

# Benefits Information

## **Medical / Dental / Vision Insurance Plans**

If you are currently enrolled in a medical, dental and/or vision plan, your benefit coverage with Rady Children's Health (RCH) will end on the last day of the month in which your employment is terminated. You will be receiving COBRA (Consolidated Omnibus Budget Reconciliation Act) enrollment forms mailed to your home address from RCH's third-party administrator, TRI-AD, within several weeks of your termination date. In most cases, you and your enrolled dependents may continue coverage for up to 18 months if the appropriate forms are completed and premiums are received by TRI-AD within sixty (60) days of your termination date. It is very important that you complete your COBRA enrollment forms and return them to TRI-AD by the due date. For your convenience you may also enroll online at [tri-ad.com](http://tri-ad.com). If you have any questions about your notice or need further information about your rights to elect COBRA coverage, please contact TRI-AD at [cobmail@tri-ad.com](mailto:cobmail@tri-ad.com) or 888-844-1372

## **Savings and Spending Accounts**

### **Flexible Spending Account (FSA)**

When your employment ends, you are no longer eligible to make pre-tax contributions to your FSA or Limited Purpose FSA. Your eligibility to incur claims for reimbursement ends on the last day of your employment. You have 90 days after the termination of your employment to submit any claims for reimbursement incurred prior to your last day of eligibility or employment. If you have a remaining balance in your account, you may be able to continue your FSA through COBRA. For additional information, you may contact TRI-AD, the FSA administrator directly at [flexmail@tri-ad.com](mailto:flexmail@tri-ad.com) or 888-844-1372.

### **Dependent Care Flexible Spending Accounts (DCFSA)**

When your employment ends, you are no longer eligible to make pre-tax contributions to your dependent care FSA. If you have a remaining account balance, you have until the last day of the plan year (12/31) to incur employment related Dependent Care expenses and may submit claims for reimbursement up to 90 days (3/31) after the plan year ends. For additional information, you may contact TRI-AD, the FSA administrator at [flexmail@tri-ad.com](mailto:flexmail@tri-ad.com) or 888-844-1372. The DCFSA is not eligible for continuation through COBRA.

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

Voluntary benefits will end on your last day of employment; however, you may be eligible to continue your policies by contacting UNUM at 866-220-8460.

### **Life and Disability Benefits**

Your life, AD&D and disability insurance will end on your last day of employment. You may continue your life, AD&D, and Short- Term Disability policies by contacting UNUM at 866-220-8460. Please

note, you must be insured under Short Term Disability for at least a year to qualify for Portability.

**MetLife Legal Plan**

If you have Legal Plan coverage, you may continue this coverage by contacting MetLife at 800-821-6400 or on the MetLife Microsite [metlife.pathfactory.com/radychildrenshealth](http://metlife.pathfactory.com/radychildrenshealth).

**MetLife/Aura Identity Theft Protection**

If you are enrolled in the Aura/IFP plan, you will receive a portability notice via email to continue your coverage. If you have any questions, you may contact Aura directly at 844-931-2872.

**Empower 403(b) Plan Account**

When your employment ends, the options for your account may include leaving your funds in the plan, rolling them over to another qualified plan or IRA, or taking a taxable distribution. For additional information, contact Empower at 833-246-2403. If you have an outstanding loan from your 403(b) Plan with Empower, payments can continue to be paid via ACH.