This document helps you understand what happens to your benefits when you terminate employment at Stanford Health Care (SHC), and how to arrange to continue or port/convert your coverage if needed.

**HEALTH CARE BENEFITS**

WHEN DO HEALTH CARE BENEFITS STOP?

Your Medical/Vision and Dental coverages stop at the end of the month you terminate employment.

For example, if date of termination is June 15, benefits continue until June 30.

COBRA – CONTINUATION OF COVERAGE

AM I ELIGIBLE TO CONTINUE HEALTH CARE COVERAGE?

Yes. If you are enrolled in medical/vision and dental plans at the time you terminate employment, the Consolidated Omnibus Budget Reconciliation Act of 1986 (COBRA) allows you and your covered dependents to continue coverage for up to 18 months following termination.

You also have the option to continue Employee Assistance Program (EAP) coverage and a Health Care Flexible Spending Account.

If enrolled in the Aetna Choice POS II Plan, medical coverage includes prescription drugs through CVS/caremark, mental health/substance abuse benefits through Optum, and vision coverage through VSP.

If enrolled in the Kaiser Permanente HMO Plan, medical coverage includes prescription drugs and mental health/substance abuse benefits through Kaiser, and vision coverage through VSP.

HOW CAN I FIND OUT ABOUT COBRA?

VitaCOBRA (COBRA Administrator) will mail you a COBRA Packet, including an Election Form, within a couple of weeks from date of termination. The Packet will contain information on how COBRA works and what necessary action to take.

You have to elect COBRA within 60 days of the later of (a) the date coverage is lost, or (b) the date the Election Notice was provided. COBRA begins retroactive to the date of loss of health care benefits with SHC.

For more information, call VitaCOBRA at 650.810.1480 or 844.231.5331, or email at COBRA@vitamail.com.
Note: To ensure you receive your COBRA packet in a timely manner, make sure your current mailing address is correct at SHC. If you need to update your address after termination, call VitaCOBRA at 650.810.1480 or 844.231.5331 and also update it with SHC HR at 650.723.4748.

WILL SHC CONTRIBUTE TOWARD THE COST OF COBRA?

No. In general, you will pay 100% of the full cost of the COBRA coverage plus the 2% administration fee. The COBRA Rate Sheet will be included in the COBRA Packet.

DO I HAVE COVERAGE OPTIONS OTHER THAN COBRA?

Yes, you may able to obtain coverage through Covered California or another state’s public exchange, if applicable.

FLEXIBLE SPENDING ACCOUNT (FSA) & HEALTH INCENTIVE ACCOUNT (HIA)

WHEN DOES HEALTH CARE FSA STOP?

Your Health Care FSA contributions stop when your pay stops upon termination of employment.

You may incur IRS-qualified health care expenses up to date of termination and must submit claims for reimbursement to HealthEquity no later than 90 days from date of termination.

For example, if date of termination is June 15, you must submit IRS-qualified claims incurred through June 15 to HealthEquity no later than September 13.

WHAT HAPPENS TO UNUSED HEALTH CARE FSA FUNDS?

Health Care FSA funds not used for claims incurred prior to date of termination will be forfeited.

CAN I CONTINUE MY HEALTH CARE FSA?

Yes. You can continue participation through the end of the current plan year by making direct, after-tax payments.

If you elect to continue Health Care FSA through COBRA, IRS-qualified health care claims incurred while you are continuing your coverage under COBRA are eligible for reimbursement.

If you do not elect to extend Health Care FSA through COBRA, only IRS-qualified claims incurred prior to SHC date of termination are eligible for reimbursement.

CAN I CONTINUE MY DEPENDENT DAYCARE FSA?

Your Dependent Daycare FSA contributions stop when your pay stops upon employment termination. You may not continue contributions beyond date of termination.

You may incur IRS-qualified dependent care expenses up to date of termination and must submit claims for reimbursement – up to your account balance – to HealthEquity no later than March 15 of the following year.
For example, if date of termination is June 15, you must submit IRS-qualified claims incurred through June 15 to HealthEquity no later than March 15 of the following year.

**WHAT HAPPENS TO MY HEALTH INCENTIVE ACCOUNT (HIA)?**

You may use HIA funds to pay for IRS-qualified health care expenses incurred before date of termination and must submit claims for reimbursement to HealthEquity no later than 90 days from date of termination.

For example, if date of termination is June 15, you must submit IRS-qualified claims incurred through June 15 to HealthEquity no later than September 13.

**WHAT HAPPENS TO UNUSED HIA FUNDS?**

HIA funds not used for claims incurred prior to date of termination will be forfeited.

**WHAT HAPPENS TO EARNED WELLNESS INCENTIVE FUNDS AFTER TERMINATION?**

You must be an Active Employee at the time wellness funds are deposited into the HIA with HealthEquity or funds will be forfeited.

**WHOM DO I CONTACT FOR FSA/HIA BALANCE AND SUBMITTING CLAIMS FOR REIMBURSEMENT?**

FSA and HIA are administered by HealthEquity. For information on your account or claims reimbursement, call HealthEquity at 877.395.6548 or go online at [http://www.healthequity.com/ed/shclpch/](http://www.healthequity.com/ed/shclpch/).

**LIFE AND AD&D INSURANCE**

**WHEN DOES LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE END?**

Life and AD&D insurance plans end on the last day of the month of date of termination.

For example, if date of termination is June 15, Life and AD&D insurance benefits end on June 30.

**CAN I CONTINUE LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) INSURANCE?**

When your Group Life Insurance ends, you have the option to convert the group life policy to an individual whole life policy or port it to a term life policy, without submitting Evidence of Insurability (EOI).

There is no option to continue AD&D coverage.
You will receive a Life Insurance Port and Convert Package from Liberty Mutual, Inc. (LMI) within a couple of weeks from date of termination. Eligibility to continue coverage is subject to the terms of the policy in place at the time of termination of employment.

<table>
<thead>
<tr>
<th>Plan Name</th>
<th>Offer Conversion?</th>
<th>Offer Portability?</th>
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<tbody>
<tr>
<td>Employee Basic Life Insurance</td>
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<tr>
<td>Employee Optional Life Insurance</td>
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<td>Yes</td>
</tr>
<tr>
<td>Dependent Spouse Optional Life Insurance</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td>Dependent Child Life Optional Life Insurance</td>
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<td>No</td>
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<tr>
<td>Employee Optional AD&amp;D Insurance</td>
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<td>No</td>
</tr>
<tr>
<td>Dependent Optional AD&amp;D Insurance</td>
<td>No</td>
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</tr>
</tbody>
</table>

Note: You must submit your completed application with your first month premium within 31 days from the date coverage ends; otherwise, you will not be eligible to port or convert your coverage.

For more information on conversion, call LMI at 888.287.8494 Option 4. For more information on portability, call General Re Life Corporation Service Center at 888.768.2688. On the call, identify yourself as an employee terminating employment with SHC and provide date of termination.

LONG TERM DISABILITY

CAN I CONTINUE LONG TERM DISABILITY?

Long Term Disability (LTD) is provided by the Graduate Medical Education (GME) Office through The Guardian administered by George Advisors. For LTD coverage continuation options, contact Anthony George at 650.355.4247 or ageorge@pacificadvisors.com.

VOLUNTARY BENEFITS

CAN I CONTINUE MY LEGAL PLAN?

Yes, you can convert to an individual policy within 30 days of your date of termination by calling Hyatt Legal at 800.821.6400. When converting to an individual policy, Hyatt Legal requires a 30-month commitment paid in advance.

CAN I CONTINUE OTHER VOLUNTARY BENEFITS ELECTED WITH MERCER?

Yes, you may have the option to continue coverage. Although payroll deduction will no longer be available, you can opt for other payment methods. For additional information, contact Mercer directly at 800.689.9314.

RETIREMENT SAVINGS PLAN

WHAT HAPPENS TO MY RETIREMENT SAVINGS ACCOUNT?

If you’ve contributed part of your earnings to the Retirement Savings Plan (RSP), your RSP account will remain in place. You will continue to manage the account directly with Transamerica Retirement Solutions. You may be eligible for a rollover or lump sum distribution **30 days after date of termination**.
During the 30-day period, final deposits will be made to your account. For plan details, refer to the SHC Plan Document at [https://www.trsretire.com/webportal/shclpch/plandocuments.html](https://www.trsretire.com/webportal/shclpch/plandocuments.html) or call Transamerica at 800.755.5801 (Mon-Fri, 5am-6pm PT).

**CONTACT INFORMATION**

**IF I HAVE A BENEFITS QUESTION, WHOM DO I CONTACT?**

Contact the Benefisolver Team by phone at 855.327.5025 (Monday-Friday, 5am-5pm PT) or send an email at shclpch@businessolver.com.

**IF I HAVE A NON-BENEFITS RELATED HR INQUIRY, WHOM DO I CONTACT?**

Contact the SHC HR Operations Team by phone at 650.723.4748 (Mon-Fri, 8am-5pm PT).

**WHERE CAN I FIND THE CONTACT INFORMATION FOR A BENEFITS VENDOR?**

For a list of vendor contacts, visit the Vendor Contacts page at [https://healthysteps4u.org/vendor-contacts](https://healthysteps4u.org/vendor-contacts).