

2024 BENEFIT FAQs for Departing Employees

On the following pages, you will find many of the frequently asked questions, answers to those questions, explanation of options and costs and contact phone numbers.

MEDICAL/DENTAL/VISION INSURANCE	
When will my Medical/Dental/Vision benefits end?	Medical/Dental/Vision benefits end on the last day of the month in which your employment ends. Example: Last day of employment is 7/14/24. Active coverage ends 7/31/24.
Do I have a choice whether or not to continue coverage?	Yes. You may choose to continue or waive medical, dental and/or vision coverage under COBRA if you are eligible for COBRA. You are only offered COBRA for those plans in which you were enrolled while an active employee.
How much does COBRA cost monthly?	See Tables that follow.

2024 COBRA Medical Rates					
		500-40	1500-40	3400-20% HSA	4200-20% HSA
Medica Choice® Passport (national)	Employee Only	929.00	917.11	786.74	727.16
	Employee +Spouse	2026.04	1966.19	1676.77	1549.78
	Employee + Child(ren)	1910.88	1837.79	1577.96	1452.48
	Family	2958.17	2856.47	2444.17	2269.43
Vantage Plus (Fairview, North & HealthEast) Altru & You	Employee Only	857.21	819.45	707.49	681.12
	Employee +Spouse	1808.69	1730.36	1497.41	1444.81
	Employee + Child(ren)	1710.12	1634.83	1405.14	1373.03
	Family	2617.88	2513.19	2193.73	2113.78
Park Nicollet & HealthPartners Group First	Employee Only	841.79	804.29	693.90	681.12
	Employee +Spouse	1776.71	1698.94	1470.80	1444.81
Ridgeview Community Network Essentia Choicecare	Employee + Child(ren)	1678.12	1601.56	1377.29	1373.03
	Family	2570.43	2466.87	2155.02	2113.78
Clear Value (Hennepin Health)	Employee Only	770.76	738.07	689.96	681.12
	Employee +Spouse	1629.41	1561.59	1461.01	1441.96
	Employee + Child(ren)	1535.11	1468.24	1374.16	1370.31
	Family	2374.89	2281.94	2115.50	2109.58
Dean Health Plan by Medica Prevea360 St Louis Area Network	Employee Only	804.44	765.21	699.86	681.12
	Employee +Spouse	1710.36	1603.86	1468.79	1445.72
	Employee + Child(ren)	1569.25	1490.80	1377.82	1373.80
	Family	2475.07	2329.34	2121.33	2115.01

2024 COBRA Dental Premiums		
Coverage Level	Standard	Plus
Employee Only	32.77	45.06
Employee +Spouse	60.28	83.02
Employee +Child(ren)	83.55	133.43
Family	111.06	171.38

2024 COBRA Vision Premiums	
Coverage Level	
Employee Only	5.78
Employee +Spouse	12.16
Employee +Child(ren)	13.01
Family	20.79

Additional COBRA Information	
How do I sign up for COBRA?	You will receive COBRA enrollment materials (from ThrivePass 1-866-855-2844) mailed to your home address within about 2 weeks of your termination date.
How long do I have to sign up for COBRA?	Make your elections within 60 days of whichever of the following dates are later 1) the date your coverage terminated (end of the month following termination) 2) the date the COBRA Notice is sent to you.
Who can I call if I do not receive the COBRA enrollment materials or if I have questions?	You may contact our COBRA administrator, ThrivePass, at 1-866-855-2844 .
If I sign up for COBRA, will I receive new medical and/or dental ID cards?	Yes. You will receive new ID cards for plans in which you enroll.

HEALTH SAVINGS ACCOUNT	
What happens to my HSA account?	Any money in your HSA account is yours, however your account will be disassociated from the Medica Employer group and you will be responsible for any associated administration fees.
Can I continue to contribute to my HSA account? Will Medica continue to contribute to my HSA?	You can continue to fund your HSA account by sending contributions directly to ONESource. Medica will not make any further contributions to your Health Savings Account once your employment has ended.
Who can I talk to about my HSA if I have additional questions?	ONESource Customer Service can be reached at 1-800-918-6152 .

EMPLOYEE LIFE INSURANCE	
What happens to my life insurance?	Life insurance benefits end on your last day of employment. Example: Last day of employment is 7/14/24. Coverage ends 7/14/24
Do I have a choice whether or not to continue with my life insurance coverage?	Yes. You may choose to waive life insurance benefits, continue life insurance benefits for up to 18 months under The Minnesota Continuation Regulation, or replace/convert all or part of your life insurance benefits with an individual policy.
How much does continuation coverage cost?	Continuation coverage and conversion premiums vary by volume of insurance/premium rates. When you enroll in continuation coverage or apply for conversion to an individual policy, you will receive a premium quote for coverage. NOTE: Request for Portable Continuation of Basic and Supplemental Employee & Dependent Life Insurance (Minnesota) For more information, contact The Hartford toll-free at 1-888-277-4767 .
Who do I contact?	If you have questions about this information, your eligibility, or the status of any request you have submitted, please contact the Hartford at 1-888-277-4767 .

LONG-TERM DISABILITY (LTD)	
What happens to my LTD benefits?	LTD benefits end on your last day of employment. Example: Last day of employment is 7/14/24. Coverage ends 7/14/24.

ACCIDENT, CRITICAL ILLNESS AND HOSPITAL INDEMNITY

How do I continue my Accident, Critical Illness or Hospital Indemnity coverage?

You may continue your policy directly with The Hartford. To obtain the necessary forms, email MedicaHR.Benefits@medica.com

HEALTH AND DEPENDENT CARE FLEXIBLE SPENDING ACCOUNTS

HEALTH CARE: What happens to my account when I terminate employment?

Reimbursement can only be requested for eligible expenses incurred through the last day of the month in which your employment ends. You will be able to receive reimbursement for expenses incurred up to your elected annual goal amount. If you qualify for and elect healthcare FSA through COBRA, you may request reimbursement for expenses incurred after the end of the month in which your employment ends.

You must seek reimbursement for eligible expenses within 120 days from the last day of the month in which your coverage ceases.

DEPENDENT CARE: What happens to my account when I terminate employment?

Reimbursement can only be requested for eligible dependent care expenses incurred on or prior to your termination date. You will be able to receive reimbursement for expenses incurred before your termination if you have funds remaining in your flexible spending account.

When you are no longer employed, you are not able to participate in the dependent care reimbursement account.

You must seek reimbursement for eligible expenses within 120 days from the date in which your coverage ceases.

AUTO & HOME and LEGAL SERVICES

Auto & Home:

What happens to my coverage when I terminate employment?

Please contact Farmers Auto & Home at **1-800-438-6381** to determine how to continue coverage and make payments directly to them.

Met Law:

What happens to my coverage when I terminate employment?

Your MetLaw benefits will continue through the end of the month in which you terminate employment.

Please contact MetLaw at **1-800-821-6400** if you would like to discuss the option of continuing this coverage.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Will I have access to EAP services after leaving Medica?

When EAP services end will depend on your medical election:

- Medica members: will have access to EAP through the last day of the month in which your employment ends. If you continue medical through COBRA, you will have access to EAP during the time you are enrolled in COBRA.
- Dean members and those that decline medical benefits: will have access to EAP through the last day of the month in which your employment ends.

The phone number for Optum Health is **1-800-626-7944**

PAID TIME OFF (PTO)

Will I receive a payout of my unused Paid Time Off (PTO)?

Yes, provided the required two-week written notice is given. If proper notice is NOT given, employees may not receive a payout of unused PTO.

When will I receive payout for unused Paid Time Off (PTO)?

You will receive any unused PTO payout on your last paycheck.

PAYCHECK INFORMATION	
When will I receive my last paycheck?	You will receive your last paycheck on the next regularly scheduled payday provided all company property has been returned.
If I have direct deposit will my last paycheck be direct deposited?	Yes
How can I access the pay statement for my last check?	<p>You will continue to have access to your pay statements and W-2 forms online in ESS. Please ensure that you have a personal email address listed on your ESS record before your last day. This information will be used to send a temporary password if you forget the password you setup or do not login to ESS for 60 days.</p> <p>To add a personal email address to ESS:</p> <ul style="list-style-type: none"> • Click ESS from the quick links section on the iris homepage • From the menu bar click on "Myself" • Select "Name, Address, and Telephone" • On the right menu under "Things I Can Do", click "Change Name, Address, or Telephone Number" • Enter your personal email in the Alternate e-mail field • Click "save" <p>To access ESS after your employment ends:</p> <ol style="list-style-type: none"> 1. Go to https://medica.ultipro.com 2. Enter your login credentials: <ul style="list-style-type: none"> • Username is your Medica email address (ex. John.Doe@medica.com) • Password is your birthday in MMDDYYYY format (ex, 04021979) You will be prompted to setup a new password for future use. (please review the password parameters closely). • If you need your password reset, select your personal email from the dropdown on the password reset page and instructions will be sent.

RECOGNITION AWARDS	
How do I redeem a Kudos award that I received?	<p>You will continue to have access to the Kudos recognition site 30 days after your termination date. To access this site:</p> <ol style="list-style-type: none"> 1. Please go to https://www.medicakudos.com/login 2. Enter your login credentials: <ul style="list-style-type: none"> • Username is your employee number (can be found on a pay statement) • Password is 'rewards'

MEDICA 401(k) RETIREMENT SAVINGS PLAN	
What happens to my 401(k) dollars?	<p>If you terminate employment before retirement, you are entitled to your vested account balance.</p> <ul style="list-style-type: none"> • If your balance is more than \$7,000 when your employment ends, you may choose to receive your account balance, roll your account balance into an IRA or your new employer's plan, or leave the funds in your account until a later date (no later than April 1 following the year you reach age 70 ½). • If your account balance is \$7,000 or less, unless you make a timely election to roll over your vested account to an eligible IRA or another eligible retirement plan, or elect to have your vested account distributed to you, your vested account will be rolled over to an IRA selected by the Plan Administrator (John Hancock Transitions IRA). <p>Please allow at least two weeks following your last day of employment for JHRPS to receive notice of your last day. For further details, reference your 401(k) Summary Plan Description or contact JHRPS as detailed below.</p>

Who can I call with general questions?	You can contact a JHRPS representative at 1-800-294-3575 (services of a translator for languages other than Spanish are available). Spanish speaking representatives are available at 1-888-440-0022 . The TDD line is 1-800-695-8119 .
Who can I call with rollover questions?	Call a John Hancock Rollover Education Specialist at 1-877-565-7655 . They can review your options with you and help you make a choice that reflects your financial needs. Team is available Monday through Friday, 8:30am to 7pm EST.

TUITION REIMBURSEMENT	
Will I still be able to collect tuition reimbursement?	Medica will reimburse tuition expenses provided you have submitted proper paperwork per Tuition Reimbursement Policy AND completed your class prior to last day of employment.

MEDICA PROPERTY	
Where should I turn in my Medica property?	All Medica property will be turned in to your manager on or before the last day of employment. Medica property includes the following: security badge, parking pass, office keys, desk keys, PC equipment, pager and/or cell phone, Medica manuals, and any additional company-owned or issued property.

GROUP MEDICARE OFFERING	
Am I eligible to enroll in Medica's group Medicare plan?	Once you or your spouse/partner become eligible for Medicare. Medica offers an exclusive group Medicare plan for former employees and their spouses/partners.
How much does the group Medicare plan cost?	Medica will contribute a monthly subsidy for previous employees and spouse/partners to the premium depending on how long you were a benefit-eligible employee with the company. Employees who have been benefit-eligible with Medica for 5 years or longer in the last 10 years will receive a \$40 subsidy off the monthly premium. Employees who have been benefit-eligible for less than 5 years will receive a \$10 subsidy off the monthly premium.
Who should I contact for more information?	For more information on this plan offering, visit http://www.medica.com/medicamedicareplan or contact Medica's Inside Sales team at 1-855-844-6395 .

REHIRE ELIGIBILITY	
Am I eligible for rehire?	If a proper notice is given, employees are generally eligible for rehire for future employment.
If I am rehired by Medica, will I be reinstated to my original hire date (date of service)?	Former employees, who separated voluntarily and are rehired within one year from the date of separation, will generally be reinstated to their original date of service. Employees rehired more than a year after their separation date will be hired with a new service date based on their rehire date.

EMPLOYMENT VERIFICATION	
Who do I contact if I need proof of employment?	<p>Medica uses Vault Verify to provide automated employment and income verifications.</p> <p>Our employees, and former employees, can create their own employment verification letter requests by visiting https://vaultverify.com/VVApp/EP.aspx. Our company code is 88244.</p> <p>First time users need to register by clicking the 'Register Now' button – please follow the employee job aid posted on the Employee Self Service homepage.</p> <p>Former employees: Former Medica employees can direct their Verifiers to https://app.vaultverify.com/vvapp/ to register or request verification of employment or income. First time users will need to click the 'Register Now' button, if they are not registered with Vault Verify.</p>