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| <h2>When will my benefits end?</h2> | <ul style="list-style-type: none"> Upon losing benefit eligibility with St. Claire HealthCare (SCH), your active benefits coverage will end on the last day of the month you work in an eligible status, contingent upon all staff portion of premiums being paid (see policy # HR-01-0001). For example: Last day worked in eligible status– March 15th Last day of coverage March 31st, if all staff portion of premiums are paid Some benefits can be continued beyond your employment with the election of COBRA (Consolidated Omnibus Budget Reconciliation Act). COBRA coverage can last up to 18 months (up to 29 months if disabled as determined by SSI), more information will be available in your COBRA correspondence. Please keep SCH up-to-date with your current address at all times to receive important information. |
| <h2>Health Insurance</h2> | <p>After HR receives official notification (status change form) of your lost eligibility from your manager:</p> <ul style="list-style-type: none"> A COBRA notice will be mailed to you with detailed instructions and a COBRA premium rate sheet. If you elect to continue your coverage, you will need to submit your COBRA election form to HR. Checks or money orders must be made payable to SCH and mailed to St. Claire HealthCare Attn: HR, 222 Medical Circle, Morehead, KY 40351. <i>Note: COBRA is not available for vision coverage.</i> |
| <h2>Dental Insurance</h2> | <p>After HR receives official notification (status change form) of your lost eligibility from your manager:</p> <ul style="list-style-type: none"> A COBRA notice will be mailed to you with detailed instructions from Delta Dental, not SCH. If you elect to continue your coverage, you will need to submit forms directly to Delta Dental. Payments for premiums need mailed to Delta Dental (1-800-955-2030). <p><i>Exception: staff eligible for Dental COBRA under SCH's Senior Retired program will elect coverage and pay premiums directly to SCH.</i></p> |
| <h2>Colonial Supplemental Insurance</h2> | <ul style="list-style-type: none"> To inquire whether you are eligible to continue Colonial coverage please call Trademark Insurance & Investments - Rusty Hedrick at (606) 784-7474. Eligibility may vary depending on the coverage. |
| <h2>Medical Reimbursement & Dependent Care Accts</h2> | <ul style="list-style-type: none"> You will be offered COBRA for your Flexible Spending Account. If you have enrolled in the unreimbursed medical or dependent care accounts, only the claims incurred while you contributed to the account will be eligible for reimbursement. Upon termination you can submit these receipts for final reimbursement for a limited period of time. If you have any questions please call FEBCO at 1-800-489-1539. |
| <h2>Retirement Plans: 401k and 403b</h2> | <ul style="list-style-type: none"> Only fully separated staff can withdraw/rollover retirement funds*. Staff in "PRN" status are still considered "active" and therefore can't withdraw/rollover funds. After your final paycheck (including any final OTO payouts) your retirement funds can be withdrawn or rolled over. To request distributions/rollovers & account information contact Securian at 1-800-233-2881 or securian.com/retirement. Retirement advice is available through Trademark Insurance & Investments. Please contact Dan Markwell at (606) 784-7474 for options available to you. Due to IRS restrictions, if you take a retirement distribution/rollover, you may have to be fully separated from employment for up to 12 months before being rehired with SCH. <p>*exceptions: hardship and age 59 1/2 in-service withdrawals</p> |
| <h2>Senior Retired Benefits</h2> | <ul style="list-style-type: none"> If you are leaving employment and meet the requirements for Policy # HR-01-0001 - Special Benefits section (age 55+ & 20 years of continuous FT service at SCH), please contact Human Resources for more information regarding your benefit options. |
| <h2>Questions ?</h2> | <ul style="list-style-type: none"> Please contact Human Resources at ext. 6584 or 6585 for any questions. |