



Associate Separation

May 2009

What Happens When You Leave Employment at Advocate Health Care

Benefits Information

Paid Time Off

If you have unused paid time off (PTO) hours at the time your Advocate employment terminates, these hours will be paid with your final paycheck after your separation information is received by Associate Records. Payout of unused PTO hours is authorized by your manager.

Continuation of Benefits

If you are currently enrolled in an Advocate Medical or Dental coverage option, your coverage—in most cases—will continue until the end of the month in which you work your last day. You will receive written notification of your continuation of coverage options via first class mail.

Be sure to ask your manager to submit your separation information to the Manager's Desktop to ensure timely delivery of this information. If you have any questions about continuation of your health care coverage, call the Health Care Continuation Coverage administrator at (800) 526-2720.

Flexible Spending Accounts

If you have an active Health Care or Dependent Day Care Flexible Spending Account (FSA), you can obtain your balance by logging onto www.tri-starsystems.com (Remember: You will need your personal identification number, or PIN.) Or you can call the FSA administrator at (800) 727-0182. You will be able to submit a claim for reimbursement for any eligible health or dependent day care expenses that you incur prior to your termination date, and you will have until March 31 of the following year to submit your claim for reimbursement.

Basic Life Insurance

If you are currently covered under Advocate's Basic Life Insurance, this coverage will remain in effect through your last day of Advocate employment. Upon termination, an option for converting this coverage is available to you, as outlined in your Plan Summary booklet. If you wish to take advantage of one of these conversion options, call G. Murphy & Associates at (630) 444-2062 and request a conversion form. **You must complete and return this form within 31 days from your last day worked.** If you have any questions about your conversion of coverage options, call G. Murphy & Associates at the number listed above.

A Note About Health Care Continuation Coverage Costs

Under the American Recovery and Reinvestment Act of 2009 (ARRA), individuals who elect continuation coverage under health care plans that are covered by the Consolidated Omnibus Reconciliation Act of 1984 (COBRA) are eligible to receive a subsidy toward the cost of their Medical continuation coverage. Employers who sponsor this continuation coverage qualify for a payroll tax credit equal to this subsidy.

Advocate—as a church-based organization—is exempt from COBRA and is not required to provide continuation coverage. Nevertheless, Advocate chooses to make continuation coverage available for those associates and/or their family members who need it. Because Advocate is not subject to COBRA but provides continuation coverage voluntarily:

- Advocate does not qualify for the ARRA-mandated payroll tax credit, and
- Associates and their family members who elect continuation coverage under an Advocate-sponsored Medical plan are not eligible to receive the ARRA-based subsidy for this coverage.

Optional Life Insurance

If you are currently covered under Advocate's Optional Life Insurance, you may elect to continue this coverage after your Advocate employment ends. If you wish to take advantage of the continuation of coverage option or have any questions about this option, call G. Murphy & Associates at (630) 444-2062 to request the required forms; **you must complete and return these forms within 31 days from your last day worked.**

Credit Union

If you are currently participating in a credit union, you may continue to participate following termination of your employment.

If you have any questions about continuing your participation in a credit union, contact the appropriate location:

Healthcare Associates Credit Union (HACU)
(630) 276-5555 (Chicago area)
(800) 213-6445 (Nationwide)

First Financial Credit Union
(847) 679-5930

Northside Credit Union
(773) 769-5800

Retirement Benefits

You will become eligible for a distribution of any vested portion of your Retirement Savings Plan and Portable Pension Plan accounts after you receive your final paycheck and PTO payout.

You will be able to access information about your accounts through Advocate InfoExpress online at www.advocateinfoexpress.com or by phone at (800) 775-4784, press 1 to reach the Retirement Benefits Menu.

To access Advocate InfoExpress you will need your Social Security number and personal identification number (PIN). If you have misplaced your PIN, you can still access your account by following the prompts on the website.

If you remain employed by Advocate in any capacity (including PRN, float, on-call or registry positions) you may be eligible for future benefit accruals and will not be eligible for any distribution of your Retirement Program benefits.

Information about your distribution options will be mailed to you after you receive your final paycheck and separation information is received by Advocate InfoExpress.

- **Retirement Savings Plan.** You may receive an available distribution from your Retirement Savings Plan account 30 days after your termination date (as long as your manager inputs your separation date in Manager's Desktop in a timely manner) by calling Advocate InfoExpress and speaking with a Benefit Service Representative.
- **Portable Pension Plan.** To receive an available distribution from your Portable Pension Plan account you must complete a two-step process; this process may take up to 90 days to complete. First, you must apply for your benefit by completing and submitting the Portable Pension Plan Application Form. When you submit the form you must include documentation of your birth and, if you are married, your spouse's birth. A benefit quote and the necessary election forms will be sent to you.

If you have any questions about your Retirement Program accounts or the distribution process, call Advocate InfoExpress at (800) 775-4784, press ❶ to reach the Retirement Benefits Menu. Someone is available to talk with you 8 a.m. to 6 p.m., Monday through Friday.

Return of Property

You must return any Advocate property—for example, your ID badge, pager, cell phone, computer equipment, library materials, keys or uniforms—to your site. To return any Advocate property, contact your manager or Security.

Unemployment

Unemployment insurance is a state-operated program. If you meet the legal requirements, you may be entitled to benefit payments while you are unemployed. For more information, you may call the Illinois Department of Employment Security at (888) FOR-IETC (888-367-4382). If you would like to locate the employment office nearest to you, please be ready to supply your zip code.

Employment Verification

Verification of your Advocate employment is available online at www.verify.theworknumber.com or by phone at (800) 367-2884. The verifier will need Advocate's company code (10134) and your Social Security number. **Note:** If the verifier is unable to access the 800 number, the verifier should call the customer service number at *The Work Number for Everyone*—(800) 996-7566 (TTY (800) 424-0256).

Exit Interviews

Advocate encourages you to complete an exit interview. Please contact your manager or Site Human Resource Contact to get details on exit interview and separation information (see *Site Human Resource Contacts*).

Frequently asked questions

What if my address changes?

Send written notification of any future address change to:

Advocate Health Care – HR Direct
IBS Building
2625 Butterfield Road, Suite 217N
Oak Brook, IL 60523

Be sure to include the last four digits of your Social Security number, phone number, signature and the effective date of the change.

I am retiring. What should I do?

When you retire, you may need to contact Medicare and the Social Security Administration to obtain information about these benefits. Information about your Advocate Retirement Program benefits is available at Advocate InfoExpress online at www.advocateinfoexpress.com or by phone at (800) 775-4784. If you call, press 1 to reach the Retirement Benefits Menu. Someone is available to talk with you 8 a.m. to 6 p.m., Monday through Friday.

Note: You may want to contact an Advocate InfoExpress Benefit Service Representative in advance of your retirement date to get information and start the retirement process.

How will I receive my last paycheck?

Check with your manager.

What happens if I am re-employed by Advocate?

If you end your employment with Advocate and then return to work at Advocate in a benefits-eligible position, you are eligible to make new elections for Medical and Dental coverage and your participation in a Health Care and/or Dependent Day Care FSA. There will be a 30-day waiting period before your participation will become effective.

If you end your employment and then you are rehired within one year (365 days), your benefits will be based on your original benefits eligibility date.

Regarding your participation in the Retirement Program, IRS “break-in-service” guidelines will apply. Please refer to the Plan Summary for the Portable Pension Plan and Retirement Savings Plan for more detailed information.

About this summary

This summary highlights certain features of the Advocate Health Care benefits program. Advocate reserves the right, at its discretion, to amend, change or terminate any of its benefit plans, programs, practices or policies, as it requires. Nothing in this summary shall be construed as creating an expressed or implied obligation on Advocate’s part to maintain such benefit plans, programs, practices or policies.