

To: Allina Health metro hospital nurses
 Date: Sept. 19, 2016
 Subject: Continuation of benefits coverage through COBRA

This letter provides more information about the benefits under COBRA and when you should expect enrollment information from the COBRA vendor, Flex Compensation. There is also important information you should know if you plan to return to work to be eligible for benefits on Oct. 1. If you are already working and not on strike status, you can disregard this mailing.

When will COBRA enrollment details be provided?

On Oct. 1, the HR Service Center will generate a list of employees on strike status to be sent to Flex Compensation for processing on October 3. COBRA packets are expected to be mailed no later than Oct. 7.

What are the costs for COBRA?

Coverage	Plus Plan	Choice Plan	Advantage Plan	250 Plan	Allina First Plan	Select HSA Plan	Basic HSA Plan
Employee Only	\$1,713	\$1,060	\$873	\$1,054	\$641	\$584	\$503
Employee + One	\$3,255	\$2,015	\$1,660	\$2,001	N/A	N/A	N/A
Employee + Child(ren)	N/A	N/A	N/A	N/A	\$1,153	\$1,052	\$905
Employee + Spouse	N/A	N/A	N/A	N/A	\$1,280	\$1,168	\$1,005
Family	\$4,111	\$2,545	\$2,096	\$2,529	\$1,921	\$1,752	\$1,508

When do I have to enroll?

You have 60 days from the date the letter was mailed to enroll in coverage. If you enroll and pay for the coverage, it will be retroactive. However, to the vendors (Blue Cross Blue Shield, Delta Dental, etc.) it will look like you don't have coverage until Flex Compensation receives your elections and payment, notifies the vendors, and your files are processed.

What about continuing dental and life insurance and my reimbursement account?

The packet from Flex Compensation will provide the COBRA costs for enrolling in dental and life insurance and your health care reimbursement account. Only expenses incurred up to the last day in the pay period of

which you went on strike can be claimed against your health care reimbursement account, but you may elect to continue your coverage through COBRA so that you may be reimbursed for expenses incurred after this date. Because you are not actively at work, you are not eligible to be reimbursed for dependent care costs incurred during the strike.

Will I be guaranteed benefits coverage if I call to return to work at the end of the month?

Do not assume that calling in the last week of the month will guarantee you a shift by Oct. 1. Shifts are expected to fill quickly as we near the end of the month and the scheduling involved with assigning shifts will become more complex as more nurses request to be added back into the schedule. If available shifts are full, you may not be returned to work by Oct. 1. This means you would not be eligible for benefits coverage because you have not actively worked a shift. We are unable to assign shifts more than 24-hours in advance. Those who wait until the end of the month to return to work may find that available shifts have been filled by others.

Will the return to work process look the same as it did in June?

In June, nurses returned to work in order of schedule and seniority. Nurses who chose not to strike in June were not included in the return to work process because they were already at work. The return to work process for this strike will be negotiated with the union, likely as part of the final settlement offer.

In June, the return to work process had fewer variables because the strike was for one week and we could plan operationally on our nurses being back at work at a set time. Even with a known end date, approximately 170 nurses faced a loss of insurance for July because they were not going to be on the schedule by the first of the month. Be aware that even if the strike ends before the first of the month, it does not guarantee that a nurse will be returned to work by Oct. 1. It could take several weeks for all of our nurses to return to work after the open-ended strike, even if all units that are closed during the strike re-open.

When will schedules for October be available?

If you are not actively at work, you are not currently being placed on any schedules. We cannot provide you your schedule for October as a result.

A notice about your premiums for September

Because nurses went on strike early in September, your portion of your medical premiums has still not been paid. These premiums will be deducted from your first paycheck(s) after you are returned to work.

For more information

Additional Q&A are available on allinahealth.org/nurses. If you have questions not answered in this letter or on allinahealth.org/nurses, please contact the following:

- Questions about working: Call the Work Hotline at 612-262-2121
- Questions about benefits: Call the HR Service Center at 612-262-4688.