

## Transition of Benefits

This summary outlines the benefits available through VNA Health Group (VNAHG), including health, dental, vision, flexible spending accounts, retirement plans, and insurance options. Below are key details to keep in mind:

**Medical, Dental, and Vision Coverage:** These benefits will remain active until the last day of the month in which your employment separates from VNAHG. You may be eligible for COBRA continuation coverage, Medicare enrollment, or other healthcare options.

**Flexible Spending Accounts (FSA):** You can continue to submit claims for eligible expenses incurred before your separation date within 90 days of VNAHG separation.

**Retirement Plans:** You have options to withdraw or roll over funds from your 401(a) or 403(b) plan. Contact Empower Retirement for guidance.

**Life, Disability, and Supplemental Insurance:** If you currently have employer-paid or voluntary coverage, you may be eligible to convert or port these benefits within 31 days of separation from VNAHG.

**COBRA:** You will receive COBRA enrollment materials in the mail, which will outline your continuation options and payment process.

We strongly encourage you to review this summary and take the necessary steps to ensure a smooth transition. If you have questions, please reach out to the appropriate benefit provider listed in the document or email VNAHG Human Resources at [HumanResources@vnahg.org](mailto:HumanResources@vnahg.org) for assistance.

### **Benefits Provisions and Plan Disclosures**

All provisions in this document apply only if you were a participant in the respective plans at the time of your separation from VNA Health Group.

VNA Health Group reserves the right to amend, change or terminate the benefit plans at any time. For additional details regarding your benefits, please refer to the Summary Plan Descriptions. In the event of a discrepancy, the Master Plan Document will govern in all cases.

### **Address**

Please ensure that we have your current mailing address on file. Your year-end tax information and information about COBRA continuation and portability/conversion of life insurance coverages (if applicable) will be mailed to the address on file. If you need to update your address, please email VNAHG Human Resources at [HumanResources@vnahg.org](mailto:HumanResources@vnahg.org).

Plan Type	Contact Information	Guidance
<p>(1) Medical (2) Prescription</p>	<p><b>Medical Contact Information:</b></p> <p><b>Traditional PPO, Simple Copay Plan, HDHP/HSA Plans</b></p> <p><b>CIGNA</b> <a href="http://www.cigna.com">www.cigna.com</a> 800-244-6224</p> <p><b>Prescription Contact Information:</b> Express Scripts 800-540-4755 <a href="http://www.express-scripts.com">www.express-scripts.com</a></p> <p><b>Medicare Contact Information:</b> Bill Webb, Medicare Support Phone: 888-363-9077, option #3 bwebb@saratogabenefits.com</p> <p><b>Medicaid Contact Information:</b> 877-267-2323 <a href="http://www.medicaid.gov">www.medicaid.gov</a></p> <p><b>Health Insurance Marketplace</b> Contact Information: 800-318-2596 <a href="http://www.healthcare.gov">www.healthcare.gov</a></p>	<p>Coverage for you and your dependents, if applicable, <b><u>will cease at the end of month in which your employment with VNAHG ends.</u></b></p> <p>Please see the COBRA section below for more information regarding benefit continuation rights.</p> <p>If you are eligible for <b>Medicare</b>, you will need to enroll if you have not done so already. If you also elect to continue the VNA medical plan through COBRA, Medicare will be your primary insurance plan and Cigna will be secondary. It may not make sense to enroll in both, so you are encouraged to consult with Bill Webb to determine the best steps to take.</p> <p>You may also be eligible for coverage through <b>Medicaid</b>, an insurance program that provides free or low-cost health coverage to some low-income people, families and children, pregnant women, the elderly, and people with disabilities. The Affordable Care Act (ACA) allowed states to expand eligibility under Medicaid programs to cover all people below certain income levels.</p> <p>Finally, please keep in mind that the federal government operates the <b>Health Insurance Marketplace</b> (also known as the “Marketplace” or “Exchange”) which provides health plan shopping and enrollment services through websites, call centers and in-person help. Losing coverage qualifies you for a Special Enrollment Period (SEP) in which you have 60 days to elect coverage.</p>
<p>(3) Dental (4) Vision</p>	<p><b>Dental Contact Information:</b> <b>Horizon Blue Cross Blue Shield of NJ</b> 800-4-DENTAL <a href="http://www.horizonblue.com">www.horizonblue.com</a></p> <p><b>Vision Contact Information:</b> Davis Vision 877-923-2847 <a href="http://www.davisvision.com">www.davisvision.com</a></p>	<p>Coverage for you and your dependents, if applicable, <b><u>will cease at the end of month in which your employment with VNAHG ends.</u></b></p> <p>Please see the COBRA section below for more information regarding benefit continuation rights.</p>

Plan Type	Contact Information	Guidance
(5) FSA	<p><b>FSA Contact Information:</b>  <b>Flex Facts</b>  <b>732-640-5951</b></p> <p><a href="http://www.flexfacts.com">www.flexfacts.com</a></p>	<p>Your contributions to a Health Care Flexible Spending Account and/or Dependent Care Flexible Spending Account, if applicable, will no longer be made on your behalf after you receive your final paycheck. You may continue to submit claims against these accounts, to pay eligible expenses incurred <u>prior</u> to your separation date within 90 days of termination.</p> <p>Please see the COBRA section below for more information regarding benefit continuation rights.</p>
(6) HRA (Health Reimbursement Account) and HSA (Health Savings Account)	<p><b>HRA and HSA Contact Information:</b>  <b>CIGNA HRA and HSA</b>  <b>800-244-6224</b></p> <p><a href="http://www.mycigna.com">www.mycigna.com</a></p>	<p>If you were enrolled in the Simple Copay plan and elect COBRA, the HRA can continue to operate as part of your plan.</p> <p>If you were enrolled in the HDHP and elect COBRA, you can continue to utilize and contribute to your HSA.</p>
(7) Consolidated Omnibus Budget Reconciliation Act (COBRA)	<p><b>COBRA Contact Information:</b>  <b>Flex Facts COBRA Administrators</b>  <b>877-943-2287</b></p> <p><a href="http://www.flexfacts.com">www.flexfacts.com</a></p>	<p>COBRA allows for the continuation of group health coverage for eligible employees and their dependents that would otherwise lose coverage under the plan. COBRA paperwork will be sent to your home address by <b>Flex Facts</b>. If you elect COBRA, it is extremely important that all your monthly payments are sent timely otherwise your continuation coverage will be terminated. The materials that you receive from Flex Facts will clearly outline coverage options and the payment process.</p>
(8) Employer-Paid Group and Voluntary Term Life Insurance	<p><b>Unum Contact Information:</b>  <b>800-858-6843</b></p> <p><a href="http://www.unum.com">www.unum.com</a></p>	<p>Basic and Supplemental Life Insurance coverage, if applicable, <b><u>ends the last day you are in active employment with VNAHG.</u></b></p> <p>An employee conversion and portability privilege is available to continue benefit subject to the Unum policy requirements and contract provisions. The application must be submitted to Unum within 31 days of termination from VNAHG.</p>

<p>(9) Voluntary Short-Term Disability (STD) and Long-Term Disability (LTD)</p>	<p><b>Unum</b> Contact Information: <b>800-858-6843</b> <a href="http://www.unum.com">www.unum.com</a></p>	<p>Disability Insurance coverage, if applicable, <b><u>ends the last day you are in active employment with VNAHG.</u></b></p>
<p>(10) Voluntary Accident, Critical Illness, and Hospital Indemnity Insurance</p>	<p><b>Unum</b> Contact Information: <b>800-858-6843</b> <a href="http://www.unum.com">www.unum.com</a></p>	<p>An employee portability privilege is available to continue benefit subject to the Unum policy requirements and contract provisions. The application must be submitted by Unum within 31 days of termination from VNAHG.</p>
<p>(11) 401(a) &amp; 403(b) Retirement Plans</p>	<p><b>Empower Retirement</b> Contact Information: 401(a) and 403(b) Plans <b>888-363-9077, option #4</b> <a href="http://www.Empower-Retirement.com">www.Empower-Retirement.com</a></p>	<p>You have the option to withdraw funds or rollover your funds to another qualified plan. To initiate a withdrawal or rollover, please contact Empower directly to initiate the transaction.</p>
<p>(12) OSCARS Employee Recognition Program</p>	<p>Support is available Monday through Friday, 9 am to 6 pm, at 1-877-922-GIVE (4483)</p>	<p>If you have any difficulty accessing rewards dollars that are remaining on the OSCARS rewards platform, please use this support number.</p>

## Overview of Portability of Life Insurance, Accident, Critical Illness and Hospital Indemnity Policies

Certain voluntary benefits offered through VNA Health Group are portable, meaning you may have the option to continue your coverage even after your separation from VNA Health Group. Depending on the type of policy, you may be able to maintain coverage at group rates or convert it to an individual policy.

If you are interested in porting or converting your coverage, you must submit the necessary applications within **31 days** of your coverage ending. For details on eligibility, rates, and required forms, please review the information below.

For assistance or to request an application, please email VNAHG HR at [HumanResources@vnahg.org](mailto:HumanResources@vnahg.org).

### Group Term Life Insurance

This policy is both convertible and portable – meaning you can change the coverage to an individual whole life policy or take the group term life policy with you and pay for it at the group rate. If you convert your policy into an individual whole life policy, it will build cash value, and you will pay the premium at individual rates. If you choose to port the policy, it will not build cash value.

Whether you are converting or porting your group term life policy, you must do so within 31 days of your coverage ending.

Important things to consider:

- Can dependents convert or port their coverage as well?
  - Yes, dependents can convert and port their coverage if you do as well.
- Will my rates change?
  - Conversion: Yes, your rate will be different when you convert the policy from a group policy to an individual policy. After that, you will pay the same premium for the life of the policy.
  - Portability: Your rate may change when you port the policy based on age.
- Will my coverage be reduced as I get older?
  - Conversion: No
  - Portability: Yes
- Can I increase my coverage?
  - Conversion: No, once you have converted your coverage you cannot increase it.
  - Portability: You may be able to if the plan allows.

How to Sign Up and Port Your Coverage – You must do this within 31 days of the end of coverage

- Have VNA complete Section 1 on the applicable form, dependent on if you are converting or porting your policy.
- Complete Section 2 of the form yourself.
- Designate a beneficiary.
- Sign and date.
- Submit the appropriate completed form to:

Unum Insurance Company  
Portability and Conversion Unit  
2211 Congress Street  
Portland, ME 04122

### **Accident, Critical Illness, and Hospital Indemnity**

These policies are all portable - meaning you can take the coverage with you and pay for it at the group rate. Once coverage ends, you have 31 days to apply for porting.

Important things to consider:

- Can dependents port their coverage as well?
  - Yes, dependents can port their coverage if you do as well.
- Will my rates change?
  - For Accident and Critical Illness - You, including your spouse, can port with no medical questions at the rate in effect on the date you apply to port coverage.
  - For Hospital Indemnity – Yes, composite rates convert to issue age rates at time of port.
- Will my coverage be reduced as I get older?
  - No, your coverage will not be reduced.
- Can I increase my coverage?
  - No, you cannot increase your coverage at time of port.

How to Sign Up and Port Your Coverage – You must do this within 31 days of the end of coverage

- Have VNA complete Section 1 on the applicable portability form for each product you wish to keep.
- Complete Section 2 of the portability form yourself.
- Designate a beneficiary.
- Sign and date.
- Submit the appropriate completed form to:

Unum Insurance Company  
Portability and Conversion Unit  
2211 Congress Street  
Portland, ME 04122