

# END OF SHORT-TERM DISABILITY LEAVE OF ABSENCE

## Termination of Benefits Summary

Per the rules governing our benefit plans, benefits coverage for active employees on leave of absence will be terminated after six months (180 days) from the start date of the approved leave. For purposes of this document, if you will be on leave for 180 days or more, the 180<sup>th</sup> day of disability leave is your benefits termination date. This date may differ from your employment termination date. See details below.

If you are returning to work and haven't communicated your return date, it is important to contact HR Shared Services **immediately** to avoid a disruption to your benefits coverage.

### Health, Dental, and Vision Benefits

#### *If your employment and benefits end*

If you are currently enrolled in health, dental, and/or vision benefits, these benefits will terminate at midnight on the last day of the month in which you reach the 180<sup>th</sup> day (or 6 months) of your leave of absence. You are eligible to continue your current benefits under the Consolidated Omnibus Budget Reconciliation Act (COBRA) for up to 36 months after your employment terminates.

*iSolved Benefit Services*, our COBRA administrator, will mail a detailed COBRA enrollment packet to you within a couple weeks after your employment termination date. The packet includes your options for coverage and applicable premium costs. If you're interested in continuing your benefits, you must submit your elections to *iSolved Benefit Services* as described in the packet. For current COBRA rates, go to the Total Rewards & Benefits Portal and see the Benefits tab.

#### *If your benefits end prior to your employment ending*

While not as common, when employment and benefit termination dates do not coincide, you may be eligible to continue participating in the health plan. The Patient Protection and Affordable Care Act (ACA) states that healthcare coverage may continue if you have an average of 30 hours or more a week during a given measurement period (12-month lookback period). Your employer grants hours for the time you are on an approved health leave of absence. If you meet the ACA hours requirement, you are eligible to continue participating in your current health plan election. HR Shared Services will provide additional information regarding your eligibility to remain on the health plan during the long-term disability claim process. Your health plan includes base dental and critical illness coverage.

If you are enrolled in the enhanced dental or vision plans, these benefits will terminate at midnight on the last day of the month in which you reach the 180<sup>th</sup> day of your leave of absence. All other benefit coverages will terminate at midnight on your benefits termination date. When your employment ends, you will be eligible to continue your health benefits under COBRA (see details above).

### Optum Bank Health Savings Account (HSA)

If you opened an Optum Bank HSA, this account is yours. You may continue to use it to pay for eligible health, dental, and vision benefits.

After your benefits termination date, your HSA will be converted to a private account (no longer associated with your Heritage employer). Continue using your HSA debit card as usual.



Beginning the following month, the \$4.00 monthly service charge your Heritage employer was paying will be deducted from your account balance. You can access your HSA by visiting [www.optum.com](http://www.optum.com). Use your current login information to access your account.

### **Flexible Spending Accounts (FSA) – Limited Health or Dependent Care**

If you are enrolled in a Limited Health (dental and vision expenses only) FSA or a Dependent Care FSA, expenses must be incurred on or before your benefits termination date to be eligible for reimbursement. You have 30 days from your benefits termination date to submit incurred expenses to *iSolved Benefit Services*.

### **Life Insurance & Other Voluntary Benefits**

#### *Basic & Supplemental Life Insurance*

Your employer-paid Basic Life Insurance benefit ends at midnight on your benefits termination date. If you elected any of the Supplemental Life Insurance benefits (employee, spouse, or dependent), these benefits also terminate at this time. If you are interested in continuing your supplemental coverage(s), you will receive a Life Insurance Conversion form from Unum within two – three weeks of your benefits termination date.

#### *Employee-Paid Critical Illness & Accident Insurance*

If you elected either of these employee-paid benefits, your coverage will terminate at midnight on your benefits termination date. There is no continuation of coverage offered with these benefits.

### **Empower Retirement Account**

If you are participating in the Empower 401(k) Retirement Savings Plan, this account is yours. You can access your account like you do today at [www.empowermyretirement.com](http://www.empowermyretirement.com). For questions regarding your account or withdrawal options, please contact Empower Retirement directly at 844-465-4455. For additional information, please refer to *The Heritage Group Retirement Savings Plan Summary Plan Description (SPD)* found at [www.myheritagegroup.com/THG](http://www.myheritagegroup.com/THG) (see the *401(k) Retirement Savings* section on the *Benefits* tab).

### **Long-Term Disability**

If you expect your disability leave to continue past 180 days, you should be working with your Unum Disability Specialist to complete the long-term disability claim process. For questions regarding your claim status or payment information (if approved), please contact your Specialist.

