

# Your Benefits While on Leave

At Atrium Health, we care about your physical, financial and personal health of you and your family. We understand that taking a leave of absence (leave) is an important time and you may have questions about what to expect during this time. Please use this Guide to ensure you have the information you need to make important decisions and are informed about expectations while you are away from work.

## What to Expect While on a Leave Of Absence

You, our Teammate, and Atrium Health have shared responsibilities while you are on a leave of absence. Please carefully review the information listed below to ensure you understand what the roles and responsibilities are during your leave. Should you have any questions, please do not hesitate to reach out to HR Service Center at 704-631-1500.

## Prior to Your Leave Checklist

- Update contact information in Your HR Link, if needed
- Ensure you have submitted the required documents for your leave
- If eligible, apply for Short-Term Disability (STD) through MetLife as outlined on your leave approval letter
- Make arrangements to pay for benefits while on leave to ensure no disruption in coverage:
  - Determine payment amount for Core Benefits and Voluntary Life Insurances \* (paid bi-weekly or in advance to Atrium Health)
  - Critical Illness, Accident and Hospital Admission Plans will be collected during the leave period and or arrears will be collected upon return
  - \*\*\*All other Additional Benefits will move to direct bill and carriers will make contact within 45 days to provide instruction

## Important Information

<b>Your Pay While on Leave</b>	<ul style="list-style-type: none"><li>• Once you have been approved for Short Term Disability from MetLife, you will no longer receive pay from Atrium Health.</li><li>• You can expect to receive a check weekly from MetLife in the amount of 60% of your base salary.</li> <li>• PLEASE NOTE: Benefits deductions will not be deducted from your STD payment and will be your responsibility to pay directly to Atrium Health or Additional Benefits Carriers.</li></ul>
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<b>Benefits Continuation</b>	<ul style="list-style-type: none"> <li>You are responsible for paying for your benefits while you are on a Leave of Absence.</li> <li>*Core Benefits (Medical, Dental, Vision) and Voluntary Life Insurances (Supplemental Life, Spousal Life, Dependent Life, Spousal AD&amp;D and Dependent AD&amp;D) are paid to Atrium Health bi-weekly or in advance. <ul style="list-style-type: none"> <li>Critical Illness, Accident and Hospital Admission Plans will collect arrears during the leave and missed premiums will be collected upon return.</li> </ul> </li> <li>***Additional Benefits Carriers will contact you to set up Continuation of Coverage as direct bill (Legal, Identity Protection, Pet Insurance) within 45 days.</li> </ul>
<b>Core Benefits Payments</b>	<ul style="list-style-type: none"> <li>Teammates on Leave are expected to pay 100% of their core benefits premiums biweekly to Atrium Health and payment will be made on behalf of teammates to the Plan Administrators.</li> <li>HRLA will notify Benefits Administration of an approved leave and a statement will be provided with payment amounts to the teammate to personal email (if provided) or by mail.</li> <li>Payments may be made by debit card, credit card or check. For debit or credit card payments, call the HR Service Center at 704-631-1500. Payments may also be made by personal check and can be mailed to:  Atrium Health  Attention: Benefits Administration  4435 Golf Acres Drive, Suite 300,  Building P  Charlotte, NC 28208</li> <li>Two missed payments may result in loss of benefits and a COBRA packet will be sent within 4 weeks of end date.</li> </ul>
<b>Additional Benefits Payments and Contacts</b>	<ul style="list-style-type: none"> <li>Teammates on leave will be contacted by the Additional Benefits carriers to make payment while on leave in order to continue these coverages.</li> <li>Continuation of Coverage Letters should arrive within 45 days</li> <li>Teammates must set up payment with carriers or coverage will be dropped</li> <li>Additional benefits will remain on direct bill and payroll deductions will not start upon a return from leave</li> </ul>
<b>What Happens When You Return</b>	<ul style="list-style-type: none"> <li>Once Benefits Administration has been notified that you have returned from leave, your benefit deductions for Core benefits and Voluntary Life Insurances will begin payroll deduction.</li> <li>Direct Billing for Additional Benefits will continue as these benefits are individual plans between you and the Carrier. This process is administered by the Benefits Service Center and they can be reached at 704-631-0263.</li> <li>Any arrears that incurred while on Leave will be deducted from your first paycheck.</li> </ul>

<p><b>What Happens if You Don't Return</b></p>	<ul style="list-style-type: none"> <li>• Should you not return and ultimately employment is terminated, you will receive a COBRA packet in the mail within 4 weeks.</li> <li>• All Additional Benefits are individual policies and arrangements on continuing coverage or making any changes should be handled with the carriers directly.</li> </ul>
<p><b>How to Handle Open Enrollment</b></p>	<ul style="list-style-type: none"> <li>• During Open Enrollment, you can enroll in your Core Benefits (Medical, Dental Vision, Health Savings Account and applicable Spending Accounts)</li> <li>• You cannot enroll in Additional Benefits until your return from Leave. Once you return, you may enroll in your Additional Benefits within 31 days. For more information, visit the Additional Benefits page:  <a href="https://teammates.atriumhealth.org/2020-benefits-guide/health-plans/additional-benefits">https://teammates.atriumhealth.org/2020-benefits-guide/health-plans/additional-benefits</a>  When ready, <a href="#">click here to enroll</a> in Additional Benefits.</li> <li>• To view Open Enrollment materials and to enroll, go to <a href="https://teammates.atriumhealth.org/Benefits Guide">https://teammates.atriumhealth.org/Benefits Guide</a></li> </ul>
<p><b>Questions?</b></p>	<p>For questions about <b>Benefits</b>, contact the Benefits Service Center:</p> <ul style="list-style-type: none"> <li>• 704-631-1500</li> <li>• <a href="mailto:HRBenefitsOnline@AtriumHealth.org">HRBenefitsOnline@AtriumHealth.org</a></li> </ul> <p>For questions about <b>Leave of Absence</b>, contact the HR Service Center:</p> <ul style="list-style-type: none"> <li>• 704-631-1500</li> <li>• <a href="mailto:HRServiceCenter@AtriumHealth.org">HRServiceCenter@AtriumHealth.org</a></li> </ul>