
FREE of charge

Contact

For more information or assistance, please contact CSEAP at 1-800-821-8154 or 303-866-4314, or visit [Colorado.gov/CSEAP](https://colorado.gov/CSEAP).

Mental & Behavioral Health Benefits for Cigna Members

ACCESS VIRTUAL BEHAVIORAL PROVIDERS

Your Cigna behavioral network has expanded to include new digital, virtual providers. Use your behavioral benefits to connect with licensed therapists, psychiatrists, and more for virtual care. To find out more information visit myCigna.com

TalkSpace

Connect with a licensed therapist or psychiatrist online, by video, or text using Talkspace, available for Cigna Behavioral customers, ages 13 and up. Visit talkspace.com/cigna to get started.

Meru Health

This 12-week virtual counseling program offers support for people suffering from depression, anxiety, or burnout. The program includes live virtual counseling and private texting with licensed therapists, as well as an online peer support community and other educational resources for ages 18 and above. Visit meruhealth.com/cigna to get started.

MDLive MDLIVE

With behavioral/mental health virtual care, you get the care and attention you'd expect from an in-office visit, wherever and whenever is most convenient for you. Talk privately with a licensed counselor or psychiatrist via video or phone. Have a prescription sent directly to your local pharmacy, if appropriate. Visit myCigna.com, go to "Find Care & Costs" and enter "Virtual counselor" under Doctor by Type.

Headspace (Previously Ginger) headspace

Offering confidential mental healthcare through behavioral health coaching via text-based chats, self-guided learning activities and content, and, if needed, video-based therapy and psychiatry. All from the privacy of your smartphone. Visit ginger.com/cigna to learn more.

iPrevail PreVail OFFERED THROUGH Cigna.

On-demand coaching, personalized learning and caregiver support. Complete an assessment, receive a program tailored to your needs, and get connected to a peer coach. Visit myCigna.com to get started

Happify happify OFFERED THROUGH Cigna.

A self-directed program with activities, science-based games and guided meditations, designed to help reduce anxiety, stress and boost overall health. Sign up happify.com/Cigna

Sondermind sondermind®

When you work with Sondermind you are matched based on specialty, availability, location and treatment approaches. Visit myCigna.com, go to "Find Care & Costs" function. Simply type Sondermind under the Doctor Search tab.

Copay Plans

No-Cost mental health/behavioral health outpatient and inpatient visits for Copay & Copay Plus members.* No copay. No co-insurance. No-Cost – actually means No-Cost.

*Outpatient/inpatient visits to in-network mental health/substance abuse providers (This includes individual, family and group therapy, psychotherapy, medication management and Behavioral Telehealth Consultation.

*Unlimited number of visits per year. Visit MyCigna.com to find a provider. Sondermind will help you find a provider who can see you within 7 days or less. Visit sondermind.com/coveredcare or call 844-888-9355.

HDHP Plan

No-cost counseling sessions through Cigna

HDHP members get three No-Cost visits (per issue) to select providers. Go to MyCigna.com (see steps below) to set an appointment/get a code. After the three visits (per issue) the plan pays 75% after you hit your deductible. Happify and iPrevail services are No-Cost to all Cigna members, including those on a HDHP.

Steps to Access No-cost Counseling Sessions link on myCigna.com

1. Visit myCigna.com and login to your account
2. Navigate to the Coverage tab and select No-Cost Counseling Sessions
3. Select “Schedule a Call with an EAP consultant (virtual)” or “Visit an EAP counselor (in-person)” to schedule 3 free visits per issue.
4. Select the hyperlink “Get an EAP code” – you will need this code to give to your in-network provider to access the 3 visits at no cost.

Access to mental health and wellness support with Kaiser

No matter where you are on your mental health journey, we're with you every step of the way. At Kaiser Permanente, you can get help navigating major life events like being pregnant or caring for a newborn, or for managing issues like stress, depression, or substance use. Whatever you may be going through, we'll connect you to the support you need.

Support is just a click away

Take a mental health assessment

Take an online survey to assess symptoms of depression, and get options for what to do next.

[Start an assessment](#)

24/7 emotional support

Headspace offers one-on-one emotional support coaching by text and self-care activities to help with many common challenges. This app is available to members at no cost.

[Get Headspace](#)

Complete an e-visit

Answer a few questions that will assist us in getting you to the right Mental Health Services.

[Start an e-visit](#)

Chat to schedule mental health appointments

Schedule mental health appointments via online chat, Monday through Friday, 8 a.m. to 6:30 p.m.

[Chat now](#)

Have questions about getting a mental health appointment?

Call us to get answers to your questions about mental health care appointments and advice. Our staff will walk you through a brief screening questionnaire and will guide you to the right care path to get you the care that you need. You don't need a referral to access mental health services.

Call us to connect to care, services, and support near you:

Call [303-471-7700](tel:303-471-7700) or [1-866-359-8299](tel:1-866-359-8299) (TTY [711](tel:711)), Monday through Friday, 8 a.m. to 6:30 p.m.

If you're in the southern Colorado area, call [1-866-702-9026](tel:1-866-702-9026) (TTY [1-866-835-2755](tel:1-866-835-2755)), 24 hours a day, 7 days a week.

National 24/7 suicide and mental health-related crisis lifeline

If you need addiction or mental health-related crisis support, or are worried about someone else, you can also call or text [988](tel:988) (TTY [711](tel:711)) or visit the [National Suicide and Crisis Lifeline's chat](#) for free, confidential support with a trained crisis counselor. The lifeline is provided by the Substance Abuse and Mental Health Services Administration.

Explore emotional wellness and self-care apps

When stress and negative emotions take over, you can feel overwhelmed, anxious, and exhausted. These apps can offer in-the-moment and ongoing support to help you make positive changes and become more mentally and emotionally strong. And they're available to members at no cost. Try them today for help with stress, mood, sleep, relationships, and more. Kaiser members can use these apps for 90 consecutive days at no cost.

Calm

The number one app for meditation and sleep.* Choose from hundred of programs and activities, including guided meditations, sleep stories, and mindful movement videos.

Headspace

Get help with sleep, stress, focus, and more. With hundreds of self-guided resources as well as one-on-one coaching, Headspace can help you create healthy habits that support emotional wellness.





HR INFORMATION FOR EXITING CLASSIFIED STAFF

Health/Dental/Vision Insurance

- Insurance coverage ends on January 31, 2026. Employees under age 65 can elect to enroll in COBRA to continue current insurance coverage for up to 18 months. Employees aged 65 or older and Medicare- eligible are only eligible for dental insurance coverage through COBRA. Family members with insurance under age 65 will be eligible for COBRA for up to 18 months.
- Employees age 65+ and eligible for Medicare can enroll in Medicare upon losing employer-sponsored coverage. Go to www.medicare.gov to see plan options.

Flexible Spending Accounts (WEX)

- Money must be spent by January 5th, 2026 or it will be forfeited; employees can claim reimbursement for those expenses for 45 days past the termination date.

Life Insurance

- Employees are eligible to convert the group term life insurance policy through Securian. A Request for Group Life Conversion Information form must be completed and mailed to Securian within 31 days of January 5th. Securian will mail you premium information and an application form.
- Employees with voluntary group life insurance with Securian can continue coverage by completing a Portability Benefit Application and returning it to Securian along with the first premium within 31 days of January 5th.

Retirement Plans

- A PERA Refund/Rollover Request booklet is included in this packet. Employees may choose to leave their funds where they are or move them after final paychecks are issued. Contact PERA with questions. Retirement plan funds that are withdrawn will be assessed a 10% early withdrawal penalty by the IRS when taxes are filed next year unless you are at least 59 ½ years of age. Federal taxes will also apply.

COBRA Rates

FY 2025-26 State of Colorado COBRA Monthly Medical Premiums July 1, 2025 - June 30, 2026

Benefit Plan	Tier	Premium	Total Premium*	Disability Extension**
HDHP HAS qualified plan (Cigna)	Employee Only	\$1,024.36	\$1,044.85	\$1,536.54
HDHP HAS qualified plan (Cigna)	Employee and Spouse	\$1,913.80	\$1,952.08	\$2,870.70
HDHP HAS qualified plan (Cigna)	Employee and Child(ren)	\$1,761.02	\$1,796.24	\$2,641.53
HDHP HAS qualified plan (Cigna)	Employee and Family	\$2,648.54	\$2,701.51	\$3,972.81
Copay Basic (Cigna)	Employee Only	\$1,034.06	\$1,054.74	\$1,551.09
Copay Basic (Cigna)	Employee and Spouse	\$1,994.42	\$2,034.31	\$2,991.63
Copay Basic (Cigna)	Employee and Child(ren)	\$1,829.44	\$1,866.03	\$2,744.16
Copay Basic (Cigna)	Employee and Family	\$2,787.72	\$2,843.47	\$4,181.58
Copay Plus (Cigna)	Employee Only	\$1,073.42	\$1,094.89	\$1,610.13
Copay Plus (Cigna)	Employee and Spouse	\$2,073.82	\$2,115.30	\$3,110.73
Copay Plus (Cigna)	Employee and Child(ren)	\$1,901.96	\$1,940.00	\$2,852.94
Copay Plus (Cigna)	Employee and Family	\$2,900.20	\$2,958.20	\$4,350.30
HDHP HAS qualified plan (Kaiser)	Employee Only	\$743.40	\$758.27	\$1,115.10
HDHP HAS qualified plan (Kaiser)	Employee and Spouse	\$1,495.06	\$1,524.96	\$2,242.59
HDHP HAS qualified plan (Kaiser)	Employee and Child(ren)	\$1,358.90	\$1,386.08	\$2,038.35
HDHP HAS qualified plan (Kaiser)	Employee and Family	\$2,110.50	\$2,152.71	\$3,165.75
Copay Basic (Kaiser Permanente)	Employee Only	\$786.36	\$802.09	\$1,179.54
Copay Basic (Kaiser Permanente)	Employee and Spouse	\$1,649.36	\$1,682.35	\$2,474.04
Copay Basic (Kaiser Permanente)	Employee and Child(ren)	\$1,492.04	\$1,521.88	\$2,238.06
Copay Basic (Kaiser Permanente)	Employee and Family	\$2,356.46	\$2,403.59	\$3,534.69
Copay Plus (Kaiser Permanente)	Employee Only	\$831.02	\$847.64	\$1,246.53
Copay Plus (Kaiser Permanente)	Employee and Spouse	\$1,743.02	\$1,777.88	\$2,614.53
Copay Plus (Kaiser Permanente)	Employee and Child(ren)	\$1,576.78	\$1,608.32	\$2,365.17
Copay Plus (Kaiser Permanente)	Employee and Family	\$2,490.28	\$2,540.09	\$3,735.42

COBRA Monthly Vision Premiums EyeMed Vision Basic

Tier	Premium	Total Premium*	Disability Extension**
Employee Only	\$2.90	\$2.96	\$4.35
Employee and Spouse	\$5.52	\$5.63	\$8.28
Employee and Child(ren)	\$5.82	\$5.94	\$8.73
Employee and Family	\$8.54	\$8.71	\$12.80

COBRA Vision Premiums EyeMed Vision Enhanced

Tier	Premium	Total Premium*	Disability Extension**
Employee Only	\$7.30	\$7.45	\$10.95
Employee and Spouse	\$13.88	\$14.16	\$20.82
Employee and Child(ren)	\$14.62	\$14.91	\$21.93
Employee and Family	\$21.48	\$21.91	\$32.22

COBRA Monthly Dental Premiums - Delta Dental Basic

Tier	Premium	Total Premium*	Disability Extension**
Employee Only	\$38.62	\$39.39	\$57.93
Employee and Spouse	\$72.56	\$74.01	\$108.84
Employee and Child(ren)	\$76.14	\$77.66	\$114.21
Employee and Family	\$110.06	\$112.26	\$165.09

COBRA Monthly Dental Premiums - Delta Dental Basic Plus

Tier	Premium	Total Premium*	Disability Extension**
Employee Only	\$49.60	\$50.59	\$74.40
Employee and Spouse	\$93.96	\$95.84	\$140.94
Employee and Child(ren)	\$98.64	\$100.61	\$147.96
Employee and Family	\$143.00	\$145.86	\$214.50

All COBRA tables:

*Includes 2% COBRA administrative fee permitted by federal COBRA regulations

**Includes 50% COBRA administrative fee permitted by federal COBRA regulations

This premium information reflects the State funding level as currently reflected in the Long Bill, which is in the final stages of the legislative process. Should these employer contribution amounts change, the State and employee contributions will be adjusted accordingly among the four coverage levels. If adjusted contributions become necessary, a revised chart will be made available on our website www.colorado.gov/dhr/benefits (<http://www.colorado.gov/dhr/benefits>) and sent to your department's benefits, payroll and HR staff. Watch for communication from EBU or from your department for any updates. However, do not delay your open enrollment until the last minute.



EMPLOYEE BENEFITS SECURITY ADMINISTRATION
UNITED STATES DEPARTMENT OF LABOR

FACTSHEET

NOVEMBER 2016

www.dol.gov/agencies/ebsa

COBRA Continuation Coverage

Throughout a career, workers will face multiple life events, job changes or even job losses. The continuation coverage provisions of COBRA — the Consolidated Omnibus Budget Reconciliation Act — help workers and their families keep their group health coverage during times of voluntary or involuntary job loss, reduction in the hours worked, transition between jobs and in certain other cases.

- ◆ COBRA generally requires that group health plans offer employees and their families the opportunity for a temporary extension of health coverage (called continuation coverage) in certain instances where coverage under the plan would otherwise end.
- ◆ The law generally applies to all group health plans maintained by employers (private-sector and state/local government) that have at least 20 employees on more than 50 percent of its typical business days in the previous calendar year. Both full- and part-time employees are counted to determine whether a plan is subject to COBRA. The law does not apply to plans sponsored by the Federal Government or by churches and certain church-related organizations.
- ◆ Several events that can cause workers and their family members to lose group health coverage may result in the right to COBRA coverage. These include:
 - Termination of the covered employee's employment for any reason other than gross misconduct;
 - Reduction in the covered employee's hours of employment;
 - Covered employee becomes entitled to Medicare;
 - Divorce or legal separation of the spouse from the covered employee;
 - Death of the covered employee; or
 - Loss of "dependent child" status under the plan rules.
- ◆ Under COBRA, the employee or family member may qualify to keep their group health plan benefits for a set period of time, depending on the reason for losing the health coverage. The following represents some basic information on periods of continuation coverage:

Qualifying Event	Qualified Beneficiaries	Maximum Period of Continuation Coverage
Termination (for reasons other than gross misconduct) or reduction in hours of employment	Employee Spouse Dependent Child	18 months (In certain circumstances, qualified beneficiaries may become entitled to a disability extension of an additional 11 months or an extension of an additional 18 months due to the occurrence of a second qualifying event.)
Employee enrollment in Medicare	Spouse Dependent Child	36 months (The actual period of continuation coverage may vary depending on factors such as whether the Medicare entitlement occurred prior to or after the end of the covered employee's employment or reduction in hours.)
Divorce or legal separation	Spouse Dependent Child	36 months
Death of employee	Spouse Dependent Child	36 months
Loss of "dependent child" status under the plan	Dependent Child	36 months

- ◆ However, COBRA also provides that your continuation coverage may be cut short in certain cases.

Notification Requirements

- ◆ A general notice must be furnished to covered employees and spouses, within the first 90 days of coverage under the plan, informing them of their rights under COBRA and describing provisions of the law. COBRA information also is required to be contained in the plan's Summary Plan Description (SPD).
- ◆ Under COBRA, the covered employee or a family member has the responsibility to inform the plan administrator of a divorce, legal separation, disability or a child losing dependent status under the plan.
- ◆ Employers have a responsibility to notify the plan administrator of the employee's death, termination of employment or reduction in hours, Medicare entitlement, or bankruptcy of a private-sector employer.
- ◆ When the plan administrator is notified that a qualifying event has happened (by the covered employee or family member, or by the employer), it must in turn notify each qualified beneficiary of the right to choose continuation coverage.
- ◆ COBRA allows at least 60 days from the date the election notice is provided to inform the plan administrator that the qualified beneficiary wants to elect continuation coverage.

Premium Payments

- ◆ Qualified individuals may be required to pay the entire premium for coverage up to 102% of the cost to the plan. Premiums may be higher for persons exercising the disability extension provisions of COBRA. Failure to make timely payments may result in loss of coverage.
- ◆ Premiums may be increased by the plan; however, premiums generally must be set in advance of each 12-month premium cycle.

For More Information

The Employee Benefits Security Administration offers more information on COBRA on its [Website](#), including Frequently Asked Questions for [workers](#) and employers and publications such as:

- ◆ [An Employee's Guide to Health Benefits Under COBRA](#)
- ◆ [An Employer's Guide to Group Health Continuation Coverage Under COBRA](#)

For copies or to request assistance from a benefits advisor, [contact EBSA](#) electronically or call toll free 1-866-444-3272.

This fact sheet has been developed by the U.S. Department of Labor, Employee Benefits Security Administration, Washington, DC 20210. It will be made available in alternate formats upon request: Voice telephone: 202-693-8664; TTY: 202-501-3911. In addition, the information in this fact sheet constitutes a small entity compliance guide for purposes of the Small Business Regulatory Enforcement Fairness Act of 1996.



855-PLANS-4-YOU (855-752-6749) TTY:
855-346-3432

Monday-Friday 8AM-6PM

New Customers

Looking for a quality health insurance plan? You're at the right place. Health insurance helps pay for your care, keep you healthy and protect you from debt. We're here to guide you through the application process and answer your health insurance questions along the way.

Connect for Health Colorado is the official marketplace for you to:

- Shop online and compare plans from multiple health insurance companies.
- Apply for financial help to lower the cost of your health insurance.
- Get help from certified experts who can guide you through the enrollment process, give advice and answer your questions.

How do you start shopping?

Compare plans and estimate your financial help before you shop. Use our quick and easy online tool to compare plans based on what matters to you most – including covered doctors and medications, monthly insurance payment (also called your premium), possible financial help and estimated total healthcare costs for the year.

Consider including dental and vision plans. Dental and vision health are important parts of your overall physical health. You can protect your eyes and teeth, too, with dental and vision plans. Talk with a certified expert and select your plan. Get answers and advice on all of your health insurance questions from one of our certified experts right here in Colorado before you select your plan.

Pre-existing conditions

It's important to know that all health and dental insurance plans through Connect for Health Colorado include free preventive services (called essential health benefits) and coverage for preexisting conditions.

Life change events

You can enroll in now if you have just experienced a life change event such as losing job-based coverage, losing coverage through Health First Colorado (Colorado's Medicaid program), getting married or having a baby.

Dental and vision insurance

Protecting your eyes and teeth are important parts of overall health. Like medical plans, dental and vision plans help you pay for services and preventive care. The good news? You can buy a dental and vision plan at any time!



On the [Website](#) you can:

Find information on Health First Colorado (Colorado's Medicaid Program) benefits and get quick answers to your [Frequently Asked Questions](#).

Learn how to request a Health First Colorado card.

Find a nearby doctor, dentist, pharmacy, or other medical provider on our [Find a Doctor](#) page.

Apply for coverage, make changes to your account, and check the status of an application on the PEAK website. If you need help with a technical issue on PEAK, such as password resets, error messages, or problems with navigation, call the PEAK Technical Support Call Center at 1-800-250-7741.

Download the PEAKHealth mobile App to keep your information up to date and find a doctor or dentist right from your phone.

Get free around-the-clock access to medical information and advice by calling Health First Colorado's Nurse Advice Line at 1-800-283-3221.

General Contacts

Colorado Department of Health Care Policy & Financing

1570 Grant Street · Denver, CO 80203-1818

Phone: (303) 866-2993 · Fax: (303) 866-4411



RETIREMENT PLANS

COLORADO PERA 457 PLAN

www.copera.org

1-800-759-7372 select 457 option

401K – COLORADO PERA

1-800-759-7372 select 401(k) option

TIAA

Brandon Dyson

brandon.dyson@tiaa.org

1 (972)745-9989

www.tiaa.org/unco

METLIFE

Kelly Pachelo-Forehand

kforehand@financialguide.com

(303) 886-8904

www.metlife.com

Corebridge

Lalani Jensen

lalani.jensen@corebridgefinancial.com

(720)962-8000

Craig Fischer

Craig.fischer@corebridgefinancial.com

(720)288-2780Corebridge

www.corebridgefinancial.com

Just got laid off? Get back on your feet with this step-by-step guide

<https://www.npr.org/2025/06/25/nx-s1-5366671/layoffs-job-loss-unemployment-finance-money-tips>

June 25, 2025 5:00 AM ET

[Margaret Cirino](#)

Whether you saw it coming or were completely blindsided, getting laid off is one of the most stressful experiences in life. Career coach Octavia Goredema offers concrete advice on both logistical and emotional next steps.

A layoff, especially if unexpected, can be devastating. You may have financial or health concerns on top of feelings of grief or identity loss. With so many unknowns, it can be difficult to plan for the future.

Before you do anything, "pause," says [Octavia Goredema](#), a career coach and the author of the book [Prep, Push, Pivot: Essential Career Strategies for Underrepresented Women](#). "Give yourself time to process your emotions."

[Being in between jobs is normal. Here's how to talk about it](#)

Keep in mind that getting laid off has nothing to do with your worth. "This is a business problem, not a *you* problem," Goredema says. "This moment will not define you, and there's opportunity waiting for you."

When you're ready, Goredema has practical tips on how to proceed. Here's a checklist of the most important steps to take first, so you can worry less about your logistics and focus more on the next opportunity.

Step 1: Take your time in wrapping things up with your employer.

Review your exit paperwork thoroughly. While it depends on your role, you'll likely receive paperwork related to vacation payouts, benefits information or severance packages. You could be asked to sign a noncompete agreement or nondisclosure agreement.

"You might not have seen this type of paperwork before," says Goredema, so "read through everything carefully."

If you need more time to review your paperwork, ask for it. "You might feel, 'If I don't sign this quickly, I might not get that money.' But if you sign something, you are then bound by those terms," she says.

Negotiate your terms. Goredema coached one person who rushed to sign their paperwork and discovered, after the fact, that they could've negotiated a longer time frame to receive health care benefits. So take the time to ask questions, and consider your options.

Get a second opinion. If you are concerned that you have been [wrongfully terminated](#), consult an employment attorney, Goredema says. For a cost, an attorney can provide legal counsel and help determine whether your rights were violated.

Step 2: Secure benefits and health care.

Apply for [unemployment insurance](#) as quickly as possible. This state-run benefits program will pay you a weekly amount based on how much you earned before filing for unemployment. You qualify for it if you lose your job through no fault of your own. This extra payment can make a big difference in your financial security, Goredema says.

Each state manages its own unemployment insurance program, so "clarify what your specific state offers and for how long," Goredema says. Most states provide compensation for up to 26 weeks, but a handful offer less than that, including Arkansas, Florida and Michigan.

Look into additional benefits. You may also qualify for other government benefits like food assistance or free job training. Use this [benefit finder](#) to see what programs are available to you.

Find a health care alternative. If you relied on your job for health insurance, you might be able to continue that plan. Most employers will offer [Consolidated Omnibus Budget Reconciliation Act \(COBRA\) health coverage](#), which gives you the right to keep your employer-provided health insurance for a limited period after a layoff.

"But that can be really expensive," Goredema says. The plan may require you to pay the full premium out of pocket, plus a 2% administrative fee.

If that won't work for you, there are other options. Look at what the [Health Insurance Marketplace](#) offers in your state. This is a government service that lets you compare and enroll in different coverage plans. You can also investigate programs like [Medicaid](#), which provides free or low-cost health coverage to eligible low-income people.

[How to make networking events less awkward: Be a croissant, not a bagel](#)

Step 3: Plan your job search carefully.

Take a moment to think about what you want to do next. Reflect on your last job: What did you like? What did you dislike? What does your next job ideally look like? Consider compensation, the size of the company, proximity to home or the type of work you're doing.

Your answers to these questions will help you focus your search and weigh your offers down the line, Goredema says.

Calculate your likely timeline for finding your next job. This will help you budget accordingly and come up with a contingency plan in case your timeline needs to be extended.

"Think about how long it took you to find your last role," Goredema says. To be on the safe side, "add another month or two months to that."

Your timeline also depends on your industry. "If the sector you work in is being [affected] by layoffs and if competition feels high, you may need to factor in extra time."

Step 4. Create a financial plan.

Use your timeline to create a monthly budget. If you estimate it will take, say, six months to find your next job, divide your savings based on a six-month time frame.

Factor in emergency savings, severance pay, unemployment benefits or income from a partner or family member. This will help you stay on track financially as you search for a job, Goredema says.

[How to spend less money, starting with a budget](#)

Step 5: Plan for contingencies ... and dream a little!

Come up with a plan B. If you don't find a job within your time frame, consider other creative ways to make an income while you continue your search, Goredema says. That might mean looking outside your industry, doing gig work like dog walking or making food deliveries, or going to a temp agency to find entry-level work.

[6 tips for making a career change, from someone who has done it](#)

Don't feel bad if you have to pursue your backup plan. "Five years from now, you'll look back on this time as an opportunity where you were able to problem-solve," Goredema says. "You'll see it in a different perspective."

Challenge what you truly want from your career. Is there a passion you've always dreamed of pursuing or a hobby you want to invest in?

Goredema remembers one client who went through multiple layoffs. Eventually, "he got to the point where he was like, 'I can't do this anymore,'" she says. He left his career in graphic design and started up his own gardening business instead. "And he's so happy. He hasn't looked back."

[How to Improve Your Resume in 5 Easy Steps](#)

By [Carlos Silva](#), Career Advice Writer Last Updated: December 10, 2024

Your resume is, arguably, the single most important tool during your job search. If you've had issues getting interviews or have been getting automated rejections as soon as you apply, it's a sign that your resume might need an upgrade.

Here are five easy steps to improve your resume and make it significantly more noticeable by applicant tracking systems and recruiters alike.

Improve Your Resume with These Simple Steps

Use a scannable format

Managers and recruiters don't spend a lot of time looking at your resume, and they don't want to scour for important details.

It's important to create a scannable resume that highlights important information and leads readers to the sections that matter most to them.

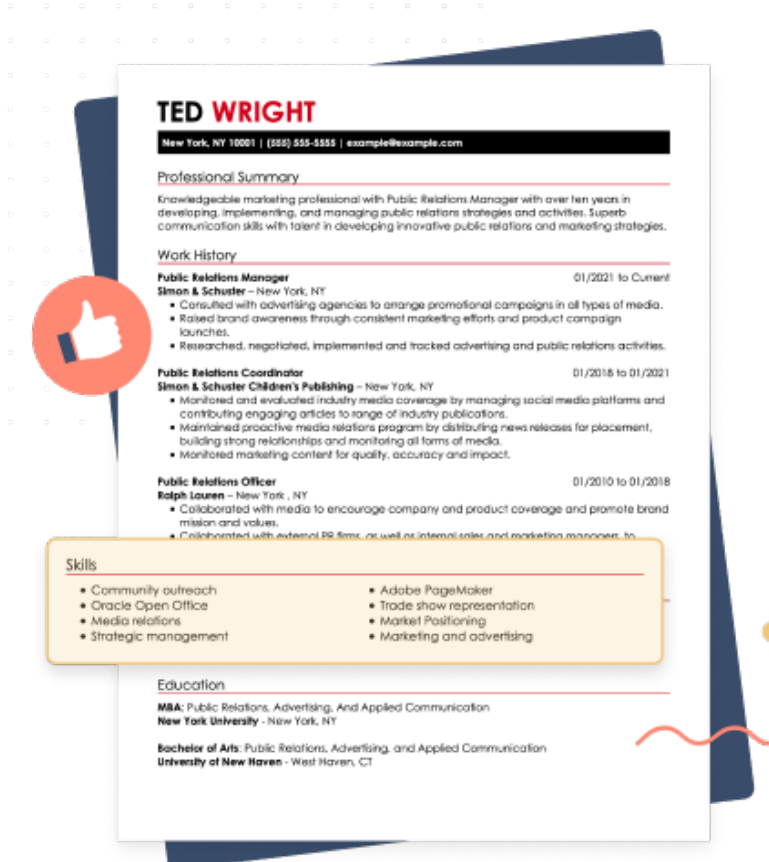
Some ways to do that are:

- Write a professional summary right below your contact information. Start it with a quick description and your title — either your current job title or overall profession.
- Use a different font for section names (e.g. "Work History", "Skills") as well as larger sizes or bolding to make them easier to find.
- Place your most important section front and center, depending on your experience and its relevance. If you recently graduated and have little work experience, your education or [skills section](#) might be the most important, whereas if you have a long history of work, that would take precedence.
- Use bullet points to list your tasks, achievements, titles and skills.

Take the next step in your career

Make your first impression count with a professionally designed resume that showcases your skills & achievements. Start now & stand out to recruiters!

[Build my resume](#)



Start with a professional summary

Starting your resume with a [professional summary](#) right below your contact information is crucial to getting it noticed.

It's like an [elevator pitch](#) that will let managers and recruiters know what you do and what you can bring to the table.

A professional summary should begin with your current job title or profession, followed by a brief but detailed description of your experience, relevant skills and what your goals are in the role you're applying for.

Use accurate adjectives that describe the style and quality of your work while keeping your summary succinct and readable. Here's an example:

"Results-driven social media manager with over a decade of experience in community engagement and brand growth with a history of translating digital interactions into measurable business outcomes. Skilled in fostering online relationships, increasing user engagement and leveraging social platforms to amplify the brand's voice and develop brand identity."

Detail and quantify your tasks

A common mistake when creating a resume is to omit specific tasks done in each past role.

Not only do companies have different definitions of each role or job title, but being able to list [measurable accomplishments](#) also gives managers confidence that applicants know what they're doing.

Don't be afraid to start with simple tasks and additional work that you may have forgotten because it wasn't a core part of your responsibilities.

Often, you won't notice how valuable or insightful those small tasks are because you've been doing them for a long time.

However, these provide context as to what you know how to do, how you can adapt and much more.

Here are some examples of simple tasks that you might have accidentally dismissed:

- "Organized the weekly schedule of eight employees."
- "Performed regular quality assurance checks on colleagues' articles."
- "Created and maintained spreadsheets documenting customer feedback."
- "Planned seasonal office events, organized the logistics, contacted vendors and decorated the space."
- "Took notes during weekly meetings and distributed them to all team members."

When adding tasks and achievements to your [work history section](#), make sure to follow these guidelines:

- Use [action verbs](#) that precisely illustrate each task. For example: "Organized monthly fundraising events" or "Graded graduate student papers."
- Quantify tasks and achievements as specifically as possible. For example: "Managed 14 direct reports" or "Cut down department expenses by 25% after applying efficiency measures."
- Match their relevance to the job you're applying for. While academic tasks might be more important for a teaching or research role, other organizational tasks can be leveraged in corporate positions. Don't exclude one or the other, but prioritize and organize according to their importance.

Optimize for Applicant Tracking Systems (ATS)

Most companies use an applicant tracking system to filter their applications. If you're receiving quick automated rejections, it might be because your resume isn't [ATS-friendly](#), and it's never reaching an actual person.

To overcome that barrier, you need to understand how these work and what they're looking for.

Here are some of the things you should improve to make your resume more effective:

- Use a standard, ATS-friendly format composed mainly or entirely of text, not pictures, graphics or other formats that may not be crawlable by the system.
- Add headings that clearly indicate the most important sections, such as Work History, Skills and Education.
- Include [keywords](#) that match the job description, as well as specific tasks or tools that are widely recognized and utilized across industries.
- Have different formats ready, such as .doc or .txt, as not all systems will read a PDF. It's important to create them separately ahead of time, as simply exporting the document can mess with your formatting.

Once you've incorporated these tips, you can run your resume through our free [ATS Resume Checker](#) to see if your resume is ready to go.

Be concise

A resume should be streamlined, concise and easy to read. You don't want to beat around the bush too much when it comes to your experience and achievements.

You also don't want so much text that readers get lost or confused when trying to find the information that interests them most.

Here are some guidelines to keep your resume short and scannable:

- If possible, keep it to [one page](#). If you have a lot of text, formatting, section placement and choosing

the right [resume font](#) can all help with this.

- Include only the most recent and relevant education history. For example, if you have several degrees, you could just add the highest one, depending on how relevant education is for the role.
- Feel free to omit old or short-lived jobs, especially if they're outside the field of the role you're applying for. Prioritize your most recent and relevant titles or the ones where you had the most experience and responsibility.
- Prioritize tasks according to relevance. An excess of bullet points and text creates too much noise, and important information can get lost. Keep the tasks that most accurately showcase your skills and the ones that match the role's requirements.
- Use action verbs and accurate descriptors to avoid wordiness and overexplaining.

Key Takeaways

1. Use a scannable format that puts your most important information front and center, as well as making it far easier to read.
2. Add the tasks and achievements that seem most relevant to the role you're applying for, and be specific about them. Include amounts, percentages and statistics.
3. Optimize your resume for applicant tracking systems (ATS) to ensure you pass the first hurdle on each application.

Powerful Job Interview Tips From A Recruiter – How to Pass an Interview

<https://careersidekick.com/interviewing-tips-how-to-pass-a-job-interview/> Preparing For

Your Interview

By Biron Clark

If you think most hiring decisions are based on hard experience and qualifications, better keep reading. A resume gets you in the door, but how you interview determines whether you're offered the job.

This article will cover 2 types of job interview tips to help you pass a job interview and get the job you want:

- **Interview Preparation**– steps you should take before your interview.
- **Job Interview Tips**– the best strategies to use during the actual interview.

These are the best interview tips that I know, from close to 5 years working as a Recruiter.

After you finish this article you'll know how to present yourself better than the competition and pass a job interview a majority of the time.

Part I: Job Interview Preparation

Each step below will prepare you for the actual interview. None of this is very time consuming but it will set you apart from everyone else applying for the job, making it easy for the company to decide who to hire (you!)

Here are the basic interview preparation steps to remember. I've put the estimated time next to each one.

Research the company (5 minutes)

Know what they do, know how they make money. You're not expected to be an expert, but knowing nothing about the company makes it look like you don't care. **Talent doesn't matter at this point, you will not get hired if they think you don't care.** All of this research can be done on a company's website and on Google. To learn the latest on a company, try typing the company's name plus the word "news" into your search bar.

Think of two reasons you're interested in the company (10 minutes)

Use the company research you've done to come up with a business-related reason you're excited about them. It could be a new business model, new clients, new partnership, etc.

Actual example: I recently had a phone interview with a tech company that was built as a review/info website. They recently started handling transactions instead of sending the buyers out to other websites to complete the transaction. I read this in the news and mentioned it as an exciting development and a really good business move. The interviewer was extremely impressed that I had read the news, and understood the implications. Total time spent researching: less than 3 minutes.

Along with one business reason, try to come up with a secondary reason too.

Maybe community involvement. Or company culture. Almost every company has a blurb about their culture on the website. Read it and mention what you read as a secondary reason for being interested.

You'll seem extremely well-prepared and well-rounded for having two very different reasons.

Think of an explanation for why you're job searching (5 minutes)

Companies will often choose someone less talented if they also seem less risky or if their motivations make more sense. I've seen it first-hand.

Don't lose out on a job to somebody with less skill than you. Prepare some legitimate reasons why you want to make a move (**without talking negative about your current employer**). Here are some examples:

- You've accomplished _____ in your current role and you're ready for a new challenge
- Your company's direction has shifted and you feel it's time to join a new organization
- You're interested in a different type of product/service
- You're looking for a larger or smaller organization
- You can get more specific based on your situation. These are general ideas. If you do a good job with this you can beat out applicants that have more experience than yourself, because they're not using these strategies most likely.

Get familiar with your resume (5 minutes)

This is one of the more important interview preparation tips, and one of the easiest. Glance over your resume if you haven't in a while. Be ready to explain past job changes in a positive light. If you left a job because your manager was horrible, say that you went to an organization that had more supportive management. It's all about how you phrase it. More examples on how to deliver this in Part II.

Also think of a couple of challenges and accomplishments in your last 1-2 positions.

Interviewers love specific examples of accomplishments.

That's it, you're done with Part I. At this point you've already done more than 80% of job applicants, and you have good answers prepared for some of [the most common interview questions](#). Let's move on...

Part II: Job Interview Tips

So, you've mentally prepared yourself with the interviewing tips from Part I. Now let's talk about how to pass a job interview in the moment.

Describe your work history BRIEFLY

Most interviewers will ask you to give a quick walkthrough of your background at the start of the interview. That's why I mentioned reviewing your resume beforehand. It's a pretty commonly overlooked but it's one of my favorite job interview tips and it's so easy to do!

If you've prepared a good, brief narrative of your career, you can impress them right off the bat. What got you interested in this field? What have you accomplished recently?

But it has to be concise. Nobody wants to hire somebody that rambles on or sounds scattered, and that's the biggest mistake people make with this relatively open-ended question.

Spend most of your time on the recent portion of your career. Go through the beginning rather quickly. 2-3 minutes total should be your target.

Explain why you're interested in interviewing with them

After walking them through your resume, you'll probably be asked why you're looking to make a job change, and/or why you're interested in their company in particular. This is where the research you've done pays off. You should already have two specific reasons for wanting to interview with their company.

When explaining your reason for job searching in general, I mentioned one example of how to turn a negative into a positive in Part I. Here are 2 more examples:

If your current company has no room for upward growth, say that you're looking for a job with more room for upward growth. If you don't like your coworkers, say you're hoping to find a team that's more collaborative. See the difference? You're saying the same thing without sounding negative.

Whatever you say you're looking for, **be prepared for them to ask why you can't get that in your current company.** Just answer by saying that you don't think there's an opportunity to get this, and you considered this before starting to look externally.

Simple and easy. That should end the line of questioning. **Answering technical questions- don't freak out**

After the basic questions, you'll get into the meat of the interview. The content and questions here will vary based on the job, but here's what you need to know about how to pass the job interview:

A good interviewer will test your limits. Especially if it's a position involving some type of technical knowledge (math, science, engineering, etc). The only way they can find your limits is if they ask something you don't know. So stay calm when you get this. Here's what to do:

Try to work your way through the question as much as you can. Your thought process is often more important than answering correctly, so tell them what you're thinking. Ask questions to clarify if needed.

Seeming genuine, thoughtful and honest can go a long way. It's more important than answering any 1 question correctly in most cases.

Ask your own questions toward the end

You should ask a lot of questions after the interviewer has finished their own questions. How are you going to decide if you want the job if you don't find out any info? The best job candidates are evaluating a company, not just trying to get a job in the first company that wants them. **Once a company realizes this, they'll treat you like a top notch candidate and try to sway you to join them.**

Here are [over 100 great questions you can ask the interviewer.](#)

If you meet with 4 people, you should ask questions to all of them. It's okay to repeat a question, but don't tell the last person, "so-and-so already answered all my questions." I've done this in the past and wasn't offered the job. Lesson learned.

Some of the best questions are opinion-based questions because you can ask the exact same question to as many people as you want. Example: "What's your favorite part about working here? What is the biggest challenge/difficulty you face here?"

Always act like you want the job

You have 1 goal in any interview: Convince them that you're the best candidate for the job and get invited to the next round.

You should be selling yourself in the interview, not deciding if the job is desirable.

You can digest the info and [make a decision once you get home](#). If you start using this approach you'll have a big advantage throughout the entire interview because you'll have one single thing to focus on. Other applicants will be juggling everything at once.

Always end the same way

After they've asked all of their questions and you've had a chance to ask yours, thank the interviewer and tell them you're excited about what you've heard so far and you're looking forward to hearing back from them.

Don't ask for feedback on the spot

I've seen people recommend that you ask for feedback or concerns at the end of the interview. Something like this: "Based on what we've discussed, is there any reason you wouldn't consider me for this job?" Horrible advice. Never ask this. Ever. Or anything like it.

First of all, they just finished interviewing you. Give them time to think. You're going to go home and decide whether you're interested, they need time to think too. Don't put them on the spot like this.

Also you're bringing the negatives to their attention. You're literally asking them if they can think of a reason that'd stop them from hiring you. Even if they do think of something, they won't tell you for fear of a lawsuit.

I like to say something like this instead: "If you need any more info from me or have any questions later, don't hesitate to contact me."

Conclusion

If you've followed these job interview tips, you're in great shape to pass your next interview and get the job offer.

Don't forget: Motivation, interest, and how you explain yourself and the reason you're interviewing are just as important as your actual resume/skillset. **I can't stress this enough in terms of important job interview tips to remember!**

Reading this article won't change your professional skills. But it can change something far more powerful- how you come across in the interview room.

You can beat out somebody with more experience and a more impressive resume because job interviewing is a separate skill that you've spent time mastering.

Next Chapter Coaching – Personalized Career Transition Support

As part of your transition support package, we're offering Next Chapter coaching, a short-term, personalized program designed to help you navigate what's next with clarity and confidence.

What's Included:

Two 1-Hour Coaching Conversations

Each confidential session is focused on your unique transition goals. These conversations are designed to help you:

- Identify and communicate your strengths, skills, and direction
- Reconnect with confidence and professional identity after change
- Explore new opportunities, roles, or career paths that fit your goals
- Build structure for your job search and networking efforts
- Prepare for interviews

Resume Review

Receive personalized feedback and recommendations to help your experience stand out – highlighting transferable strengths, experience, and professional value.

Format:

- Two 1-hour sessions
- Meets virtually via Zoom or in-person (HR Office, Carter Hall)

All sessions must be scheduled by December 23, 2025

Next Steps:

If you'd like to participate, please contact:

Amanda Crose – amanda.crose@unco.edu

Amanda Crose is a certified coach with over a decade of experience helping professionals clarify direction, build confidence, and navigate career transitions.

Bear Pantry Information

The [Bear Pantry](#) is available to assist in meeting your food-related needs through Thursday, December 18, when it will close for the holiday break. The Pantry offers guests seven food and essential non-food items each week at no cost. If your federal SNAP benefits have been disrupted during the government shutdown, you can request to receive up to 12 weekly items from the Pantry by completing [this form](#). You can find Bear Pantry hours [here](#). Guests who have not used the Pantry before will need to register at this link:

https://app.pantrysoft.com/login/bear_pantry.

On Tuesday, November 18, from 3 to 5 pm, the Bear Pantry will be giving out 60 free holiday turkeys, onions, potatoes, and food boxes to UNC community members in need. If this is something you would like, please be sure to [sign up](#) for a time slot.

The Weld Food Bank Mobile Food Pantry will be on campus on Tuesday, November 11 from 11:30 to 1 in C lot. You are welcome to attend the event and pick up free produce and other items being distributed. Please bring your own bags if possible.

All of the above programs are made possible through the generosity of both the Weld Food Bank and individual and corporate donors.