Atrium Health Summary of Benefits at Separation from Employment – Monthly Paid Teammates

Benefit	Continued Coverage	What to Expect	Action Needed (Your Responsibility)			
HEALTH & WELLNESS						
Medical Insurance/ Prescription Drug Plan CarolinaCARE	18 months COBRA coverage available for all covered persons	Information regarding continuing coverage, and cost, mailed from MedCost within 30 days of last day of coverage. You may continue prescription drug coverage while on COBRA including mail order (CarolinaCARE). Last day of coverage ends on the final day of employment. Alternatively, you may also contact www.healthcare.gov or 800-318-2596 for information on the Healthcare Marketplace insurance plans.	Return completed COBRA election form to: MedCost Benefit Services Attn.: COBRA Department P.O. Box 24042 Winston-Salem, NC 27114 Phone: 844-864-1956 Contact CarolinaCARE www.CarolinaCARERX.org or 866-697-6800			
Dental Insurance	18 months COBRA coverage available for all covered persons	Information regarding how to continue coverage, and cost, mailed from MedCost within 30 days of last day of coverage. Last day of coverage ends on the final day of employment.				
Vision Insurance	Available through Community Eye Care	Information regarding how to continue coverage mailed upon request	Contact Community Eye Care to enroll: cecvision.com/members/login or 888-254-4290			
Flexible Spending Accounts (FSA)	Available via COBRA through current year-end	You may file claims up to 120 days following your employment end date for expenses incurred through separation date	Contact Bank of America for balance information at myhealth.bankofamerica.com or 866-731-4206			
Healthcare Savings Account (HSA)	Your account is "portable"	Your account will be transitioned to a consumer retail account and a new debit card will be issued. You may continue to contribute if you are enrolled in a high deductible health plan.				
LIFE / LONG TERM DISABILITY INSURANCE						
MetLife Group Variable Universal Life	Individual policy is "portable"	Information regarding how to continue coverage mailed from MetLife	Return completed forms or contact MetLife with questions: 800-756-0124			
Group Long-Term Disability	May be eligible for conversion to an individual policy	Conversion packets available upon request. (Benefit not applicable to retiring teammates.)	Return completed forms or contact MetLife with questions: 800-929-1492; prompt 5			
Individual Long-Term Disability	Individual policy is "portable"	Information regarding how to continue coverage mailed from OneDigital Health	Return completed forms or contact OneDigital Health and Benefits with questions: 800-262-7701			
VOLUNTARY BENEFITS						
Voluntary Benefits	Options to continue coverage vary	Information regarding how to continue coverage mailed from benefit providers	Contact Benefit Service Center: 704-631-1500			

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For questions regarding any of the plans listed below contact: Empower Retirement

Phone: 866-247-0970

Benefit	Coverage Ends	Distribution Options					
RETIREMENT - QUALIFIED PLANS							
401(k) Retirement Savings Plan		May rollover to another qualified plan or IRA, request a distribution, or leave in the plan until age 72.	Information regarding distribution options mailed within 60 days of separation date. If a rollover, contact new plan administrator for rollover forms				
ADVANTAGE Retirement Account Plan	Contributions end with last regular paycheck						
CHSMG Plan							
Pension	Benefit accruals ended December 31, 2017		Information regarding vested benefit and distribution options mailed <i>upon request</i>				

RETIREMENT - NON-QUALIFIED PLANS						
Benefit	Payout	Tax Implications				
Retirement Restoration Plan	Lump sum payment of vested balance paid following the last regular paycheck	Taxed only on earnings since vesting at distribution				
PAYCHECK & Form W-2						
Document	What to Expect	Action Needed (Your Responsibility)				
Paycheck	Payment received on next pay date based on pay cycle. Direct Deposit will remain with what is on file. Corporate Payroll will mail a copy of the pay advice to the address on file.	Contact HR Service center at 704-631-1500 to reach Corporate Payroll.				
Form W-2	Completed annually and generally available after January 31st via ADP.	If you do not have your username and password from ADP, please, contact HR Service center at 704-631-1500 to reach Corporate Payroll. The payroll team will provide you a temporary username and password.				

Information: Contact HR Service Center Phone: 704-631-1500, option 1

This document is intended to answer questions around certain benefits. The plan documents will prevail in the event of any differences between this information, or any other summary or participant communications, relative to the Atrium Health benefits. Atrium Health has the right to amend, modify, terminate or discontinue any benefit plan.

