

BENEFITS DURING LEAVE

You will have the option to continue or terminate your benefits while on an approved leave. If you elect to continue benefits, they will be provided on the same terms as if you had continued in active employment so long as you continue to make timely premium payment through our direct bill process.

You will receive a welcome letter and invoice once you have been placed on direct bill. Payments are due 45 days from each premium due date. If you are more than 30 days delinquent with your premium payment, our obligation to maintain health coverage ceases and you will receive a termination notice 15 days before your coverage is scheduled to terminate. If we still have not received premium payment, your coverage will be terminated retroactively to the last day premium payment was made. In some instances, we may recover premiums we paid on your behalf if you fail to return to work following your approved leave or if you return before your monthly payment is due, including any allowed grace periods.

If you wish to terminate benefits while on leave, you will be subject to a lapse in coverage. Coverage will automatically be reinstated upon return from leave unless you notify the Benefits Service Center at (844) 896-0169 that you do not wish to be reinstated.

If BrightSpring changes health care plans while you are on an approved leave, you will be entitled to the new or changed plan/benefits to the same extent as if you were not on leave.

You will retain your length of service credit while on an approved leave. However, accrual of PTO/vacation benefits are suspended during any unpaid leave. Additionally, you will not receive holiday pay during your leave.

If you choose not to return to work at the end of your leave, your benefits will terminate, and you will be offered COBRA in compliance with the law (as long as your plans were not terminated for non-payment). The qualifying event date for purposes of COBRA coverage is the date you inform BrightSpring that you will not return to work or the last day of leave.

Note: If you belong to a collective bargaining union in the state of Washington, please contact your HR representative for more information on maintaining benefits while on leave.

Process

1. Once your claim has been approved and your status has been updated in the system, an account will be created for you in the direct billing and payments system with Empyrean.
2. You will receive a welcome notice in the mail with log in information in the mail within 7-10 business days. you can also contact billing services at (833) 874-1600.
3. Direct bill will begin the pay period after your LOA has been updated in the system. Direct bill will be based on pay periods.
4. Employees will remain on direct bill for the length of their approved leave or a max of 26 weeks.
5. **Once you exhaust your leave, coverage will end, and you will be sent information to elect COBRA for eligible plans.**
6. Once you return to work Direct bill will end at the end of the pay period, in which your LOA is entered into the system. Deductions will resume as active on the next pay period.
7. If you do not maintain your benefit premiums, your coverage can be cancelled for non-payment and you will not be eligible for COBRA.

Payment Methods:

1. You can send payment by sending a check or money order payable to Billing Services along with their direct bill invoice to:

Billing Services

P.O. Box 2617

Omaha, NE 68103-2617

2. You can make on-line payments through the Billing Services Member Portal without sending in a voided check by utilizing the following options:

- One-time ACH (\$20.00 fee each transaction charged to the member)
- One-time credit card (\$20.00 fee each transaction charged to the member)
- Recurring ACH: Can be set-up on-line or:

3. The ACH form can be mailed with a voided check to:

Billing Services

ACH Processing Department

P.O. Box 2617

Omaha, NE 68103-2617

4. The ACH form can be faxed to 855-343-8181 with a copy of voided check.

Payment Process:

1. Payments will automatically be deducted on the 5th of each month unless the day is on a weekend or holiday in which case payment will be deducted on the business day following.
2. Recurring ACH payments will begin with the first invoice created following the ACH entry as long as the employee is paid through their current month. If recurring payments are set-up on-line, the full amount owed will be taken as the first ACH debit. If recurring payments are requested by submitting an ACH form, the employee must pay through their current month

*If paid in full for the month in which your billing ends, a refund check will be generated for the pro-rated portion of the payment which was in excess of the Billing Stop date.

Payment Not Made Prior to Return to Work: If not paid in full for the month in which your billing ends, the grace period will still apply. Once your return has been updated in the direct bill system, you will be able to see the pro-rated amount due for the month in which you return to active status. If payment is not received and post-marked on or before the end of the grace period, the cancellation date will adjust to the last paid through date and coverage will be terminated back to the last paid through date.

Failure to pay: If payment for the current month has not been received by the date the next months' invoice is generated, the current month amount due will be included on the invoice for the next month.

Please note: if payment is not post-marked by the end of the grace period coverage will be terminated. If a payment is post-marked as of or prior to the Grace Period end date but received after the mail allowance date, the payment will be processed, and a reinstatement initiated.