

I am thinking about retiring within the next few months what initial steps should I take?

- Notify department manager in writing 60 days before your last day.
- Contact Social Security Administration at least 60 days before last day for your retirement benefit.
- Contact Medicare for basic health insurance if age 65 or older at least 60 days before last day worked.
- Research Medicare supplement options if Medicare eligible. Compare to temporary COBRA option.
- Research health and dental insurance options if not Medicare eligible.
- **Review all the FAQ's and documents in this package.**

Section 1 -Health and Group Benefits

Questions	Answers
I am participating in various benefits plan offered by Lurie, when do my benefits end?	<ul style="list-style-type: none"> • Your benefits will cease at the end of the month in which you end your employment. For example, if your last day of employment is January 25, your benefits will end on January 31. • For any questions regarding your benefits please call the Benefits Call Center at 312.227.5500 or send an e-mail to luriebenefits@bswift.com
Do I have an option to continue my benefit coverage after I leave?	<ul style="list-style-type: none"> • You have the option of continuing your medical, dental, and vision coverage through COBRA which allows terminated employees to extend their current medical, dental, and vision coverage for a maximum of 18 months from the initial coverage end date and Health Care FSA participation through the end of the current plan year. • You will be sent a letter from Bswift notifying you of your options to extend your coverage. This will be sent within approximately two weeks of the notification from your department ending your employment with Lurie Children's. • If you have any questions regarding COBRA, please contact Bswift at 866.365.2413. <p><i>*PLEASE NOTE- COBRA coverage does NOT count as current employer coverage for purposes of Medicare Part B, please see the additional hand-outs in this packet.</i></p>
What happens to my FSA after I leave?	<ul style="list-style-type: none"> • You will be allowed to submit claims for expenses incurred through the end of the month in which your separation occurs. • FSA claim submission deadlines: <i>Recent updates to legislation may impact claim submission and/or reimbursement.</i> If you have any questions regarding claim submission deadlines, the balances in your account, or continuing coverage, please log on to your WageWorks account at www.wageworks.com or contact WageWorks at 877.924.3967.
What happens to my HSA account after I leave Lurie?	<ul style="list-style-type: none"> • You are no longer eligible to contribute to the HSA • The money that has accumulated in your account remains yours to spend tax-free on eligible expenses, including Medicare co-pays or deductibles, vision and dental expenses, or any other eligible expenses <p><i>*For additional question around Medicare and HSA's please review the info sheet in this packet.</i></p>
What are my options for continuing my other insurances and coverages I have with Lurie?	<p>Life Insurance</p> <ul style="list-style-type: none"> • You have the option of continuing Life Insurance for yourself, spouse/partner, and children through changing your group insurance coverage to individual policies through a portability or conversion option. • All employees who have coverage in force at the time of termination will be sent a notice within two weeks of separation from The Hartford regarding continuation/conversion options and rates*. • You must apply within 30 days of the end of the month in which you separated from employment. • Please review the information sheet included in this package. • Be sure to compare conversion/continuation prices against those in the open marketplace. <p>Accidental Death & Dismemberment (AD&D)</p> <ul style="list-style-type: none"> • This option is not available to anyone age 70 and older or retirees.

Short Term Disability and Long-Term Disability

- The Short-Term Disability (STD) and Long-Term Disability (LTD) plans will cease on your last date of employment with no option to continue coverage.

Section 2 -RETIREMENT PLANS

Questions	Answers
I have money in the TIAA 403(B) Plan, and I am unsure of my next steps?	<ul style="list-style-type: none"> • If you participated in the 403b plan you do not have to do anything immediately. • You may leave the money in your TIAA account with no penalty and your money will continue to grow and you will continue to receive all the services from TIAA you received as an active employee. • You also have the option of withdrawing the money from your account. • For more information contact TIAA directly at 800.842.2252 or www.tiaa.org/luriechildrens
I need more information on the Value Growth Plan?	<ul style="list-style-type: none"> • If you were hired before January 1, 2013 and worked for Lurie Children's at least three (3) calendar years, you may be vested in the Value Growth Plan. • If your accrual is less than \$5,000, you will be automatically sent an application to cash out or rollover the benefit. • If you wish to postpone your Value Growth Plan pension benefit, you do not need to do anything. Your accrual will continue to earn a minimum guaranteed interest rate of 4.5% until you request your benefit payments to begin. You are not charged any annual fees. • For more information on requesting your Value Growth Plan benefit, please visit www.RetirementFocus.com
I would like to talk to someone in more detail about my overall financial situation as well as my retirement and investment options?	<ul style="list-style-type: none"> • Avril Howe is our financial consultant within the TIAA Financial Solutions division at TIAA (tiaa.org). In her role as a financial consultant at TIAA, Avril is focused on helping participants plan for their financial well-being and retirement readiness. • Sessions can be used to help with 403(b) plan enrolment, distributions or reviewing your investments and discussing how to best reach and sustain your retirement goals. • Counseling is available to all employees. Significant others are welcome. By appointment only: Call TIAA – 800.732.8353 or Click here to schedule a financial counseling appointment with Avril from TIAA

Section 3 -General Information

Questions	Answers
have PTO remaining, how will that it be paid to me?	<ul style="list-style-type: none"> • Payment for your final PTO and/or Mini-Sabbatical PTO balance will be processed in your last pay-cycle or the following pay-cycle depending on when your term date is entered in the system. • If your term date is not entered in the system on time it will delay the payout of your final PTO hours. Therefore, make sure to remind your manager/ director to process your termination date in the system after your last day of work. <p><i>* If you have any questions about your last paycheck or final PTO payment, send an e-mail to the Payroll Department at mypay@luriechildrens.org</i></p>

<p>How do I update my address after I leave to make sure I receive any final documents and/or paperwork?</p>	<ul style="list-style-type: none"> Update your information before you leave to reflect your current address as well as your personal email review the information provided on AllConnect Updating Your Personal Information. Be sure update mypay to reflect your personal email to retain access to your pay statements and W2. Email mypay@lurie.org with any payroll questions. After your date of termination, please send a letter with your signature notifying us of your change of address or phone number to: Human Resources Department -Box 14 Ann & Robert H. Lurie Children's Hospital of Chicago 225 E. Chicago Ave Chicago, IL 60611
<p>How do I stop my parking fees and/or transit deductions?</p>	<p>Pre-Tax Parking and Transit Programs</p> <ul style="list-style-type: none"> Your eligibility to pay for transit expenses through pre-tax payroll deductions ends when you leave Lurie Children's. Transit orders for the upcoming month may have already been placed. If so, deductions for these orders may be withheld from your final paycheck(s). Orders for future months will be cancelled as soon as administratively feasible. Log on to your WageWorks account to review your order history at www.wageworks.com. Cash reimbursements for parking expenses incurred prior to your separation date should be filed through WageWorks. All parking claims must be filed within six months of the date the expense was incurred. Contact WageWorks customer service with questions at 877.924.3967.

CONTACT INFORMATION

Lurie Children's Benefits' Call Center	Phone: 312.227.5500 E-mail: luriebenefits@bswift.com	luriechildrens.bswift.com
Cigna Healthcare Plans	Customer Service 800.CIGNA24 (800.244.6224) available 24/7	Members: mycigna.com General: cigna.com
CVS/Caremark Pharmacy)	Customer Service: 855.566.8402	caremark.com/lurie
Delta Dental of Illinois	Member Services: 800.323.1743	deltadentalil.com
COBRA (administered by bswift)	866.365.2413	billingservices@bswift.com
TIAA (403B retirement savings)	Customer Services 800.842.2252 Counseling Appointment 800.732.8353	Tiaa.org/luriechildrens.org
United Healthcare Vision Plan	Customer Services: 800.638.3120	myuhcvision.com
Value Growth Plan (Retirement Focus website) First time users: Username: SSN no dashes Password Birthdate mmddyy	retirementfocus.com Customer Service 1 833.679.1375	financialbenefits@luriechildrens.org
Wageworks (flexible spending accounts, pre-tax transit, and parking)	877.924.3967	wageworks.com
Lurie Children's Contacts	HR Benefits Team	benefits@luriechildrens.org
	Payroll Department/PTO Questions	mpay@luriechildrens.org
Social Security	1.800.722.1213	www.ssa.gov
Medicare	1.800.633.4227	www.medicare.gov
Medicare Supplement Policy Comparison-Illinois Dept. of Aging	1.800.252.8966	illinois.gov/aging/ship