



Overview of Your Benefits at Separation of Employment

The benefits offered by Piedmont Healthcare are summarized below. Your eligibility for any Piedmont-sponsored employee benefit is subject to the terms and conditions of the relevant plan documents, rather than any information provided herein. This information does not in any way change the provisions of any plan document.

The maximum time period in which you can be reinstated in your benefits ends 30 days from your separation date or PRN status change date. Benefit continuation options and deadlines are the same for both separation of employment and PRN status changes, except where noted. After 30 days, past service may no longer be credited depending on the rules for each plan. Please reference the Company Seniority policy regarding rehire service credit for certain benefits.

Core Benefits

Health, Dental, Vision Coverage

Health, dental and vision coverage will continue through the end of the month of your separation date. After that, you will be eligible to continue health, dental and vision benefits for up to 18 months through COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1986) at the prevailing rates, which is the full cost plus a 2% administrative charge. Our COBRA vendor will mail a COBRA continuation package to your home automatically after your coverage ends. The plans you select will be reinstated with no lapse in coverage provided you timely elect coverage and timely pay the premiums by the deadlines outlined in your package.

Flexible Spending Accounts

Through the FSA administrator HealthEquity, you have until March 1 after the end of the calendar year following your separation date to file outstanding claims for eligible expenses incurred prior to your separation date. Outstanding claims can be submitted through the PMB (Pay Me Back) or PMP (Pay My Provider) tools within the HealthEquity site (your debit card is suspended following your termination date). If you choose, you may continue your health care FSA through COBRA by paying after-tax dollars to the COBRA administrator, HealthEquity. If you do so, you can file FSA claims for services incurred for each month that your COBRA premiums are paid for the health care FSA plan, including on and after your separation date. There is no COBRA continuation possible for the dependent day care FSA, so you may not submit claims for any expenses incurred for such services on or after your termination date.

Health Reimbursement Account (HRA)

If your medical plan provided you with access to participate in the Health Reimbursement Account (HRA) prior to 2023, you have until March 1 after the end of the calendar year following your separation date to file outstanding claims for eligible expenses incurred prior to the end of the month of your separation date. You may continue to submit outstanding claims through the PMB (Pay Me Back) or PMP (Pay My Provider) tools within the HealthEquity site (your debit card is suspended following your termination date). If you choose to continue your medical plan coverage through COBRA, you can continue to exhaust your HRA dollar balance for each month that your premiums are paid for the medical plan, not to exceed beyond December 31, 2023.

Health Savings Account (HSA)

If you were an HDHP medical plan participant with access to participate in the Health Savings Account (HSA), any balance in your HSA (including employer-funded contributions) will remain accessible to you beyond your termination. There may be nominal bank fees to maintain the account, as it will no longer be employer-sponsored. Contact HealthEquity for questions regarding your HSA.

Basic Life

This coverage may be converted to whole life insurance within a 30-day maximum period from your separation date or PRN status change. The premiums for Basic Life are age banded and based on tobacco user status, they will not be the same cost as the employee rate. Basic Life coverage will continue through the end of the month of your separation date. You have a 30-day maximum period from your separation date or PRN status change to convert the plan and mail in your premium. Conversion forms will be mailed to you, and if you have any questions please contact the Piedmont HR Service Center.

Optional Life and Dependent Life

Optional Life and Dependent Life coverage will continue through the end of the month of your separation date. This coverage has two continuation options for you to consider. The premiums are age banded and based on tobacco user status, therefore both listed options will result in an increase to premiums. You will have a 30-day maximum to make your continuation election and mail in your premium.

- Portability- This coverage is portable up to age 70, so you may continue your current amount of term coverage, or reduce your coverage amount upon termination or PRN status change. Coverage will end once you turn 70. Premiums will increase annually.
- Conversion- This coverage may be converted to a whole life insurance policy, which does not have an age limitation. Cost is setup upon conversion of the policy and does not increase.

Accidental Death & Dismemberment

This coverage may not be converted or continued. AD&D coverage will end the last day of employment in your benefit eligible full time or part time position, not the end of the month.

Long Term Disability & Short Term Disability

There is no conversion available for either of these plans. LTD & STD coverage will end the last day of employment in your benefit eligible full time or part time position, not the end of the month.

Voluntary Benefits

These plans may be continued for the same premium rate that was in effect while you were employed. You may not continue payroll deduction for these plans while in PRN status, and coverage will end for all voluntary benefits when premiums cease to be paid. Contact the carrier(s) listed at the end of this document to continue any of these benefits.

Whole Life Insurance

This plan may be continued for the same premium rate that was in effect while you were employed in a non-PRN status.

Accident Insurance

This plan may be continued for the same premium rate that was in effect while you were employed in a non-PRN status.

Critical Illness

This plan may be continued for the same premium rate that was in effect while you were employed in a non-PRN status.

Hospital Indemnity

This plan may be continued for the same premium rate that was in effect while you were employed in a non-PRN status.

Retirement Plans

401(k) TomorrowPlan

You may not make further contributions to the 401(k) TomorrowPlan after your separation date. You have several options on how to manage your vested funds; keep your vested funds in the Fidelity accounts if the balance is over \$5,000, roll the funds over to other retirement plans, or cash the funds out with applicable taxes and penalties due. You must wait until after your separation date to withdraw vested funds from your retirement account, unless you are over age 59½. Contributions will not be taken from your final paycheck, PTO payments, or any severance payments.

Deferred Compensation 457(b) Plan (Specific to Athens and Columbus Physicians, Directors and Above, Excluding PMCC & PHI)

You may not make further contributions to the plan after your separation date. You have several distribution options; transfer to another nongovernmental 457(b) plan, full immediate withdrawal, or systematic withdrawal. If you wish to delay the distribution or set up systematic distributions you must login to www.netbenefits.com within 60 days of your separation date to register your elections. If no action is taken within 60 days of termination the plan default (lump sum) will payout the 1st of the month following your termination date. Example: you terminated on July 15th, your payment date will be October 1st. If the payment date falls on a holiday or weekend the distribution will process the next business day.

Top Hat Retirement Plans (Specific to PMCC & PHI Physicians, PMCC & PHI)

You may not make further contributions to the plan after your separation date. Distributions will be made according to the elections made for each year's contribution. If you wish to make any changes you must login to www.netbenefits.com.

Defined Benefit Pension Plan

If you are vested in the Piedmont Healthcare, Inc. Consolidated Retirement Plan, you may be eligible for a lump sum payment from the plan. You will not lose any vested service credit or benefits you had accrued at the time of your separation. To learn more about the Defined Benefit Pension Plan and your eligibility, please call Piedmont's Pension Center (administered by AON) at 1-844-237-1478 (M-F, 9 a.m. – 5 p.m. ET).

Physician-Specific Benefits

Individual Long Term Disability Insurance (IDI)

Coverage ends the last day of the month in which you separate employment. You may continue this plan with no change in premium. You will receive an election form from UNUM with instructions on converting to direct bill. Contact WealthMD with any questions, including whether you can convert this coverage to a Long Term Care plan.

Voluntary Individual Disability Insurance (VIDI)

Coverage can be continued by converting premium payments to direct bill through the carrier. You will receive the necessary forms from WealthMD with specific information on how to pay your premium.

Key Contacts

Resource	Contact For Questions On	Contact Information
Piedmont HR Service Center	General Questions	(678) 503-1900 HRSupport@piedmont.org
Employee Assistance Program (EAP) (Administered by Evernorth)	Behavioral Health Inquiries	(844) 338-4232 well.evernorth.com/eap/piedmonteap EmployerID: piedmonteap
Cigna- Medical & Pharmacy	MyHealth360 medical plans	(877) 601-3835 www.mycigna.com
MetLife	Dental plans	(800) 942-0854 metlife.com/mybenefits
Eyemed	Vision plans	(866) 723-0513 eyemedvisioncare.com
HealthEquity	Flexible Spending Accounts (FSA), Health Reimbursement Accounts (HRA) & Health Savings Accounts (HSA)	(877) 924-3967
HealthEquity	COBRA administration for medical, dental, vision, health care Flexible Spending Account (FSA)	1-888-678-4881 mybenefits.wageworks.com
Piedmont Pension Center (administered by AON)	Defined Benefit Pension Plan	(844) 237-1478
Aflac	Whole life, accident, critical illness, and hospital indemnity insurance plans	(800) 433-3036
Fidelity Investments	401(k) TomorrowPlan, Piedmont 457(b) Plan, PMCC & PHI Top Hat Plans	(800) 343-0860 www.netbenefits.com
WealthMD	Physician Individual Long-Term Disability (IDI) Plan	(404) 240-4610

Employment and Income Verification Services

NEED TO VERIFY YOUR INCOME/EMPLOYMENT?

Employees who need to provide proof of employment or income should refer the verifier to www.experianverify.com to submit requests online. The verifier will need the employee's full name, social security number, name of employer and a signed authorization form. For questions, contact customer support at **404.382.5400, option 2**.

Please review [these instructions](#) to access Piedmont's Experian Verify's Employee Portal. In order to protect your information, please do not share with any non-Piedmont employee or any external company.

HAVE A SOCIAL SERVICE REQUEST?

Submit your request to Experian Verify by fax at 404-829-1336 or by email to verify@experian.com, or have your case worker send a request to this fax or email. Please be sure to include the following on your form:

- Your full name
- The last 4 of your Social Security Number
- Name of your employer
- A return fax number for the social service agency

Your request will be processed within one (1) business day. If you have questions, you can contact Experian Verify's social service department at **404-382-5400, option 4**.

NEED A LETTER FOR A WORK OR TRAVEL VISA?

Contact Experian Verify support at **404-382-5400, option 4**. You will be provided instructions on how to obtain a copy of your verification.

ARE YOU BUYING A HOME? RENTING AN APARTMENT? PURCHASING A CAR?

If you need proof of employment or income (home or auto loan), have your verifier complete the process at www.experianverify.com. They will register as a verifier and submit their request online.

Verifiers will need:

- Your full social security number
- Your first and last name
- Name of your employer
- A signed authorization form (for income verifications)

Your verifier will not need an employer code or salary pin. If they have questions or encounter issues, your verifier can contact customer support by calling **404-382-5400, option 2**.

www.experianverify.com • (404) 382-5400, option 2