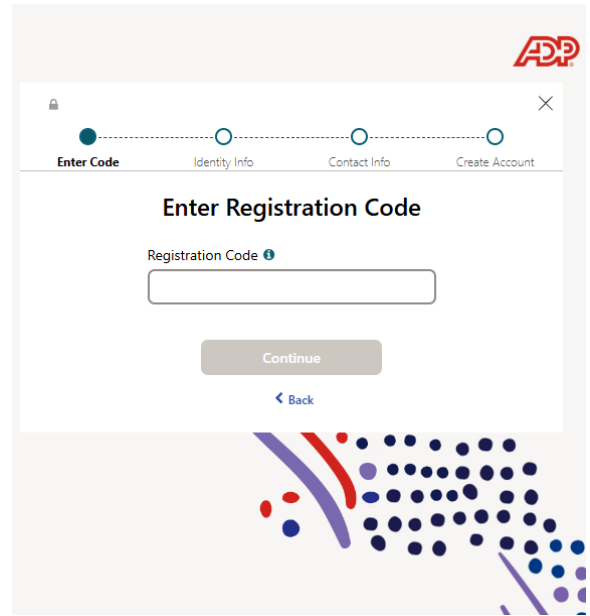


## ANSWERS TO COMMONLY ASKED QUESTIONS FOR SEPARATING EMPLOYEES

This document is not a contract and should not be viewed as such. This document is intended as a summary of your benefits and every effort has been made to accurately summarize this information. Your rights are fully detailed in other documents such as the Summary Plan Descriptions. Should any conflicts arise between this document and the official terms of the Plan Document, the Plan Document is controlling.

### Pay Slips and W2's

1. Go to <https://my.adp.com>.
2. Select **Create Account**.
3. Select **I Have A Registration Code**
4. Enter the code – **BCEH1-myADP**
5. Verify your identity by answering the questions
6. Create and enter a unique password
  - ✓ must contain at least 8 characters
  - ✓ at least one alpha
  - ✓ at least one numeric
7. Answer the security questions. These are case sensitive. If you forget the answers, ADP cannot help you retrieve them.
8. Once registration is finished, ADP will send an email to activate your email address. Click the link in the email to complete.



### MEDICAL, DENTAL & VISION CARE

Insurance coverage ends at midnight on the last day of the month that you separate from the Company. If you are receiving extended benefits coverage will end on the date listed in your agreement

### COBRA

Coverage may be continued for you and any eligible dependents under the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA). This Federal Act requires employers to offer a temporary extension of coverage to employees who lose group coverage under certain circumstances. You (or your dependents) must pay the entire cost of COBRA coverage, including a 2 percent administrative charge. Notification regarding the opportunity to elect COBRA Continuation Coverage will be mailed to your address, as it appears in Oracle. This packet will provide information regarding your conversion options and your options under the provisions of COBRA legislation to continue the same level of coverage that you had as an active employee.

This information will be mailed by our vendor, Health Equity/WageWorks. You can expect to receive it 10-14 days after your group benefits terminate. It should also be noted that should you choose to enroll in COBRA there will be no break in their coverage as COBRA will begin the day after your group benefits terminate, regardless of when you enroll.

In accordance with the provisions of COBRA of 1986, you are eligible to continue your existing medical, dental and vision coverage for up to 18 months or 29 months if you are disabled (as defined

by the Social Security Administration) at the time of separation. If you choose COBRA coverage, you will be billed monthly. If you have any questions or require further clarification about your rights to COBRA coverage, contact Health Equity/WageWorks at 888-678-4881.

For more information about health insurance options available through the Health Insurance Marketplace, visit [www.healthcare.gov](http://www.healthcare.gov) or call 800-318-2596.

### GROUP TERM LIFE INSURANCE

Employer paid life insurance coverage ends on midnight of the day you separate from the Company unless stated otherwise provided in a signed agreement. Individual insurance may be purchased without evidence of insurability for a period of 31 days after the expiration date of your group coverage. You may apply to Dearborn Life Insurance Company to convert the Group Term Life Insurance to an individual policy. Dearborn's rates will apply to your new policy based on applicable factors at the time the conversion is made. You may contact the Employee Benefits department at 1-866-807-3745 to obtain the required conversion form.

### VOLUNTARY INSURANCE

If you were a participant in any voluntary program, coverage ends at midnight on the day that you separate from the Company. You may be converted eligible to convert or port to an individual policy within 31 days after the coverage ends.

### SAVINGS PLAN - 401(k)

If you have an account balance in your 401(k) account, you may have the option to:

- Keep your 401(k) account with Fidelity until as late as age 73; or
- Take a distribution from your account (certain taxes and penalties may apply); or
- Rollover your account to an IRA or another qualified retirement plan.

You can view your current 401(k) information (including your account balance, investments, and the Summary Plan Description) online through the Fidelity Investments NetBenefits website at [www.NetBenefits.com](http://www.NetBenefits.com). You can also contact Fidelity Investments at 1-800-378-4015 after your separation regarding your 401(k). Please allow the company at least 15 business days to update your status with Fidelity before you make arrangements to disperse or roll over your 401(k) account. Your account is still subject to gains or losses after your separation. If you have any outstanding loan balances at the time of your separation, please contact Fidelity to set up payment arrangements.

Be sure to keep your contact information (phone, personal email, mailing address) and beneficiary information up to date with the online services available through [www.NetBenefits.com](http://www.NetBenefits.com). If you do not have internet access, you may contact Fidelity at 1-800-378-4015.

### PENSION BENEFITS

If you have been with the company for at least 3 years, you may be vested in your pension plan benefit (even if you are participating in the VSO). If you are eligible for the BCBSM pension plan, you will see a link to the pension plan when you login to Fidelity's [www.NetBenefits.com](http://www.NetBenefits.com) website (see example below). Certain COBX employees (including those hired on/after 4/1/2016) are not eligible to participate in the pension plan, as such, the pension plan link will not be displayed.

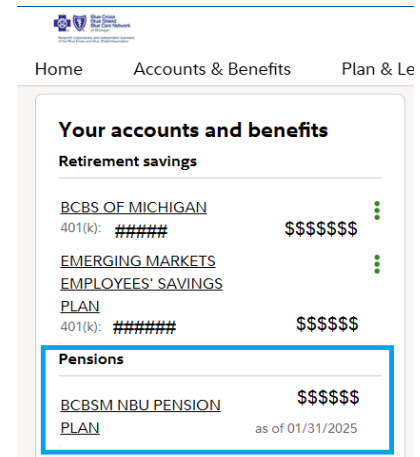
If you have a vested pension benefit, you may have the option to:

- Leave your pension benefit until as late as age 70 ½; or
- Request a distribution at any time once you have met your earliest commencement date (certain taxes and penalties may apply).

You can view your current pension information (including your vesting status, earliest commencement date, and the Summary Plan Description) by [clicking](#) the pension link as shown here. The Fidelity pension website also allows you to:

- View and update your beneficiary information
- Model (estimate) your pension benefit
- Start your pension benefit (you must initiate the process between 30 – 90 days ahead of your desired pension payment date).

You can contact the Fidelity Retirement Service Center at 1-800-378-4015 for assistance



Please allow the company at least 15 business days to update your status with Fidelity.

Be sure to keep your contact information (phone, personal email, mailing address) and beneficiary information up to date with the online services available through [www.NetBenefits.com](http://www.NetBenefits.com). If you do not have internet access, you may contact Fidelity by calling 1-800-378-4015.

**Important Note:** if you are eligible for retiree benefits at the time of your separation (including retiree medical and/or retiree life insurance), you must commence your pension benefit in order to enroll in the retiree benefits. Once you initiate your pension benefit through Fidelity, Retirement Administration will determine your eligibility for retiree benefits. If you are eligible for retiree benefits, a retirement kit will be sent to you approximately 3 – 4 weeks from the date you initiate your pension.

### HEALTH CARE AND DEPENDENT CARE FSA PROGRAM

Coverage ends at midnight on the day you separate from the Company. You may continue to submit claims for eligible expenses incurred during your active employment for reimbursement up to 60 days (90 days for BCBSM & Bricktown) after you leave the company. However, only expenses incurred while actively employed are eligible for reimbursement.

### TUITION ASSISTANCE PROGRAM (TAP)

All employees must remain on active payroll through completion of each course and at the time any payments are made pursuant to the Program. If NBU employee voluntarily terminates employment within 12 months of completion of the last course/term, the employee will be required to repay the company 100% of the tuition assistance benefits paid for courses taken during the 12 months prior to and including the last course/term completed.

### PAYROLL INFORMATION

If you have enrolled in direct deposit, your last paycheck will be direct deposited. If you receive payment after 2 weeks of termination, you will not receive direct deposit. A physical check will be mailed to you. If you have not enrolled in direct deposit, your final paycheck will be mailed to you at your address of record. Your final online time reporting is processed with the normal payroll, and all

voluntary deductions will be deducted as usual. Your pay may also include PTO balances eligible for a pay-off.

### EXPENSE REPORTS

Employees who have Company expenses requiring reimbursement should submit an online expense report before their last day of work.

### PERSONAL/ADDRESS INFORMATION AND CHANGES

All future mailings from the company will be sent to the address on file. This information is especially important if you are eligible for a vested retirement benefit (including 401(k) and pension benefits).

If you change any personal information (address, telephone number or name), please email:

[EmpSvc@bcbsm.com](mailto:EmpSvc@bcbsm.com).

### EMPLOYMENT VERIFICATION

Should a prospective employer need previous employment verification, please contact The Work Number at 1-800-367-2884 or contact online at [theworknumber.com](http://theworknumber.com).

- BCBSM - 14291
- Emergent Holdings - 115140

### PERSONAL PROPERTY

Please remove all personal belongings prior to your last day worked.

The company, in its sole discretion, reserves the right to change the policies and procedures contained in this document.