

## WHAT HAPPENS WHEN MY BENEFITS TERMINATE

Your benefits generally end on your last day of work or your 91<sup>st</sup> day of continuous disability. For example, if your employment ends on June 5 or your 91<sup>st</sup> day of disability is June 5, your benefits end at midnight on June 5.

**Medical, Pharmacy and Dental/Vision Coverage:** You and your eligible dependents may elect “continuation coverage” for up to 18 months under the federal Consolidated Omnibus Budget Reconciliation Act (COBRA). (There are extensions available past 18 months for some qualified beneficiaries). The Company does not contribute toward the cost of COBRA coverage. If you elect COBRA and pay the required premiums, coverage is retroactive to the day your benefits originally ended, so there is no loss of coverage. If you have questions about COBRA please contact Tax Saver at 1-888-602-6272.

**Health Saving Account:** Contributions cease with your last check. Your HSA dollars are portable and yours to keep and you may continue using the funds for qualified health care expenses. The account will transition to a personal account. You will continue to use the current Fidelity HSA debit card. Maintenance fees will apply. For questions about your health savings account contact: **Fidelity Investments: 1-800-835-5087.**

**Employee Assistance Plan:** Eligibility for the EAP ends when your medical coverage ends (either on your last day of employment, 91<sup>st</sup> day of disability, or when COBRA coverage ends).

**Flexible Spending Accounts:** Claims may be filed for expenses that were incurred before your employment ends, unless you elect to continue after-tax contributions under COBRA. If you make after-tax contributions under COBRA, you may file claims for expenses incurred after your termination date. You have 90 days after the next calendar year to file your claims.

**Life and AD&D Insurance:** You may continue life coverage under the conversion or portability provisions of the group plan. Mohawk will send employee/member information to MetLife to mail required forms to you. **Completed forms must be returned within 91 days from your last day of employment.** Questions regarding premium rates should be directed to MetLife at 1-866-626-3705.

**Short-Term and Long-Term Disability:** There is no option to convert to individual policies.

**Critical Illness and Accident Insurance:** You may elect to continue your coverage providing you had six months continuous coverage. Call MetLife at 1-866-626-3705 **within 31 days from your last day of employment** to request continuation of a coverage. MetLife will mail a portability packet to you within 15 days. Return the completed packet along with any payment information requested. You have three options for direct bill: annual paper notice, quarterly paper notice, or monthly bank draft. If you have questions, call MetLife’s customer service center at 1-866-626-3705.

**MetLife-Farmers Auto/Homeowners Insurance:** If your premiums are paid through payroll deduction, call Farmers at 1-800-438-6381 to arrange direct billing.

**401(k) Retirement Savings Plan:** Active participation ends when your employment ends or your 91<sup>st</sup> day of disability. Fidelity will mail you a Distribution Kit. Call Fidelity Investments at 1-800-835-5087.

**CollegeBoundfund:** For information on continuing contributions to your College Savings Account after your employment ends, please call Alliance Capital at 888-324-5057.

**Long-Term Care:** You may continue coverage under the portability provisions of the plan. Call the Benefits Service Center to request forms. **Forms must be submitted to Unum within 60 days of your termination.**

**Whole Life Insurance:** UNUM will be notified of your benefits termination and will bill you directly for the coverage to continue. For questions, changes, or cancellation of your policies, please contact UNUM directly at 1-800-635-5597.

For additional information, contact the Benefits Service Center at 1-866-481-4922.