

## Atrium Health Summary of Benefits at Separation from Employment - Biweekly Paid Teammates

Benefit	Coverage Ends	Continued Coverage/ Distribution Options	What to Expect	Action Needed (Your Responsibility)
<b>RETIREMENT</b>				
401(k) Retirement Plan	Contributions stop with last regular paycheck	<ul style="list-style-type: none"> <li>May rollover to another qualified plan or IRA</li> <li>Request a distribution</li> <li>Leave in the plan until age 72</li> </ul>	Within 60 days of last regular paycheck, information regarding distribution options mailed from Empower Retirement Services	<p>Contact Empower Retirement to start distribution: <a href="https://atriumhealth.empower-retirement.com">https://atriumhealth.empower-retirement.com</a> or 866-247-0970. If rolling over, contact new plan administrator for rollover forms</p> <p><i>If you have an outstanding loan in the 401(k)-plan contact Empower Retirement to set up loan repayments via ACH.</i></p>
ADVANTAGE Retirement Account Plan	Contributions stop with last regular paycheck	<ul style="list-style-type: none"> <li>May rollover to another qualified plan or IRA</li> <li>Request a distribution</li> <li>Leave in the plan until age 72</li> </ul>	Within 60 days of last regular paycheck, information regarding distribution options mailed from Empower Retirement Services	Contact Empower Retirement to start distribution: <a href="https://atriumhealth.empower-retirement.com">https://atriumhealth.empower-retirement.com</a> or 866-247-0970. If rolling over, contact new plan administrator for rollover forms
<b>HEALTH &amp; WELLNESS</b>				
Medical Insurance/ Prescription Drug Plan	Ends at midnight on date of separation	Option to elect up to 18 months COBRA coverage for all covered persons	<p>Within 30 days of last day of coverage, information regarding how to continue coverage and cost mailed from MedCost</p> <p><i>Contact 800-318-2596 or <a href="http://www.healthcare.gov">www.healthcare.gov</a> for information on the Healthcare Marketplace insurance plans.</i></p>	Return completed COBRA election form to: MedCost Benefit Services Attn.: COBRA Department P.O. Box 24042 Winston-Salem, NC 27114 Phone: 844-864-1956
Dental Insurance	Ends at midnight on date of separation	Option to elect up to 18 months COBRA coverage for all covered persons	Within 30 days of last day of coverage, information regarding how to continue coverage and cost mailed from MedCost	Return completed COBRA election form to: MedCost Benefit Services Attn.: COBRA Department P.O. Box 24042 Winston-Salem, NC 27114 Phone: 844-864-1956
Vision Insurance	Ends at midnight on date of separation	Available through Community Eye Care	Upon request, information regarding how to continue coverage mailed	Contact Community Eye Care to enroll: <a href="http://www.CECVision.com">www.CECVision.com</a> or 888-254-4290
Health Savings Account (HSA)	Contributions stop with the last regular paycheck	Your account then becomes a retail account with Bank of America	You may continue to use this account for eligible expenses; some fees may apply	Contact Bank of America for balance information at <a href="http://www.bankofamerica.com/benefitslogin">www.bankofamerica.com/benefitslogin</a> or 866-731-4206

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Flexible Spending Accounts (FSA)	Ends at midnight on date of separation	Available via COBRA through current year-end	You may file claims up to 120 days after the separation date for any expenses that occurred before end of employment	Contact Bank of America for balance information at <a href="http://www.bankofamerica.com/benefitslogin">www.bankofamerica.com/benefitslogin</a> or 866-731-4206
LiveWell Incentive Account	Ends at midnight on date of separation	Unused funds will be forfeited	You may file claims up to 120 days after the separation date for any expenses that occurred before end of employment	Contact Bank of America for balance information at <a href="http://www.bankofamerica.com/benefitslogin">www.bankofamerica.com/benefitslogin</a> or 866-731-4206
<b>LIFE / LONG TERM DISABILITY INSURANCE</b>				
Group Life Insurance	Ends at midnight on date of separation	Policy can be converted to an individual plan	Forms will be mailed to you from MetLife to convert this policy	Return completed forms or contact MetLife with questions: 877-275-6387
Group Long Term Disability	Ends at midnight on date of separation	Can be converted to an individual policy	Contact MetLife to request forms to convert this policy	Return completed forms or contact MetLife with questions: 800-929-1492, prompt 5
<b>OTHER</b>				
Additional Benefits	Ends at midnight on date of separation	Options to continue coverage vary	Information regarding how to continue coverage mailed from benefit providers	Contact Benefits Service Center: 704-631-1500, option 1
PTO	Accrual ends at midnight on the last day of pay period following the separation date	N/A	<p>Eligible earned PTO hours are paid within one to two paychecks after date of separation. PTO payout is per policy according to the following: If separation date is</p> <ul style="list-style-type: none"> <li>▪ in the first 90 days of employment, teammate receives no earned PTO hours</li> <li>▪ after completion of the pay period in which the 90<sup>th</sup> day falls, up to the second year of service with Atrium Health, teammate receives 50% of earned PTO hours</li> <li>▪ any time after the second year of service with Atrium Health, teammate receives all earned PTO hours</li> </ul>	N/A

**For questions, contact the Benefits Service Center at 704-631-1500, option 1**