

EMORY HEALTHCARE

IMPORTANT! BENEFITS INFORMATION FOR EMPLOYEES ON LEAVE OF ABSENCE

This summary provides information on how to keep your benefits while on PAID or UNPAID leave of absence. For any benefit continuation, **you are responsible for timely election and payment of premiums.** For Benefits while out on active military leave, please refer to the military policy found on the intranet under "Leave & Accommodation". If you have any questions, please contact the Emory Benefits Center at (404) 686-7100 option 3

OVERVIEW

I. Paid Leave Status

II. Unpaid Leave Status – Benefit Continuation and Payment Policy

III. Life Insurance Continuation Options based on FMLA medical leave and Non-FMLA medical Leave

I. WHILE ON A PAID LEAVE STATUS

- Most benefits continue through payroll deductions.
 - Short-Term, Company paid Long Term Disability and Supplemental Long Term Disability will continue for up to sixteen (16) weeks from the date of your leave if you are out due to a non-qualified family medical leave and up to six (6) months from the date of your leave if you are out due to a qualified family medical leave.
 - Basic and Supplemental Life and Accidental Death and Dismemberment for you and your eligible dependent(s) will continue for up sixteen (16) weeks from the date of your leave if you are out due to a non-qualified family medical leave and up to twenty-eight (28) weeks from the date of your leave, if you are out due to a qualified FMLA approved medical leave. **Please review the life insurance continuation options in section III of this document for action you need to take if you want to continue your life insurance should your employment terminate.**
 - PTO and Extended Illness Leave continue as appropriate for the type of leave.
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HEALTH, PRESCRIPTION DRUGS (RX), DENTAL AND VISION COVERAGE & OTHER BENEFITS

You may continue your current coverage by paying the regular active employee contribution(s) each pay period.

Note for both Paid and Unpaid Leave: If you have been receiving Social Security Disability benefits (SSDI) for 24 months you will be eligible for Medicare. When you are eligible for Medicare, please enroll in Part B as Emory Healthcare's health plan will assume your enrollment and pay claims based on Medicare as primary payer and Emory as secondary payer. Please do not neglect to make this important election for Medicare.



II. WHILE ON UNPAID LEAVE STATUS

You will be **required to pay your monthly premium payments to maintain your benefits** while on unpaid leave. You will receive a notification from McGriff, Emory's billing administrator, to your home address. You may pay your monthly premium payments by check, money order or ACH. If you do not receive this notice within 30 days or have question, please call McGriff at (678) 367-3107. Any premiums not paid prior to returning to work is subject to the earliest of cancellation or charged in full upon returning to active employment.

HEALTH, PRESCRIPTION DRUGS (RX), DENTAL AND VISION COVERAGE & OTHER BENEFITS

You may continue your current coverage by paying the regular active employee contribution(s) each month. The payments made while on unpaid leave will not reduce your taxable income. You also have the option to cancel coverage and re-enroll within 31 days after you return to work in an eligible status. To request cancellation of coverage you may notify McGriff or contact the Emory Benefits Center. For any other coverages or if you are past 31 days, you may enroll during the next annual benefits election period normally held during October. If coverage is canceled, any expenses incurred after coverage is canceled, will not be eligible for payment from Aetna, Kaiser Permanente, Caremark/CVS or EyeMed.

HEALTH AND DEPENDENT DAY CARE SPENDING ACCOUNT: While on leave you may choose to continue or stop your contributions to your health flexible spending account. However, once on unpaid leave of absence, the **dependent care flexible spending account will be canceled**. You can re-enroll upon your return to work, if in an eligible status, by contacting the Emory Benefits Center and completing a benefits enrollment form within 31 days from the date of your return.

If you choose to continue your Health Care Spending Account contributions, while on unpaid leave, your payments will be on an after-tax basis. This allows you to continue to submit expenses incurred while you are on leave. You may elect to stop making contributions by contacting the Emory Benefits Center. If you stop making contributions, you cannot file claims for any expenses incurred while you were not contributing. You can re-enroll upon your return to work, if in an eligible status, by contacting the Emory Benefits Center and completing a benefits enrollment form within 31 days.

Payroll deductions will resume with your first paycheck if you return within the same calendar year. If you return after year-end, you may re-enroll within 31 days of return to work in an eligible status.

403(B) RETIREMENT PLAN: Any contributions that you or EHC is making to the 403(b) plan will stop while you are on unpaid leave of absence. Retirement and Pension plan accounts will remain open. Upon return to active employment, 403(B) contributions will resume automatically. While out on leave you will not be eligible to obtain a loan with your 403(B) vendor. Contact your vendor for other possible alternatives. EMORY HEALTHCARE PENSION PLAN was frozen effective 12- 31-11. Freezing the Defined Benefit Pension Plan means employees stop earning additional benefits in the plan.

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SHORT TERM DISABILITY INSURANCE (STD): Employees enrolled in STD must call Unum Insurance at 1-888-673-9940 to file a claim. While on a leave of absence, coverage may be maintained by continuing to pay your contribution for up to 16 weeks if on a non-qualified FMLA medical leave or up to 6 months if on a qualified FMLA medical leave.

If your STD coverage was terminated based on the plan rules, you can re-enroll and complete the enrollment form, within 31 days of returning to work in an eligible status, for coverage to be reinstated. Contact the Emory Benefits Center for an enrollment form.

If you decline or voluntarily cancel coverage, and are reapplying, you can elect coverage only during the next annual enrollment period normally held during October. Preexisting condition limitations will apply.

LONG TERM DISABILITY INSURANCE (LTD): Employees enrolled in LTD must call **Unum Insurance** at 1 (888) 673-9940 to file a claim. While on a leave of absence, EHC will continue your LTD up to 16 weeks from the date your leave began, if on a non-qualified FMLA approved medical leave and coverage for 6 months from the date your leave began, if on a qualified FMLA approved medical leave. Once your leave ends, your LTD will be terminated. Coverage will be reinstated upon your return.

SUPPLEMENTAL LONG-TERM DISABILITY INSURANCE: While you are on a leave of absence, premiums must continue to be paid, and if paid, coverage will continue for up to 16 weeks from the date your leave began, if on a non-qualified FMLA approved medical leave, or up to 6 months from the date your leave began, if on a qualified FMLA approved medical leave. If coverage is cancelled, you may enroll during the next annual benefits election period normally held during October. You may be requested to provide evidence of insurability to obtain coverage. However, the insurance company reserves the right to deny coverage. Preexisting condition limitations will apply.

DIRECT BILLED BENEFITS: If you are enrolled in any of the following plans, please contact the vendors to make payments while on unpaid leave of absence. Upon return to work, contact the vendors within 31 days of your return, to resume payroll deductions.

AFLAC (877) 384-3344 (Individual)/ 800-433-3039 (Group Plan)	529 College Savings Plan (877) 424 - 4377
MetPay – (800) 438-6381	Long Term Care –800-227-4165
InfoArmor - 800-789-2720	Nationwide Pet Insurance (800) 738-7874
Hyatt Legal –800-438-6388	

PTO AND EXTENDED ILLNESS LEAVE: Leave of Absence due to an employee’s own illness requires the first hours of absence (equal to the standard work week; 40, 36, 24, etc. hours per week) to be paid from accrued PTO and/or unpaid. After the initial work week hours and after providing medical notes to cover the dates of absence, the accrued extended illness leave is available for use. (Inpatient admission or authorized workers’ compensation absence may waive required use of PTO for initial work week hours). If you exhaust your extended illness leave, continued absence will be paid from your PTO leave balance until exhausted, in accordance with EHC policies.

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III. BASIC & SUPPLEMENTAL LIFE, ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) CONTINUATION

Important Life Insurance Policy Information – The Standard: policy #647272 / 800-756-8118

Emory Healthcare will continue paying for your company-paid Basic Term Life Insurance up to 16 weeks for a non-qualified FMLA leave from the date your leave began or up to 28 weeks for a qualified FMLA medical leave. After 16 or 28 weeks, your company-paid Basic Term Life Insurance coverage will be terminated.

- You can continue to pay premiums for Supplemental Term Life and AD&D for up to 16 weeks for a non-qualified FMLA leave or up to 28 weeks for a qualified FMLA medical leave for you and your eligible dependent(s) from the date of which your medical leave began. After 16 or 28 weeks, your Supplemental Term Life and AD&D coverage will be terminated.
- If you cancel your supplemental life insurance, or it is cancelled due to non-payment, you will be required to submit evidence of insurability to The Standard Life insurance company within 31 days of your return to work if you want to keep your previous level of coverage. Or you may wait until the next annual benefits election period normally held during October to start over (evidence of insurability will also be required at that time). The Standard Life insurance company reserves the right to deny coverage.
- If you cancel your AD&D coverage: You may re-enroll yourself and eligible dependents any time after returning to work by contacting the Emory Benefits Center. Coverage is effective the first of the following month.

Waiver of Life Insurance Premiums – continuation of coverage in the event your employment terminates:

- If you become Totally Disabled at age 59 or under, you may be eligible to apply to the Standard life insurance company for the Waiver of Premium benefit for any Basic Life and Supplemental Life policies for which you are enrolled. This includes the cost of spouse and/or dependents life insurance coverage as well. If approved, these life policies that you are enrolled in may be continued without payment of premiums while you are Totally Disabled up to age 70, subject to the terms of the group policy. This does not include AD&D. **This is the only notice you will receive outlining the action you should take to apply for the waiver of life insurance premium in the event your coverage terminates.**
- **NOTICE:** You must apply for Waiver of Life Insurance Premium and submit to the Standard before your 16 or 28-week (depending on FMLA medical status) coverage period ends. Please visit <https://www.standard.com/eforms/1284.pdf> for the claims packet.

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Group Conversion – if you do not qualify for Waiver of Premium:

- If you don't qualify for the Waiver of Premium benefit or become totally disabled at age 60 or older, you can convert your Basic Life and Supplemental Life policies, covering yourself, spouse and/or eligible dependents to an individual policy, without evidence of insurability. You will need to apply to The Standard insurance company within 45 days of the end of the 16 or 28-week period after your life insurance coverage ends or is reduced under the policy. Please visit https://www.standard.com/eforms/9563_647272.pdf for the application.

Contact the Standard at 800-378-4668 for information. Premiums for the new policy are based on yours or your insured dependents age on the date of conversion. To request a paper packet, call the Emory Benefits Center.

Portability Conversion Option

You may port your life insurance to another group term insurance policy without submitting evidence of insurability if your coverage ends due to termination and you are not totally disabled, under age 70 and have been continuously insured under Emory Healthcare's life insurance plan for at least 12 months. Contact the Standard for more detailed information, requirements and action items that you need to take within 45 days after the date your employment ends. Please visit http://www.standard.com/eforms/8199_647272pkt.pdf for the application. Contact the Standard at 800-378-4468 for information.

DISCLAIMER: Emory Healthcare reserves the right to terminate or amend its plans and leave policies in whole or in part at any time, including the right to terminate or modify coverage, and the cost of coverage, for any group of employees, whether active, on leave or retired, and/or dependents at any time, even during a leave or after retirement. The welfare plans do not provide vested