Benefits Continuation

Leaves of Absence and Reduced Work Schedules

An approved leave of absence, accommodation in accordance with the Americans with Disabilities Act (ADA) or reduced work schedule (PRN/Relief), may entitle you to continue active participation on a Cone Health sponsored benefit plan.

Types of Leaves of Absences

- Family Medical Leave Absence (FMLA) – Up to 12 weeks of job-protected leave for qualifying family or medical reasons.
- Extended Leave of Absence - After FMLA ends, and subject to approval.
- Personal Leave of Absence – Up to 6 weeks of approved leave for non-medical, personal reasons.
- Military Leave of Absence – Documented United States military assignment with extended absence from work.

Premium Payment Options

To continue benefits, you will be required to remit payment for your portion of the benefit premiums. Cone Health will continue to pay its portion of the benefit premiums as well.

Acceptable premium payments for leaves of absence/ADA accommodation include:

- PAL (Paid Accrued Leave) bank hours
- Credit or debit card payments

To arrange your ongoing payment method, contact the Cone Health Benefits Office at (336) 832-7877. Payments for reduced work schedules (such as PRN/Relief) are outlined below.

Grace Period and Non-Payment

In accordance with FMLA guidelines and Cone Health policy:

- If payments are more than 45 days late, Cone Health will send you a written notice of cancellation to ensure you are aware that your insurance coverage is in jeopardy.
- The notice allows you 30 days to pay the outstanding premiums.
- If full payment is not made within the 30 days, Cone Health sponsored coverage(s) will end. Coverage retroactively ends the last day of the month in which your premiums were paid.

Options if Coverage Ends for Non-Payment

If you lose coverage due to non-payment, you may:

- **Elect COBRA Coverage –** Be eligible to continue medical, dental, or vision benefits for up to 18 months under the Consolidated Omnibus Budget Reconciliation Act (COBRA). Premiums include both your portion and the employer's portion, plus a small administrative fee. See rates at the end of this document.
- **Explore Marketplace Coverage** – Visit www.healthcare.gov website for affordable individual plans.
- **Reinstate Coverage Upon Return to Work** – If you return to a benefits-eligible position, you may request reinstatement within 31 days of your return. Coverage will begin on the first day of the month following your return-to-work date.

Important Notes

- If your coverage ended for non-payment and you were offered COBRA but did not enroll, medical claims incurred during the period you were not actively enrolled *will not* retroactively be paid by the Plan.
- If you re-enroll in a Cone Health plan, coverage will begin the first of the month following your return-to-work date.
- If you *do not re-enroll* in a Cone Health plan coverage within 31 days, you will be required to wait until the next open enrollment period for new benefit plan elections.

Reduced Work Schedules – PRN/Relief

Team members with an employment status less than a .5 FTE are not eligible to participate in Cone Health benefit programs.

However, based on IRS regulations under the Affordable Care Act (ACA), Cone Health reviews hours worked in a lookback measurement period (12 months) each year to determine if you worked an average of 30 hours per week. If so, you will be offered the option to enroll in a Cone Health medical plan.

ACA Medical Plan Enrollment and Payment

If you qualify for ACA coverage:

- You will receive an enrollment packet by mail from the Benefits Service Center.
- Coverage is offered at part-time premium rates.
- Premium payment options include:
    - Mailing a check with monthly coupons
    - Online payment ($20 fee per transaction)
    - ACH automatic bank draft
- Payments are due by the 1st of each month.
- A 15-day grace period is provided. If payment is not received after that time, coverage will be canceled.

CONE HEALTH

2026 Monthly COBRA Premiums

Medical - Aetna		
Coverage Tier	Traditional PPO	SAVE Plan
Employee Only	$950.50	$823.43
Employee + Child(ren)	$1,758.41	$1,523.34
Employee + Spouse	$1,996.04	$1,729.19
Family	$2,946.53	$2,552.63

Dental - Cigna		
Coverage Tier	Basic Dental	Major Dental
Employee Only	$34.34	$60.33
Employee + Spouse	$52.83	$92.88
Employee + Child(ren)	$68.63	$120.65
Family	$94.34	$165.88

Vision - Community Eye Care (CEC)		
Coverage Tier	Option 1 No Eye Exam	Option 2 Includes Eye Exam
Employee Only	$7.17	$12.04
Employee + Child(ren)	$15.48	$25.96
Employee + Spouse	$11.86	$19.77
Employee + Family	$21.28	$35.88

Vision coverage is fully portable. Community Eye Care will mail details about available options. Coverage is offered at the same premium as your previous active team member coverage. Unlike COBRA, the coverage does not end at a specific time. If premiums are paid timely, you may continue coverage indefinitely. For questions about your vision coverage, contact CEC Customer Service at the number provided in your continuation packet.

CONE HEALTH myBenefits
Health & well-being. Financial protection. Work/life harmony.

My Benefits Service Center
2300 Renaissance Blvd.
King of Prussia, PA 19406
Attn: COBRA Unit
COBRA Phone #: 1-800-580-6854 COBRA
Fax #: 212-701-2244