

What Happens To My Benefits?

We understand how important benefits are to AdaptHealth Employees and Alumni. This guide contains helpful information about what to expect when your benefits end. Most AdaptHealth benefits terminate at midnight at the end of the month during which your employment ends. You will have the option to continue some benefits on your own as outlined in additional detail below.

Medical, Dental, & Vision Insurance

- + If you are enrolled in Medical, Dental, and/or Vision insurance your benefits will end at the end of the month in which you separate employment. Your options for continued medical, dental, and vision coverage after AdaptHealth include COBRA (The Consolidated Omnibus Budget Reconciliation Act), an Individual Plan, Medicare (if applicable), your next employer's plan (if applicable), or a spouse's plan (if applicable).
- + COBRA allows you to maintain coverage for medical, dental, vision, and/or FSA, if applicable, for a maximum of 18 months in most cases. You can continue the same coverage, but pay the entire premium, plus a 2% administrative fee.
- + A COBRA packet will be automatically mailed to your home address by our administrator, Flores & Associates, advising you of the cost, deadline to elect COBRA, payment methods, etc.
- + You have 60 days from the date of your COBRA packet to elect COBRA. It is important to note that you MUST contact Flores directly to elect COBRA. If enrollment and payment is sent to Flores & Associates) within that time frame, enrollment/coverage is backdated to the date you were first eligible for COBRA. Therefore, you would not have a gap in coverage IF you elected COBRA. You can elect/pay for COBRA monthly for only the period that you need it.
- + In situations where immediate coverage may not be available elsewhere, even if you choose not to elect COBRA with AdaptHealth and go without coverage (which we do not recommend), we strongly advise that you begin the COBRA election process and be prepared in case of a medical emergency. To be prepared just in case, we recommend completing the COBRA enrollment paperwork, enclosing your premium check, and having it available. Again, you have 60 days to decide if you want to elect COBRA, and if enrollment/payment is sent in within that time frame, enrollment/coverage is backdated to the date you are first eligible for COBRA. You would then not have a gap in coverage if you elected COBRA.

COBRA

Flores & Associates 800-532-3327

Medical Insurance

BCBSNC 855-258-3127

Prescription/Pharmacy

CVS Caremark 888-792-3862

Dental Insurance

Ameritas Dental 800-487-5553
Policy# 010-351109

Vision Insurance

Ameritas (VSP) 800-877-7195

Health Savings & Flexible Spending Accounts

Flores & Associates 800-532-3327

401(k)

Fidelity Investments 800-835-5097

Employee Stock Purchase Plan (ESPP)

Fidelity Investments 800-972-2155

Employee Assistance Program (EAP)

UNUM/Health Advocate 800-854-1446

Critical Illness, Hospital and Accident Insurance

UNUM 800-635-5597

Life & AD&D

UNUM 866-220-8460

Disability Insurance

UNUM 866-868-6737

Spousal Advantage Reimbursement Plan

Healia Health
support@healiahealth.com

HINGE Health

HINGE Health services 855-902-2777

Identity Theft

Norton LifeLock 866-456-9316

Life, Short & Long-term Disability Accident, Hospital & Critical Illness Insurance

- + Life, Accident, Hospital and Critical illness end at the end of the month in which you separate employment.
- + Short-term Disability and Long-term Disability (ER Paid & Buy-up) ends at midnight on your last day worked.
- + You have the option to request portability or conversion of Life, Accident, Hospital, and/or Critical illness insurance policies to individual direct pay policies with our carrier, UNUM. There are age restrictions for life insurance. If you wish to pursue keeping any of the plans, please contact the Benefits Department immediately by creating an HR HelpDesk ticket or emailing HR@adapthealth.com to request the appropriate paperwork. This paperwork must be completed and sent to UNUM within 31 days of your separation date. The insurance carrier will approve your request, if appropriate, and give you pricing, payment information, etc.
- + Short-term disability and long-term disability are not portable.

Flexible Spending Account (FSA)

- + Access to **spend** FSA funds will end at midnight at the end of the month during which your employment ends.
- + You have 90 days to **submit** paper claims for expenses that you **incurred** before your separation date.
- + If you still need more time to incur expenses to use up those funds, you can choose to COBRA your FSA, through Flores & Associates, and continue to contribute to it to, which enables you to spend those funds.
- + Please note that your FSA Debit Card itself will be inactivated at 12:00PM EST on the last day of the month in which your employment ends. Expenses incurred (spent) after 12:00PM EST but before midnight on the last day of the month, can be submitted via a manual claim form for reimbursement directly to Flores. This means that your FSA debit card will not work after 12:00PM EST.

Health Savings Account (HSA)

- + This account always remains your personal savings account. You will continue to have access to use those funds for eligible out-of-pocket health care expenses.
- + You will not be able to continue to deposit funds into that account unless you are enrolled in a qualified High-Deductible Health Plan through another employer.

Employee Assistance Program (EAP)

The Health Advocate/UNUM Employee Assistance Program will end at the end of the month in which you separate employment.

HINGE Health

If you are participating in the HINGE Health program, then the program will continue as long as you are an active member enrolled with Adapthealth's BCBSNC Medical Plan.

Upon separation of your employment, your HINGE Health program will end at the end of the month in which your Adapthealth Medical benefits end. If you choose to COBRA your Medical, then you may continue in the HINGE Health program for the duration of your COBRA Medical enrollment.

For any questions surrounding your individual HINGE Health program, please contact HINGE Health directly



Spousal Advantage Reimbursement Plan (SARP)

- + You will have 90 days from your separation date to submit your claims to Healia Health for processing. All claims submitted for reimbursement must be incurred prior to termination of your plan eligibility.
- + You will have the option to COBRA your SARP reimbursement benefit if you choose. This information will be included as an option in your COBRA packet that will be sent to you directly from Flores & Associates.
- + You will have the option to COBRA your SARP reimbursement benefit if you choose by paying a monthly administrative fee. You will only continue to be reimbursed for your out-of-pocket expenses such as co-payments, deductibles, etc.
- + You must change your Healia Health account over to your personal email address. This can be done directly with Healia. If you experience any issues with transitioning your email address, please email the Healia Support team at support@healiahealth.com.

Retirement Account – 401(k)

- + Upon Fidelity Investments being made aware of your separation with AdaptHealth, you will be contacted by Fidelity Investments and given a Termination Kit with your options, instructions, and other information.
- + Per pay-period contributions will continue up until your last paycheck.
- + It may take several days for Fidelity Investments to show you as “inactive” in their system. You cannot request distribution or rollover of your funds until they have record of your inactive status (not actively employed by AdaptHealth). If you contact Fidelity Investments, and they do not show your status as inactive, please email AdaptHealth HR at HR@adapthealth.com.
- + Please work directly with Fidelity investments to identify what your current balance is at the time of separation from AdaptHealth. A member of their service team will work with you to identify the distributions, cash-out, & rollover options that are available to you. If you do nothing, balances under \$1,000 typically will automatically be sent as a distribution to you via check. Balances greater than \$5,000 will remain in the account until you advise Fidelity Investments on what option you would like.
- + If you are unsure of your vesting (ownership of company match) at the time of separation, please contact Fidelity Investments as they can confirm that information for you.
- + If you have an outstanding loan balance with Fidelity Investments at the time of your separation from AdaptHealth, you will have the option to either make a one-time payment to pay off the loan in full or can choose a repayment plan that allows you to continue repaying the loan directly to Fidelity in installments. Please note, that if the loan balance is not paid in full it will default at the end of the quarter following the quarter of your last payment (whether made through AdaptHealth or payroll directly by you). If your loan defaults meaning a balance remains, it will be treated as a distribution, and Fidelity will send you a 1099 form for tax filing purposes.

Identify Theft Protection – LifeLock

The Norton LifeLock Identity Protection plan coverage will end at midnight on your last day worked.

Norton LifeLock will send you an

Email to your personal address, typically followed by a call upon the date your benefit is terminated.

For those that may choose to keep Norton LifeLock coverage, this email will provide additional information on how to re-enroll direct at Norton LifeLock and receive a special discounted price. If you do not want to continue Norton LifeLock coverage, no additional action is needed, and your protection will be ended.

Employee Stock Purchase Plan (ESPP)

+ You will continue to have access to your Fidelity Investments account following your termination. This is your account; you will just need to be sure that the email address is set to a personal email address and that all contact information is up to date.

+ You will not be able to purchase AHCO stock at a discounted rate, but any earnings on the monies you've had payroll deducted are yours.



If you still have questions after contacting the appropriate carriers, please send an email to HR@adapthealth.com and a benefits representative will assist you.

