



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 the proper steps to prepare.

How the Benefit Process Works

Your current benefit elections will continue until the end of the pay period in which you terminate employment or retire. Your leader will process employment termination or retirement within Workday. A file is sent to our COBRA vendor as soon as administratively possible, typically within 7-10 business days after your current insurance coverage ends. You will receive a COBRA packet in the mail from **WEX**, our COBRA administrative services provider. The COBRA packet will provide all necessary information for electing and paying for COBRA coverage.

Please see the following chart for 2025 monthly COBRA premiums:

Medical Plans – Monthly Premiums

	Choice HDHP	Select EPO
Team Member Only	\$755.35	\$843.46
Team Member/Child(ren)	\$1,510.67	\$1,686.93
Team Member/Spouse	\$1,661.75	\$1,855.63
Team Member/Family	\$2,266.03	\$2,530.39

Dental Plans – Monthly Premiums

	Low Plan	High Plan
Team Member Only	\$27.73	\$45.37
Team Member/Child(ren)	\$58.25	\$95.28
Team Member/Spouse	\$49.92	\$81.66
Team Member/Family	\$85.98	\$140.65

Vision Plans – Monthly Premiums

	Base Plan	Premier Plan
Team Member Only	\$9.59	\$16.30
Team Member/Child(ren)	\$15.34	\$27.66
Team Member/Spouse	\$15.17	\$27.32
Team Member/Family	\$24.95	\$45.06

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 a 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. *(Please note that if you are on a DTO plan, there are no hours to pay out)*



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

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 Securian at (833) 365-0326 or visit www.lifebenefits.com/continue to print the continuation of coverage forms.

Flexible Spending Accounts

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 (FSA) or Limited Purpose 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 and is yours. 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.

Other Voluntary Benefits:

You may be able to continue the following benefits upon leaving Prisma Health:

- UNUM Critical Illness, Whole Life, Hospital Indemnity and/or Accident Insurance
- Legal Services
- Identity Theft Protection
- MASA – Air and Ground Ambulance Platinum Membership

You will need to reach out directly to the vendor to discuss continuation of coverage.

Short-Term and Long-Term Disability

If covered, coverage ends the last day of employment.

Retirement Savings Plan - Empower

If you have contributed to an 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.

If you have questions concerning your retirement savings plan account(s) you may consult a Empower Representative:

- Riku Oinonen: 864-520-3886
- Clay Thompson: 803-230-0998
- Josie Stewart: 864-420-0614
- Justin Green: 854-253-0248
- Shara Gleason 412-439-3283

You may also contact Empower Customer Services directly at: 1-833-961-5287.

Wellness Rewards Redemption

Team members have until their final day of employment to redeem their points within the Wellness portal. If you need assistance, email prismahealthwellness@navigatewell.com or call 877-813-5909.

Resources

The Prisma Health Benefits website is www.BenefitsForMyWorld.com. You can find detailed information regarding all these benefits on this site. If you need additional information, including access to Workday, please contact AskHR at 833-775-7678 or email AskHR@prismahealth.org.

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

Aflac (Disability): 833-853-1998

Securian (Life Insurance): 833-365-0326

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.