



COVID-19 Benefits Guide—Important Information Regarding Employee Premiums

Evangelical Community Hospital remains committed to continuing employee benefit coverage to furloughed employees and those experiencing work hour reductions due to the pandemic staffing plan. For the first 3 pay periods since the pandemic staffing plan was activated (March 22 – May 2, 2020), the Hospital guaranteed that all employees enrolled in medical/Rx benefits would continue to be covered and the Hospital covered the employee share of the premiums for employees who experienced a paid hours reduction of 25 percent or greater.

Beginning with the May 3-16 pay period, employees enrolled in one or more benefits will be responsible for paying their normal employee premium contributions based on their current elections and their budgeted FTE.

Question	Answer	Action
Does this apply to me?	This applies to all employees currently enrolled in one or more of the Hospital benefit programs. You only need to make separate payment for your employee share of the premium costs if your paid hours for the pay period result in less pay than is necessary to cover some or all of your premium costs.	Consider whether it would be beneficial to use your accrued, unused PTO or holiday time up to your budgeted FTE to increase your bi-weekly pay and have your employee benefit premiums directly withheld from your pay.
Am I being dropped from benefit coverage?	The Hospital is in process of revising the benefit Summary Plan Description (SPD) to extend medical/Rx and dental benefits through June 27, 2020 for otherwise eligible employees whose hours have been reduced, are on furlough, or are on unpaid leave as a result of the COVID-19 crisis. Through June 27, even if you are furloughed or working less than your budgeted FTE, your benefit coverage remains the same as it was before the pandemic staffing plan was activated. Your coverage is not being terminated. However, you remain responsible for paying your share of the premium costs.	
Do I have to pay the full cost of my benefits?	You have to pay the employee share of the benefits cost. This is the same amount that you were having withheld from your paycheck based on your benefit elections prior to COVID-19.	You can see what your bi-weekly benefit deductions are by reviewing your current benefits through Employee Self-Service. Refer to instructions on the Covid Employee Resources page on www.evanhospital.com/family .



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<p>How will I know if I have to pay anything?</p>	<p>As payroll is being processed for the May 3 to May 16 pay period, the pay for all employees enrolled in benefits will be reviewed. If the employee has enough paid hours to cover the employee benefit premiums, no additional action will be required.</p> <p>If the employee does not have enough paid hours to cover the employee benefit premiums in one or more pay checks, Human Resources will send an electronic invoice with the amount owed, instructions to make payment, and due date.</p>	<p>Check your Evangelical email for an invoice of any outstanding employee benefit premiums. Invoices will be emailed on the Wednesday following the end of the pay period. Upcoming invoice dates would be:</p> <ul style="list-style-type: none"> • May 20 (for the May 3 – 16 pay period) • June 3 (for the May 17 – May 30 pay period) • June 17 (for the May 31 – June 13 pay period)
<p>How will I know how much I have to pay?</p>	<p>You will receive an electronic invoice with the amount you owe by pay period. The electronic invoice will be sent to your Evangelical email address.</p>	<p>To estimate your payment amount, review your current benefit costs via Employee Self Service following the instructions on www.evanhospital.com/family.</p> <p>The invoice for the May 3 - 16 pay period will also include any outstanding premiums for dental, vision, and voluntary benefits that accumulated but were not withheld from the employee paycheck between March 22 and May 2.</p> <p>If you are unable to access your employee email from home, please contact humanresources@evanhospital.com to identify an alternative method to receive your invoice.</p>
<p>I know my medical premiums were covered between March 22 and May 2, 2020 if my paid hours were reduced by 25% or more but what about all of my other premiums (dental, vision, voluntary benefits, etc.)?</p>	<p>If your paid hours were reduced by 25% or more during one or more of the pay periods between March 22 and May 2, employee premiums for benefits other than medical/Rx may have gone into arrears. This means they are showing as a balance due. Any arrears will either be withheld from your May 21 paycheck or included on your first invoice.</p>	



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Do I still qualify for the wellness credit?	If you qualified for the 2020 wellness credit prior to the activation of the pandemic staffing plan, the credit has been and will continue to be reflected on your paycheck.	
Is my HSA included as part of the premium payment?	HSA deductions are separate from your health premiums. In employee self-service they will be listed as a Spending Account with the plan HSA Mifflinburg Bank or HSA Credit Union.	These deductions do not go into arrears. If you have had pay periods without pay or pay that was reduced below the amount of the deduction, it was not deducted or deposited into your account. If you would like to stop this deduction or would like to increase the amount to adjust for deductions not withheld, you can change your premium amount by following the instructions listed below under “Can I change my health plan or other benefits at this time?”
What happens if I use PTO instead of unpaid leave of absence?	If you elect to use accrued, unused PTO, those hours will be paid and benefit premiums will be deducted up to the allowable limit.	
If I get an invoice, how will I make my payment?	Specific instructions will be included with your electronic invoice. However, there will be two options for payment: <ol style="list-style-type: none"> 1) Make a payment over the phone through the Hospital’s Customer Service team using credit or debit. 2) Mail a check to the Hospital according to the mailing instructions provided on the invoice. 	Follow specific telephone and/or mail instructions that will be included on your electronic invoice.
How long will I have to make my payment?	Payments will be due within 7 calendar days from the date of the invoice. You are strongly encouraged to make payment via phone to avoid any delays in processing. If you choose to mail a check as payment, it must be received, not mailed, by the 7 th calendar day.	Make your payment promptly. Delay in payment may result in double deductions if your payment has not been credited to your payroll account before payroll begins processing. Corrections will be as needed to refund double payments. However, there may be a delay in the return of your funds.

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Can I pay what I owe in advance of receiving an invoice?	We are unable to process advance payments at this time as the final invoice will be generated based on paid hours after the pay period closes.	Please be prepared to make payment promptly upon receipt of your electronic invoice sent to your Evangelical email address.
What if I can't afford to pay the full amount?	If you cannot pay the full amount by the due date, please contact Customer Service to discuss your payment options.	
What happens if I don't make my payment?	Failure to make payment directly or have enough paid hours to cover any arrears within 6 weeks of the invoice may result in retroactive termination of the benefits, meaning that any claims incurred during the time for which premiums were unpaid may not be covered.	COBRA will not be an option if coverage is terminated due to an unpaid premiums.
Can't you just withhold the benefit premiums from my unemployment benefits?	Because unemployment compensation payments are made directly from the Commonwealth to you, the Hospital does not have any ability to withhold benefit premiums from those payments.	
Can I use my HSA to pay my employee contributions?	<p>Typically you cannot use your HSA to pay for insurance premiums because they are not considered qualified medical expenses. However, you may be eligible to use your HSA to pay your insurance premiums while you are receiving unemployment compensation.</p> <p>If you need cash, you can reimburse yourself tax-free from your HSA for previous medical expenses that you paid for out-of-pocket.</p>	<p>Before using funds from your HSA to pay your employee contributions while receiving unemployment, you should review the following IRS publication: https://www.irs.gov/forms-pubs/about-publication-969</p>
Can I change my health plan or other benefits at this time?	<p>COVID-19 is not a qualifying event. However, if due to COVID-19 or any other life circumstance, you experience one of the following life events you may be eligible to change your benefits:</p> <ul style="list-style-type: none"> • Marriage or divorce • Birth or adoption of a baby or child • Loss of other healthcare coverage • Eligibility of new healthcare coverage 	Please complete the Employee Benefits Change Form. Scan and email to Jennie.lambert@evanhospital.com for processing.



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<p>Can I transfer the benefits to my spouse who is currently working at ECH?</p>	<p>You may only transfer the benefits to your spouse who is currently working at ECH if you have a qualifying event as outlined above.</p>	
<p>If I want to maximize my take home pay, what changes can I make (401k contribution, HSA, FSA Dependent Care taxes, etc.)?</p>	<p>To maximize your take home pay, you should assess the pros and cons of the following actions:</p> <ul style="list-style-type: none"> • Make changes to your 401(k) contribution • Make changes to your Health Savings Account (HSA) contributions • Review your withholdings on your W-4 • Make changes to your Dependent Care Flexible Spending Account due to changes in childcare needs due to COVID-19 	<p>Employees have the option to make changes to their 401(k) through the Prudential website or by calling 1-877-778-2100.</p> <p>To make changes to your health savings account contribution please complete the Employee Benefits Change Form. Scan and email to Jennie.lambert@evanhospital.com for processing.</p> <p>To make changes to your W-4 via Employee Self Service, please refer to the instructions available on the Covid Employee Resources page on www.evanhospital.com/family.</p> <p>To make changes to your Dependent Care Flexible Spending Account, complete the Discovery Benefits Status Change Form. Scan and email to Jennie.lambert@evanhospital.com for processing.</p>
<p>How long will I be able to remain on the Hospital's benefits?</p>	<p>The eligibility for medical/Rx and dental benefits for otherwise eligible employees whose hours have been reduced, are on furlough, or are unpaid leave as a result of the COVID-19 crisis has been extended through June 27, 2020.</p>	<p>If necessary, information on transitioning to COBRA coverage after June 27, 2020 will be distributed to employees who may be affected at a later date.</p>
<p>What if I still have questions?</p>	<p>It is perfectly natural to have a lot of questions.</p>	<p>For benefit related questions, please contact Jennie Lambert (Jennie.Lambert@evanhospital.com or 570-522-2755) Jess Colyer (Jessica.Colyer@evanhospital.com or 570-522-2952)</p>