



## Guide to Leaving Prisma Health

As your employment at Prisma Health ends, it is a good idea to review all your benefits options. Please read this information and take steps to prepare.

### **What You Are Eligible For**

Please review the information below for benefits options and important phone numbers.

### **PTO Payout**

PTO accrual will be determined by your status during the previous pay period. Unused accrued PTO at the time of retirement or employment termination will be paid the pay period following your termination date. PTO is paid out at 100% of your base rate if you have been employed for at least 90 days. If Team Member is reinstated after their PTO termination pay has processed, the Team Member will start with a balance of zero but will accrue based on years of service.

### **Benefits Continuation**

You are eligible to continue any current medical, dental and/or vision benefit through COBRA (Consolidated Omnibus Budget Reconciliation Act). You may also be eligible to convert and/or port some or all of your Standard Insurance Company Group Life Insurance. See the Group Life and Accident Death & Dismemberment (AD&D) Insurance section below for more details. Any other voluntary benefits that you may have may be continued through direct billing.

### **How the Benefit Process Works**

Your current insurance will continue until the end of the pay period in which you terminate employment or retire.

Your leader will process employment termination or retirement in the system. Approximately 7-10 business days after your current insurance coverage ends, you will receive a COBRA packet in the mail from the COBRA administrator which is WEX. You have 60 days from the date your coverage with Prisma Health ends to add COBRA coverage. COBRA for medical, dental and/or vision coverage will last for only 18 months from the date of your termination.

Once you have made your selections, you will mail your premium payment and paperwork back to WEX. Your coverage will start the day it ended with Prisma Health, with **NO lapse in coverage**. Any prescriptions or costs incurred from the time your coverage ended until it is reinstated can be filed toward your insurance.

Please see the chart below for 2024 monthly COBRA premiums:

### **Medical Plans – Monthly Premiums**

	<b>Choice HDHP</b>	<b>Choice HDHP Out Office Area</b>	<b>Select EPO</b>	<b>Select EPO Out of Area</b>
Team Member Only	\$686.90	\$686.90	\$767.03	\$767.03
Team Member/Child(ren)	\$1,373.78	\$1,373.78	\$1,534.06	\$1,534.06
Team Member/Spouse	\$1,511.16	\$1,511.16	\$1,687.48	\$1,687.48



Team Member/Family	\$2,060.68	\$2,060.68	\$2,301.08	\$2,301.08
--------------------	------------	------------	------------	------------

#### **Dental Plans – Monthly Premiums**

	<b>Low Plan</b>	<b>High Plan</b>
Team Member Only	\$27.73	\$43.86
Team Member/Child(ren)	\$58.25	\$92.09
Team Member/Spouse	\$49.92	\$78.93
Team Member/Family	\$85.98	\$135.95

#### **Vision Plans – Monthly Premiums**

	<b>Base Plan</b>	<b>Premier Plan</b>
Team Member Only	\$9.29	\$15.33
Team Member/Child(ren)	\$14.87	\$26.02
Team Member/Spouse	\$14.70	\$25.70
Team Member/Family	\$24.18	\$42.38

#### **Group Term and Basic Accidental Death & Dismemberment (AD&D) Insurance**

If enrolled, coverage under the group plan ends on the date you retire or terminate employment. Life insurance coverage only, including dependent life, may be converted to an individual policy without submitting evidence of insurability. You may also be eligible to buy portable group life and AD&D insurance coverage for yourself and your dependents without submitting evidence of insurability. Your application and appropriate premium payment must be made to the insurance carrier within 60 days of loss of coverage. For more information and to request an application, contact The Standard at 800-378-4668 or by email at [CBT@standard.com](mailto:CBT@standard.com).

**Voluntary Accidental Death & Dismemberment Insurance** If enrolled and premiums are paid current, coverage terminates at the end of the pay period in which you retire or terminate employment. This coverage may not be converted.

**Term Life Insurance** If enrolled and premiums are paid current, coverage ends at the end of the pay period in which you retire or terminate employment. Contact The Standard at 800-378-4668 ext. 6785 to set up continuation and direct billing. You have 31 days from the loss of coverage to contact The Standard to begin the conversion process.

**Flexible Spending Accounts** If enrolled, coverage ends at the end of the pay period in which you retire or terminate employment. If you contribute to a Dependent Care Flexible Spending Account claims may be filed for expenses incurred through March 15 of the following plan year up to the account balance. If you contribute to a Healthcare Flexible Spending Account, claims may be filed for expenses incurred through the end of the pay period in which you retire or terminate employment. Continuation of the medical reimbursement account on an after-tax basis will be offered under COBRA.

**Health Savings Accounts** If you currently have an HSA, this is considered an individual account. You may continue using any account balance you have. Please contact WEX at (866) 451-3399.

#### **Other Health Insurance or Medicare Coverage**



We have partnered with Lourie Life & Health, a South Carolina based insurance agency that specializes in Medicare and Health Insurance. They are happy to assist you in reviewing your Medicare or Health Plan options. You can reach them at 803-256-2067 or 864-551-2300.

**UNUM Critical Illness, Whole Life, Hospital Indemnity and/or Accident Insurance** If enrolled and premiums are paid current, coverage terminates at the end of the pay period in which you retire or terminate employment. Please contact UNUM at 866-220-8460 for coverage continuation options.

**Legal Services** If enrolled and premiums are paid current, coverage terminates at the end of the pay period in which you retire or terminate employment. Please contact MetLife Legal at 800-821-6400 for coverage continuation options.

**Identity Theft Protection** If enrolled and premiums are paid current, coverage terminates at the end of the pay period in which you retire or terminate employment. Please contact Allstate Privacy Armor at 800-789-2720 for coverage continuation options.

**Short-Term and Long-Term Disability** If covered, coverage ends the last day of employment.

**MASA – Air and Ground Ambulance Membership**

If covered, coverage terminates at the end of the pay period in which you retire or terminate employment. Only the Platinum Membership may be continued on direct bill. To obtain forms to continue coverage on direct bill, please contact MASA Customer Service at 800-643-9023.

**Retirement Savings Plan - Empower**

If you have contributed to a Empower retirement account AND you are age 59½ or older, you can start accessing your 403(b)/401(a)/457(b) retirement funds. If you choose to wait, those funds can remain in your account, or you can roll them over into another qualified retirement fund. Empower will be notified of your termination date after your leader adds your termination or retirement date to the system.

If currently participating or you have funds invested through the Retirement Savings Plan, new contributions to the plan will end when employment with Prisma Health ends.

Please note, if you held accounts with Fidelity, the prior Midlands record-keeper, all accounts have now been transferred to Empower.

If you have questions concerning your retirement savings plan account(s) you may consult a Empower Representative - Veronica Pinckney (864) 923-2720, Riku Oinonen (864) 520-3886, or Clay Thompson (803) 230-0998). You may also contact Empower Customer Services directly at (877) 778-2100.

If you need additional information, please contact People Portal at 833-775-7678 or email [AskHR@prismahealth.org](mailto:AskHR@prismahealth.org).

**Wellness Rewards Redemption**



Team members have until the Thursday following their separate date to redeem their points within the Wellness portal.

### **Workday Access**

If you need to access Workday, please contact People Portal at 833-775-7678 or email [AskHR@prismahealth.org](mailto:AskHR@prismahealth.org) to request a link and temporary password.

### **Resources**

If you need additional information, please contact People Portal at 833-775-7678 or email [AskHR@prismahealth.org](mailto:AskHR@prismahealth.org).

Benefits Website: [www.BenefitsForMyWorld.com](http://www.BenefitsForMyWorld.com)

### **Important Contact Numbers**

AskHR – 833-775-7678

Aetna (Health Plan) – 833-860-0395

Delta Dental (Dental Plan) – 800-335-8266

VSP (Vision Plan) – 800-877-7195

WEX (COBRA) – 866-451-3399

WEX (Flexible Spending Accounts) – 866-451-3399

WEX (Health Savings Account) – 866-451-3399

Unum (Critical Illness, Accident, Hospital Indemnity, Whole Life) – 800-635-5597

The Standard (Term Life) – 800-378-4668

MetLife Legal (Legal Services) – 800-821-6400

AllState (Identity Theft Protection) – 800-789-2720

MASA Air and Ground Ambulance Transport – 502-819-4177

Purchasing Power – 888-923-6236

Farmers Auto & Home – 800-438-6388

CHUBB (Lifetime Benefit Term with Long-Term Care) – 877-618-9808

Lourie Life and Health – 803-256-2067 or 864-551-2300

***If there is a conflict between the wording of this Notice and that of the full text of the plans and policies, the wording of the full text and policies will govern.***