

Tower Health FAQs

Q. When and how ETO will be paid?

For non-exempt (hourly) employees, unused ETO, up to 80 hours, will be transitioning over to Ensemble. Anything greater than 80 ETO hours will be paid out. For exempt employees who earn ETO that will be moving to an exempt position with Ensemble, all unused ETO will be paid out.

Terminal ETO is paid on the base rate, not premium rates, and is paid out on the following pay date after final worked hours are paid. There will be no payout for time remaining in an employee's IPT or PTB Account.

Q. Will I be required to pay back tuition reimbursement?

Tuition reimbursements will NOT be required to be paid back as long as you transition to Ensemble. Our normal tuition reimbursement policies will apply if you resign from your position.

Q. Public Service Loan Forgiveness (PSLF)

If you qualify for PSLF, we recommend you contact your student loan servicer for details.

Q. Will severance be paid?

Any employee that is offered a position with Ensemble will not be eligible for a severance package.

Q. What happens if I don't accept an Ensemble offer?

If you do not accept an offer from Ensemble, you will resign your position with Tower Health. Severance will not be applicable and may affect your eligibility to apply for Tower Health for 12 months.

Q. How will we get the last pay stubs and W2?

The corporate payroll will mail payroll registers to the employees after the final ETO is paid out. If you have questions about your pay registers or direct deposit, contact Payroll directly at (484) 628-8260 or via email payroll@towerhealth.org. Your W2 will be mailed no later than January 31, 2025 to the address listed in your employee record.

Q. What happens to my Tower Health benefits?

Benefits will continue until the end of the month in which your last day is worked. This does NOT include your medical/dependent flexible spending accounts. Medical/dependent flexible spending accounts will end as of last day worked. Employees may submit claims up for expenses accrued prior to the last day worked within 90 days from the last day worked.

Q. If you opt not to take Ensemble benefits, you may elect COBRA.

COBRA information will be mailed out to benefit eligible employees within 30 days following the last day worked. If you have a Medicare form to be completed, contact the Benefits at 484-628-8874 or benefits@towerhealth.org. MyTowerRewards account will no longer be active once you leave the organization. All points must be used before your last day worked or they will be forfeited.

Q. Are there any other options for me to elect health insurance coverage?

You may be eligible to enroll through a spouse's plan as a life event as loss of coverage is a qualified life event.

You always have 60 days from the time you lose your job-based coverage to enroll in the Marketplace. That is because losing your job-based health coverage is a "special enrollment" event. After 60 days your special enrollment period will end, and you may not be able to enroll. In addition, during what is called an "open enrollment" period, anyone can enroll in Marketplace coverage. To find out more about enrolling in the Marketplace, such as when the next open enrollment period will be and what you need to know about qualifying events and special enrollment periods, visit www.HealthCare.gov or call 1-800-318-2596.

Q. What will happen to my Retirement Savings Program?

If you have any questions regarding your Retirement Savings Program, please contact Lincoln Financial – Pension, 403(b) & 457(b) Retirement Savings Program Contact Number: 1-800-234-3500 Website: www.LincolnFinancial.com/Retirement.

If you would like to roll over or start drawing from your 403(b), contact Lincoln Financial.

- If your balance is < \$5,000 your funds will be automatically moved to a Lincoln IRA Product.
- You can take the money out in cash. If you do this, you will be taxed at 20%.

If you are under 59 ½ you will also be subject to a 10% penalty for taking the money out before retirement age.

If you were hired prior to 2013 and are vested in the Defined Benefit program, contact RetirementFocus at Phone Number: 1-855-874-0315 , Website: www.retirementfocus.com

Will I be able to file for unemployment?

The Pennsylvania Unemployment Compensation (UC) Law establishes various requirements for eligibility for UC benefits and the determination is made by the state, not Tower Health. For details, visit www.uc.pa.gov/unemployment-benefits/Pages/default.aspx. You can apply for

unemployment through their secure website 7 days a week, 24 hours a day at [Filing an Initial Claim \(pa.gov\) or via phone at 1-888-313-7284](#).

Available Resources

- Employee Assistant Program (EAP) QUEST: 1.800.364.6352
Website – www.QuestEAP.com
- Human Resources – Please feel free to reach out to Human Resources for any questions or assistance. Humanresources@towerhealth.org