

Termination or Loss of Benefits Eligibility

Total Health and Rewards

When you leave employment with Southwestern Health Resources Clinically Integrated Network or lose benefit eligibility, your current benefits, rewards and health information through Texas Health Resources end on different days, as explained below. Certain things may be continued after you lose benefit eligibility, as noted.

Medical, Dental, Vision

Ends on the last day of the pay period in which you terminate employment or are no longer in a benefits-eligible status.

- **COBRA** – If you are currently enrolled in one of these benefits, you will receive a letter and election form automatically from Health Equity/WageWorks after benefits terminate. This letter will explain the costs and timeframes associated with continuing coverage. If you do not receive this letter within 3 weeks, contact Health Equity/WageWorks at 1-888-678-4881. The cost to continue coverage through COBRA is 102% of the total cost (including both employee and employer portions if applicable). The Employee Benefits Handbook you received as an active employee will serve as the Benefits Handbook for COBRA coverage as well. If you need a new copy, call 1-877-698-4754 prompt 9 or find it posted on BeHealthySWHRCIN.org.
 - If you are age 65 or older and are considering enrolling in COBRA continuation coverage, please contact the Center for Medicare & Medicaid services at 1-800-633-4227 to determine how COBRA coordinates with your Medicare coverage.

Health Savings Account

Contributions made to your Health Savings Account on your behalf as well as any contributions that you make via payroll deductions will end with your last paycheck when you terminate employment or are no longer in a benefits-eligible status. Your Health Savings Account through HealthEquity is yours when you leave the company or lose benefit eligibility. For more information on transferring your Health Savings Account elsewhere or maintaining it after your termination, contact Health Equity at 1-877-698-4754 prompt 2, press 6.

Flexible Spending Accounts

Ends the last day of the pay period in which you terminate employment or are no longer in a benefit eligible status.

- **COBRA** – If you are currently enrolled in the Health Care Flexible Spending Account, you will receive a letter and election form automatically from Health Equity/WageWorks after benefits termination. This letter will explain the costs and timeframes associated with continuing coverage. You have until March 31 of the following year to submit claims for expenses incurred before you stopped your contributions. You may continue to make contributions (although it will be after-tax) and file claims for reimbursement by electing COBRA continuation coverage.

Supplemental Benefit Policies

- **Hospital Indemnity Insurance, Accident Insurance and Critical Illness Insurance** end the last day of the pay period in which you end employment or are no longer in a benefits-eligible status. You may elect to continue the same coverage you had at termination including dependent coverage. Contact Voya at 1-866-760-3610 for more information.

Life Insurance

- **Basic Life Insurance** ends on the day you terminate employment or are no longer in a benefits-eligible status.
- **Additional and Dependent Life Insurance** ends the day you leave terminate or are no longer in a benefits-eligible status.
 - This letter provides you with notice that you may be eligible to port or convert your additional life coverage. You must complete an application and apply for these options within 31 days of your coverage termination. To obtain an application, please contact Prudential at 1-877-698-4754 prompt 6, press 2. When calling, please provide this contract number – 52002. Representatives are available to assist you Monday through Friday between 7am and 7pm.

Short-Term Disability (STD)

Ends on the day you terminate employment or are no longer in a benefits-eligible status. If your STD coverage terminates during a period of disability that began while you were eligible for coverage, STD benefits will continue as long as you remain disabled up to the 180-day maximum limit.

Long-Term Disability

Ends on the day you terminate employment or are no longer in a benefits eligible status. If you are interested in continuing your LTD coverage you can contact the Integrated Disability Department at 682-236-7278 and request the Group Long Term Disability Insurance Conversion Plan Kit. There is an application in the kit that requires both the employee and Texas Health to complete. To request information on the rates, contact Prudential at 1-844-223-4398. The LTD Conversion form must be returned within 60 days of termination to Prudential.

Accidental Death and Dismemberment (AD&D)

- **Basic AD&D** ends on the day you terminate employment or are no longer in a benefits-eligible status.
- **Additional and Family AD&D** ends the day you terminate employment or are no longer in a benefits-eligible status.
 - This letter provides you with notice that you may be eligible to port your additional AD&D coverage. There is no port option for basic AD&D coverage. You must complete an application and apply for these options within 31 days of your coverage ending. To obtain an application, please contact Prudential at 1-877-698-4754 prompt 6, press 2. When calling, please provide this contract number – 52002. Representatives are available to assist you Monday through Friday between 7am and 7pm.

Legal Insurance

Ends on the last day of the pay period in which you terminate employment or are no longer in a benefits-eligible status. If you are currently enrolled, upon termination ARAG will mail a notice to allow you to convert your coverage. Enrollment must be completed and payment must be made within 90 days. Coverage begins on the day after coverage from SWHR ends. If you have questions, call 800-247-4184.

Be Healthy Wellness Program

- **Rewards**
 - You must redeem any earned Be Healthy rewards in the Personify Health platform within the 30-day grace period after you terminate employment or are no longer benefits-eligible to participate. For information on how to access your account, please contact support@personifyhealth.com. Be Healthy rewards include rewards earned for the following activities: healthy pregnancy, mammogram and colonoscopy screenings, annual physician exam, vision exam and dental exam; health check survey, Financial planner session with Sofi, Financial advisor session with Fidelity, Headspace course, EAP Self-Care Check-in, three Noom sessions and all other rewardable online activities within Personify Health. This grace period also applies to any rewards already earned but not yet redeemed by an eligible spouse.
- **Program Access**
 - Access to the following programs and discounts end on your last date of benefit eligibility or the date you terminate employment: Headspace, Quit for Life, Diabetes Care, Nutrition Coaching, Noom, Healthy Pregnancy, and the discount for any memberships you or your family might have through FX Well at our participating Texas Health Fitness Centers. If you are paying for an FX Well membership via paycheck deduction, you will need to switch to a different pay option and will pay the regular monthly membership instead of the discounted fee.
 - If you are a One Pass Select member, your membership will remain the same upon loss of benefit eligibility or termination if you continue to stay enrolled and pay your monthly membership fee. However, if you cancel the membership, you will not be able to re-enroll. For assistance with this membership, call 1-800-504-6830 or email BeHealthySWHRCIN@texashealth.org.

Employee Assistance Program (EAP)

You and your eligible family members are eligible to use the EAP for up to 12 weeks after your employment ends. Contact the EAP at EAP at 682-236-6861 or MyTHREAP@TexasHealth.org. **Employees that only lose benefits eligibility may continue to participate.**

Pet Insurance

Ends on the last day of your policy period or you may contact at 1-877-698-4754 prompt 6, press 4 to cancel your coverage at any time.

- This letter provides you with notice that coverage is portable and that you can take your policy with you. Please note your discounted price can be kept for the remainder of your current contract but will not carry over into your next policy renewal. To obtain additional information, please contact MetLife at 1-877-698-4754 prompt 6, press 4.

Life Insurance with Long Term Care

Coverage ends the day you leave employment or are no longer in a benefits-eligible status. Your coverage is portable and you can take your policy with you. Instead of paying premiums through payroll deduction, you would pay the premiums directly to Trustmark through an automatic deduction from your financial institution. To obtain additional information, please contact Trustmark's Customer Care Center at (800) 918-8877.

ID Protection

Coverage ends the day you leave employment or are no longer in a benefits-eligible status. You will be given the opportunity to port your service. The plan and the price will remain the same, however you will be required to provide your credit card information to cover the monthly fee. For more information, contact ID Watchdog's Customer Support at 1-866-513-1518.

Tuition Reimbursement

Ends on the day you terminate employment or are no longer in a benefits-eligible status. You must be an active employee in a benefits-eligible position at the time payment is processed. If you have received tuition reimbursement or if tuition was paid on your behalf within 12 months from the payment date to your termination date, you will be required to repay the funds to Southwestern Health Resources. Outstanding amounts may be deducted from your final paycheck. Further uncollected amounts owed to Southwestern Health Resources may be sent to an outside agency to assist with collection efforts. If you have questions, call 682-236-6238 or email SWHRCINTuitionReimbursement@texashealth.org.

Student Loan Repayment Benefit

Ends with the last payment made while you were in a benefits-eligible position. If you have questions, call 1-877-698-4754 prompt 9 or email SWHRCINBenefitsSupport@texashealth.org.

Paid Time Off

Loss of Benefit Eligibility:

- **Employee with more than one year of service:**
If you change to a status that is not eligible for benefits (such as full-time to PRN) and have more than one year of service, you will be paid for 100% of your unused PTO (up to 300) within two or three pay periods after the change. *NOTE: the PTO payout will be subject to applicable payroll taxes and 401(k) deductions if you are enrolled in the 401(k) Plan.*
- **Employee with less than one year of service:**
If you have less than one year of service, you are NOT eligible to have your remaining PTO hours in your bank paid out when you change status.

Employment Termination:

If you have more than one year of service and terminate employment, you will have your remaining PTO hours paid out on your final check if proper notice is given. If you have less than one year of service and terminate employment, you are NOT eligible to have your remaining PTO hours in your bank paid out on your final paycheck.

If you have more than one year of service, you will be paid 100% of unused PTO hours (up to 300 hours), provided you continue to work for at least two weeks (four weeks for management employees and supervisors) after giving written notice of intent to resign. If you do not give proper written notice, PTO will be reduced to offset the amount of notice not given.

NOTE: In the event of position elimination, PTO will be paid out regardless of your years of service.

Unused My Flex Day is not eligible to be paid out upon termination.

Retirement Plan

Loss of Benefit Eligibility:

If you lose benefit eligibility (for example: you change to a PRN position), you are still eligible to participate in the 401(k) plan and receive employer matching contributions and will continue to be an active participant in the plan unless you choose to no longer make contributions to the plan. A distribution is not allowed unless you are over age 59 ½.

Employment Termination:

If you are a participant in the Texas Health 401(k) Retirement Plan, a notification is sent to Fidelity Investments within two weeks of the date your employment ends. At that time, you may call Fidelity at 800-343-0860 or go online to <http://www.netbenefits.com/swhrcin> to begin the process of rolling over or cashing out your account as a taxable distribution.

- **Loans:** If you have an outstanding loan, it must be paid back in full before taking a distribution to avoid any tax consequences. You will need to contact Fidelity to get the balance due. The loan will be considered in default if full payment is not made within 30 days of your employment termination date. If you elect not to repay the loan, it will be deducted from your distribution, and the balance on the loan will be treated and taxed as a cash/taxable distribution.

Balance and age restrictions for leaving your money in the Plan:

- Account balances over \$7,000 – You may leave your money in the Plan until you reach age 73. You will be contacted shortly before you turn 73 to notify you that your account will be automatically distributed if you do not make an election by contacting Fidelity. If you choose this option, it is very important to keep your address and Beneficiary form updated with Fidelity.
- Account balances between \$1,000 and \$7,000 - If you have reached the later of age 62 or the plan's normal retirement age: your account will be liquidated, and a cash distribution will be sent to you via check or electronic funds transfer. If you have not yet reached the later of age 62 or the plan's normal retirement age, your account will be liquidated and transferred to an Individual Retirement Account (IRA) at Fidelity Investments. Fidelity will notify you before your account is distributed.
- Account balances under \$1,000 - If you do not elect to take a distribution, your account will automatically be distributed to you as a taxable distribution during the first quarter following the year you terminated in. Fidelity will notify you before your account is distributed. An early withdrawal penalty could apply.

For employees with funds invested in a self-directed brokerage account, the self-directed brokerage account shall be liquidated by Fidelity timely in order to make the distribution described above.

You may have other plans at Fidelity besides the Texas Health 401(k) Retirement Plan. Please contact Fidelity at 1-800-343-0860 if you are uncertain about the plans you may have.

Planning for Retirement/Social Security

If you have questions related to planning for retirement and social security, you may call the Employee Assistance Program for up to 12 weeks after termination. For questions they are unable to answer, they will guide you to the right resource to get help. Contact the EAP at 1-877-698-4754 prompt 4, press 4 or MyTHREAP@TexasHealth.org.

Employment Verification

If you should need verification of your employment with SWHR, you will use The Work Number. [Click here for details](#).

Contact List

Benefit	Vendor	Contact Information
COBRA • Medical • Dental • Vision • Flexible Spending Accounts	Health Equity/WageWorks	1-888-678-4881
Health Savings Account	Health Equity	1-877-698-4754 prompt 2, press 6
Supplemental Voya Policies • Hospital Indemnity Insurance • Accident Insurance • Critical Illness Insurance	Voya	1-866-760-3610
Life and AD&D Coverage	Prudential	1-877-698-4754 prompt 6, press 2
Disability Coverage • Short Term Disability • Long Term Disability	Prudential THR IDM	1-844-223-4398 682-236-7278
Legal Insurance	ARAG	1-800-247-4184
Be Healthy Wellness Program	Personify Health	1-877-698-4754 prompt 4, press 3 or support@personifyhealth.com
Employee Assistance Program	THR EAP	682-236-6861
Tuition Reimbursement	Texas Health Resources Benefits	1-682-236-6238
Student Loan Repayment Program	SoFi	1-877-698-4754 prompt 5, then 3
401(k) Retirement Plan	Fidelity	1-800-343-0860
Pet Insurance	MetLife	1-877-698-4754 prompt 6, press 4
Life Insurance with Long-Term Care	Trustmark	1-800-918-8877
ID Protection	ID Watchdog	1-866-513-1518

Please email at SWHRCINBenefitsSupport@texashealth.org for additional information or questions regarding your benefits upon termination or loss of benefit eligibility.

Southwestern Health Resources

