

# Summary of Benefits at End of Employment – Bi-Weekly 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 70 ½</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 70 ½</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>
<b>HEALTH &amp; WELLNESS</b>				
Medical Insurance/ Prescription Drug Plan	Ends at midnight on the last day of pay period following the separation date	<ul style="list-style-type: none"> <li>• 18 months COBRA coverage available for all covered persons</li> </ul>	<p>Within 30 days of last day of coverage, information regarding how to continue coverage and cost mailed from MedCost.</p> <p>Contact 800-318-2596 or <a href="http://www.healthcare.gov">www.healthcare.gov</a> for information on the Healthcare Marketplace insurance plans.</p>	<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</p>
Dental Insurance	Ends at midnight on the last day of pay period following the separation date	<ul style="list-style-type: none"> <li>• 18 months COBRA coverage available for all covered persons</li> </ul>	<p>Within 30 days of last day of coverage, information regarding how to continue coverage and cost mailed from MedCost.</p>	<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</p>

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Vision Insurance	Ends at midnight on the last day of pay period following the separation date	<ul style="list-style-type: none"> <li>Available through CommunityEye Care</li> </ul>	Upon request, information regarding how to continue coverage mailed	Contact CommunityEye Care to enroll: <a href="http://CECVision.com">CECVision.com</a> or 888-254-4290
Health Savings Account (HSA)	Contributions stop with the last regular paycheck	<ul style="list-style-type: none"> <li>Your account then becomes a retail account with Bank of America</li> </ul>	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
Flexible Spending Accounts (FSA)	Ends at midnight on the last day of pay period following the separation date	<ul style="list-style-type: none"> <li>Available via COBRA through current year-end</li> </ul>	You may file claims up to 3 months after 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 day of separation	<ul style="list-style-type: none"> <li>Policy can be converted to an individual plan</li> </ul>	Forms will be mailed to you from MetLife to convert this policy	Return completed forms or contact MetLife with questions: 866-729-9201
Group Long Term Disability	Ends at midnight on day of separation	<ul style="list-style-type: none"> <li>Can be converted to an individual policy</li> </ul>	Forms will be mailed to you from MetLife to convert this policy	Return completed forms or contact MetLife with questions: 866-729-9201
<b>OTHER</b>				
Additional Benefits	Ends at midnight on day of separation	<ul style="list-style-type: none"> <li>Options to continue coverage vary</li> </ul>	Information regarding how to continue coverage mailed from benefit providers	Contact Benefits Service Center: 704-631-0263
PTO	Accrual ends at midnight on the Saturday after separation date	<ul style="list-style-type: none"> <li>N/A</li> </ul>	Eligible earned PTO hours are paid within one to two paychecks after day of separation	N/A