

Benefit Resource Guide

Short to Long-Term Disability Transition



Facing an unexpected long-term illness or injury can be overwhelming. Understanding your benefit options when transitioning from short to long-term disability may help you plan for your needs, connect with helpful resources, and access important benefits before you move to a non-benefit-eligible employment status.

The information provided here is for reference purposes only. When there is a discrepancy between this information and information in the Summary Plan Description (SPD), the SPD will prevail.

BENEFIT	COVERAGE STATUS	INFORMATION AND RESOURCES
<ul style="list-style-type: none"> Employee Assistance Program 	Services for you and your eligible dependents continues to be available to you for 30 days from your transition date ¹ .	Call Personal Assistance Services (PAS) at 800.356.0845 or visit mypaseap.com (code: SSM) If you are employed by a Greater Fond du Lac ministry, please contact SSM Health at Work , at 920.924.0614.
<ul style="list-style-type: none"> Medical/Prescription Coverage 	Coverage for you and your insured dependents ends on the last day of the month in which your employment status changes to a non-benefit-eligible employment status. You and/or your qualified dependents may elect to continue coverage for up to 18 months by electing COBRA. In certain disability-related circumstances, you may be eligible for an 11-month extension of COBRA continuation coverage for a total of 29 months. Contact WEX for more information.	You will be mailed a COBRA election letter from WEX following your transition date. You may contact WEX at 866.451.3399. If you and/or your qualified dependents wish to continue coverage, you may complete the online enrollment or return the election letter and premium payments to WEX within the stated time frame (60 days). To expedite your coverage reinstatement, you have the option to enroll and pay online. Upon payment, your coverage will be retroactively reinstated to the 1 st day of the month following your last day of benefit-eligible employment. You may also want to explore health care coverage options through Via Benefits and/or the marketplace at healthcare.gov . If you will be applying for Social Security Disability, you may visit ssa.gov and medicare.gov .
<ul style="list-style-type: none"> Dental Coverage 		
<ul style="list-style-type: none"> Vision Coverage <p>The cost to continue coverage under COBRA is the full applicable premium plus an additional 2% administration fee per month.</p> <p><i>Note, if you choose to continue coverage through COBRA, check with your other coverage providers, if applicable, to fully understand which plan will be considered the primary payer.</i></p>		
<ul style="list-style-type: none"> Health Care Flexible Spending Account (HCFSA) 	You may elect to continue your HCFSA through COBRA; if you do not elect to continue your HCFSA, coverage ends on your transition date ¹ . If you elect to continue your HCFSA through COBRA, you are responsible for remitting the amount (on an after-tax basis) each month. <i>Note, your FSA debit card will be deactivated on your transition date¹, regardless of whether or not you elect to continue your HCFSA through COBRA.</i>	Your HCFSA debit card will not work after your transition date ¹ but eligible HCFSA claims incurred while your account is/was active may be submitted to HealthEquity for reimbursement up to 90 days following the date you end your participation in the HCFSA. Contact HealthEquity at 866-346-5800 or visit my.healthequity.com to submit eligible claims. <i>For claims incurred prior to the 2025 plan year, visit optumfinancial.com</i>
<ul style="list-style-type: none"> Dependent Care Flexible Spending Account 	Contributions end on the date you enter an unpaid status.	Your DCFSA contributions remain available and you have until the end of the plan year (December 31) to incur eligible claims. Contact HealthEquity at 866-346-5800 or visit my.healthequity.com to submit eligible claims. <i>For claims incurred prior to the 2025 plan year, visit optumfinancial.com</i>

¹**Transition Date:** Date on which you move into an unpaid, non-benefit-eligible employment status. **Missed premiums:** Once you are no longer in an active employment status, any back-owed premiums not collected through your final pay will be billed directly to you from AmeriCollect and/or the individual voluntary benefit insurance carrier.

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<ul style="list-style-type: none"> Health Savings Account (HSA) 	SSM Health contributions to your HSA end on your transition date ¹ .	Your HSA funds do not expire and always belong to you. Contact HealthEquity at 866-346-5800 or log into your account at my.healthequity.com to manage your HSA. <i>If you have an HSA with Optum Financial, visit optumfinancial.com.</i>
<ul style="list-style-type: none"> Voluntary Benefits Accident, Critical Illness, Hospital Indemnity, Legal Services, Home/Auto, Identity Theft, Purchasing Power 	Your coverage continues and converts to direct bill.	You will be contacted by each insurance carrier with the option for direct billing. Contact Corestream at 855.925.5700 or customerservice@corestream.com .
<ul style="list-style-type: none"> Life and AD&D Insurance Dependent Term Life 	Coverage ends on your transition date ¹ . Life and Dependent Term Life may be converted to an individual policy within 31 days from your transition date ¹ . <i>Note: if you were to pass away within 31 days of when your group life insurance terminates and you meet the conversion requirements, a death benefit – in the amount you would have been eligible to convert – will be paid regardless of whether or not a conversion application has been submitted. If you convert to an individual policy and are approved for Long-Term Disability, you may qualify for a life insurance premium waiver. Securian will send you forms and information on how to complete the premium waiver process.</i>	If you are facing a terminal condition, you may access an accelerated benefit and apply to receive a full or partial amount of your life insurance death benefit while living and while your life insurance coverage is in force. There are tax implications so you may want to consult your tax advisor before initiating an accelerated payment. Securian has grief and financial counseling resources that may assist you. Contact Securian at 833.810.8262 or visit securian.com for assistance with the accelerated death benefit and conversion and portability options (including premium waivers), if applicable.
<ul style="list-style-type: none"> Short-Term Disability Long-Term Disability 	Coverage ends on your transition date ¹ . There are no conversion options for LTD, AD&D and Short-Term Disability. <i>Note: Eligibility for Long-Term Disability benefits continues to be based on your benefit-eligibility status as of the date of your disability – regardless of your current employment status.</i>	Contact Sedgwick at 855.253.0820 or visit mysedgwick.com/ssmhealth for assistance with Short-Term Disability. Contact New York Life at 800.362.4462 or visit mynylgbs.com for assistance with Long-Term Disability.
<ul style="list-style-type: none"> Defined Contribution Plans <ul style="list-style-type: none"> 401(k) 403(b) 401(a) 457(b) 	Unless you stop your deductions by contacting Fidelity, your deductions will continue through your final check. If you have a loan, continue your automatic payments through ACH in order to avoid default. If the loan is defaulted, you may be subject to tax consequences and penalties.	You may request a disability withdrawal to access your retirement savings funds while still actively employed or wait and request a distribution after your transition date ¹ . Manage your account and/or request a distribution at netbenefits.com . For additional assistance, contact Fidelity at 800.343.0860.
<ul style="list-style-type: none"> Defined Benefit Plans 	All vested employees in the defined benefit pension plan may request a pension calculation packet. <i>Note: If you are at least age 62, you may access your pension funds at any time. If you are not yet age 62, your pension funds will be available to you once you are no longer actively employed by SSM Health.</i>	Access information about your pension at www.eepoint.com/SSMHealth . Please contact People Services at 844.776.6947 if you have any questions, or if you would like to request a pension calculation packet.
<ul style="list-style-type: none"> Paid Time Off (PTO) 	Accrual stops on your last day in a benefit-eligible status. If you accrue Paid Time Off (PTO) at the staff or management level, you will exhaust your PTO before you transition to Long-Term Disability.	If you are still actively employed, you may want to explore an emergency PTO Donation. Visit ssmhealth.com/benefits to view the PTO guidelines and learn more about requesting a PTO donation of up to 40 hours.
<ul style="list-style-type: none"> Tuition Benefits 	If you are moving to a non-benefit-eligible status due to a disability, you will not be responsible for repaying your tuition benefits.	Contact People Services at 844.776.6947 or email tuition@ssmhealth.com prior to your transition date ¹ to notify a Benefits Analyst of your status.
<ul style="list-style-type: none"> Access to Pay Statements 	If you have a personal email address on file in Workday, you will receive an email with instructions on how to maintain access to your pay statements.	Contact People Services at 844.776.6947 if you need assistance.

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VENDOR NAME	BENEFIT ADMINISTERED	WEBSITE	PHONE
Medica	Medical Plan	medica.com/ssmhealth	877.274.4693
Navitus	Prescription Plan	navitus.com	866.333.2757
Delta Dental of Missouri	Dental Plan	deltadentalmo.com	800.335.8266
VSP	Vision Plan	vsp.com	800.877.7195
HealthEquity	HSA and FSA Accounts (beginning 1/1/2025)	my.healthequity.com	866.346.5800
Optum Financial	HSA and FSA Accounts (before 1/1/2025)	optumfinancial.com	844.881.0124
Fidelity Retirement	401(k)/403(b)/457(b)	netbenefits.com	800.343.0860
Securian Financial	Life Insurance	securian.com	833.810.8262
Sedgwick	Short-Term Disability	mysedgwick.com/ssmhealth	855.253.0820
New York Life Group Benefits	Long-Term Disability	mynylgbs.com	800.362.4462
Corestream	Benefits Plus (Voluntary Benefits)	ssmhealth.corestream.com	855.925.5700
Personal Assistance Services (PAS)	Employee Assistance Program	mypaseap.com Company code: SSM	800.356.0845
SSM Health at Work	Employee Assistance Program <i>Employees of the Greater Fond du Lac ministries</i>	ssmhealth.com/resources/employers/ssm-health-at-work/employee-assistance-program	800.458.8183
Via Benefits	Health Care Insurance Services	Medicare – eligible (age 65+) my.viabenefits.com/SSMHealth	833.414.1435
		Not yet age 65 marketplace.viabenefits.com/SSMHealth	833.414.1436

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