



Separation of Employment | Benefits Information for 1/1/26 to 12/31/26

This letter is to acknowledge your last day of employment and to wish you well in your future endeavors. Thank you for assisting us in serving the needs of Catholics throughout the Diocese of Charleston. Enclosed is exit information that we hope you will find helpful.

Health Insurance

If you currently have medical insurance coverage through the Diocesan group medical insurance plan, your coverage will remain in effect until the last day of the month in which your separation occurs. However, you have the option to extend your coverage for up to 18 months by paying the full cost of your monthly premiums directly to the location at which you worked. If you wish to extend your coverage, please let us know by emailing your location contact and the Diocesan Human Resources Department. **You must notify us within 30 days of your separation if you wish extend your coverage.** In addition, you must mail a check for your continuation premium payable to your location so that it is received at least five days prior to the end of the month following separation. **Premiums must be received by your location no later than five days prior to the end of month following your separation in order for your coverage to be extended.** Please see the chart below for pricing, which will vary based on your current coverage level. Premiums are paid in advance of the month they cover and are subject to change due to plan renewal and/or other plan changes. In the event there is any conflict between the contents of this letter and the applicable plan documents, the plan documents shall control.

The extended coverage is offered as a benefit in lieu of COBRA, which the Diocese is not required to provide. If any premium is not received by at least five days prior to the end of the month following separation, your medical insurance will be automatically terminated without the opportunity to renew. Proof that your location received payment at least five days prior to the end of the month following your separation is the sole responsibility of the plan participant; therefore, consider forwarding your payments using a service that tracks delivery, such as by mail certified mail, return receipt requested or overnight mail with tracking. If you wish to terminate your extended coverage, you must notify both your location contact and the Diocesan Human Resources Department immediately.

PPO Medical & Prescription (1.1.26 to 12.31.2026)	Total Monthly Cost
Employee only	\$1,034.24
Employee + Dependent	\$1,992.36
Employee + Family	\$2,342.64

HDHP Medical & Prescription (1.1.26 to 12.31.2026)	Total Monthly Cost
Employee only	\$851.76
Employee + Dependent	\$1,640.84
Employee + Family	\$1,929.32

Dental Insurance

Any dental insurance you have enrolled in ends on the last day of the month in which you are employed. We do not offer an option to extend dental insurance.

Vision Insurance

Any vision insurance you have enrolled in ends on the last day of the month in which you are employed. We do not offer an option to extend vision insurance.

Life and Disability Insurance

If you are enrolled in the Basic Life Insurance, Voluntary Supplemental Life Insurance, or Long Term Disability Insurance, you may have the option of portability or convertibility, subject to the insurance carrier's terms and conditions. See the attached Notice of Conversion and/or Portability Rights and contact Hartford directly at 877-320-0484 if you are interested in continuing these coverages. Otherwise, these coverages end on the last day of the month in which you were last employed.

Flexible Spending Accounts (FSA) and Health Savings Account (HSA)

If you have contributed to a flexible spending account or a health savings account, claims for the reimbursement of eligible expenses incurred up to your last day of employment must be submitted within 75 days after your date of termination.

Retirement

If you have at least \$1,000 in the Diocesan 403 (b) plan, you may leave your funds in the plan. If your balance is at least \$1,000 and you do not make an election, your funds will remain in your account. There are no additional fees for leaving your funds in the plan and you will continue to have access to your account and investment choices after separation via your account at RetireSmart.com (call 1-855-756-4738) for additional details or questions). Fees vary by fund and are subject to change, however fees in a 403b plan are often lower than the fees in an IRA.

If you have less than \$1,000 in the Diocesan 403(b) plan, you must either withdraw the funds or rollover the funds to another plan within 60 days of your separation. If you do not make an election and your balance is less than \$1,000, a check will be mailed direct to you and the money will become taxable income. We encourage you to compare all your retirement investment options and determine what is best for you. If you intend to withdraw or rollover the funds, simply call 1-855-756-4738 to get started.

Finally, please note that following the end of employment, an individual may apply for unemployment benefits with the South Carolina Department of Employment and Workforce (DEW). However, because the Diocese is a religious employer, certain exemptions under South Carolina unemployment law may apply. DEW will review your claim and determine your eligibility for benefits.

For questions, please contact your Location Coordinator.