

Employee Benefit Common Questions

1. What occurs between now and March 31, 2019?

Your benefits remain will remain active until March 31, 2019. This coverage is the same coverage you have currently. For any life events, please contact HR.

For your **Retirement plan**, you will the option to keep your account within the plan (no action taken), move the account to an IRA or new employer retirement plan (“rollover”), or you may take a distribution on the balance with applicable taxes and penalties (as applicable). These options are available to you at your date of termination. You may call Empower for more information (contact information below).

2. What happens to my benefits after March 31, 2019?

At this time, the Company is prepared to offer you COBRA beginning April 1, 2019 for your **medical, dental, and vision** plans. You will receive a COBRA notice in the mail for you to fill out and pay for premiums for coverage beyond March 31. If you elect COBRA and are eligible for a new employer’s plan, you may cancel your COBRA coverage if you wish.

For your **life, accident, and critical illness benefits**, you will have the option to utilize the “portability” feature of these policies. This allows you to continue your coverage directly with the insurance carrier. You can reach out directly to Unum to process this request.

For your **Flexible Spending Account (FSA) and Dependent Care FSA plans**, you will have 30 days to file claims incurred prior to March 31 to file for reimbursement. This plan cannot continue with you post March 31.

3. Who can I contact with questions about my benefits?

<u>Carrier</u>	<u>Policy</u>	<u>Phone Number</u>	<u>Website</u>
MEDICAL: CIGNA	#3333551	800-244-6224	www.cigna.com
DENTAL: DELTA DENTAL	#3511	800-452-9310	www.DeltaDentalNJ.com
VISION: VSP	#30041350	800-877-7195	www.vsp.com
LIFE AD&D: UNUM	#682437 (Basic Life, AD&D, STD) #682438 (Voluntary LTD) #682439 (Voluntary Life/AD&D)	866-679-3054	www.unum.com
UNUM EAP		800-854-1446	www.unum.com/lifebalance
FSA: DISCOVERY BENEFITS	#16604	866-451-3399	www.DiscoveryBenefits.com
401(K): EMPOWER RETIREMENT	#374880-01 (Non-Union) #374881-01 (Union)	800-338-4015	www.EmpowerMyRetirement.com

4. Who can I contact with additional questions that the vendors cannot answer?

For information and help beyond the carriers, please use our benefit advisors, FM Financial (888-766-2313 or support@fmfinancialservices.com). They can assist with questions you may have about the COBRA process or any other general questions that the insurance carriers cannot answer.