

Summary of Benefits at End of Employment – Bi-weekly Paid Teammates

Benefit	Coverage Ends	Continued Coverage/ Distribution Options	What to Expect	Action Needed (Your Responsibility)
RETIREMENT				
401(k) Retirement Plan	Contributions stop with last regular paycheck	<ul style="list-style-type: none"> ▪ May rollover to another qualified plan or IRA ▪ Request a distribution ▪ Leave in the plan until age 72 	Within 60 days of last regular paycheck, information regarding distribution options mailed from Empower Retirement Services	Contact Empower Retirement to start distribution: https://atriumhealth.empower-retirement.com or 866-247-0970. If rolling over, contact new plan administrator for rollover forms <i>If you have an outstanding loan in the 401(k)-plan contact Empower Retirement to set up loan repayments via ACH.</i>
ADVANTAGE Retirement Account Plan	Contributions stop with last regular paycheck		Within 60 days of last regular paycheck, information regarding distribution options mailed from Empower Retirement Services	Contact Empower Retirement to start distribution: https://atriumhealth.empower-retirement.com or 866-247-0970. If rolling over, contact new plan administrator for rollover forms
Pension	Benefit accruals ended December 31, 2017		Information regarding vested benefit and distribution options mailed <i>upon request</i>	Contact Empower Retirement at 866-247-0970
HEALTH & WELLNESS				
Medical Insurance/ Prescription Drug Plan CarolinaCARE	Ends at midnight on the last day of pay period following the separation date	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 is mailed from MedCost. You may continue prescription drug coverage while on COBRA including mail order (CarolinaCARE) <i>Alternatively, contact 800-318-2596 or www.healthcare.gov for information on the Healthcare Marketplace insurance plans.</i>	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 the last day of pay period following the separation date	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 is 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 the last day of pay period following the separation date	Available through Community Eye Care	Upon request, information regarding how to continue coverage is mailed	Contact Community Eye Care to enroll: CECVision.com or 888-254-4290

Benefits Service Center | Phone: 704-631-1500, option 1

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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 www.bankofamerica.com/benefitslogin or 866-731-4206
Flexible Spending Accounts (FSA)	Ends at midnight on the last day of pay period following the separation date	Available via COBRA through current year-end	You may file claims up to 90 days after separation date for any expenses that occurred before end of employment	Contact Bank of America for balance information at www.bankofamerica.com/benefitslogin or 866-731-4206
LiveWell Incentive Account	Ends at midnight on the last day of pay period following the separation date	Unused funds will be forfeited	You may file claims up to 90 days after the end of the plan year for expenses incurred January 1 – December 31 st of the plan year.	Contact Bank of America for balance information at www.bankofamerica.com/benefitslogin or 866-731-4206
LIFE / LONG TERM DISABILITY INSURANCE				
Group Life Insurance	Ends at midnight on day of separation	Policy can be converted to an individual plan	Please contact MetLife for conversion inquiries and to request forms.	Return completed forms or contact MetLife with questions: 877-275-6387
Group Long Term Disability	Ends at midnight on day of separation	Policy can be converted to an individual policy	Please contact MetLife for conversion inquiries and to request forms.	Return completed forms or contact MetLife with questions: 800-929-1492, prompt 5
OTHER				
Additional Benefits	Ends at midnight on day of separation	Options to continue coverage vary	Information regarding how to continue coverage is 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	Eligible earned PTO hours are paid per PTO Policy within one to two paychecks after day of separation	N/A

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