

# Benefit Options at Termination Guide

March 2024

## Important Notice of Summarized Information

This summary outlines the features of the benefit plan available to eligible employees. While we have attempted to describe the benefits as accurately as possible, due to the relatively brief nature of this summary and the complexity of the plans that govern these benefits, some details may not be described or may be described only briefly.

Consequently, any conflicts between this summary and the actual legal plan document will be controlled by the terms of the legal plan document, not this summary. Likewise, any confusion about the plans that arise from reading this summary should be resolved by referring to the actual legal plan document. Battelle reserves the right to amend the plans at its discretion.

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# Benefit Options at Termination

## Benefit Options

The following are your benefit options at the time of your termination of employment with Battelle.

Coverage for Short-Term Disability, Long-Term Disability and Business Travel Insurance ends on the date of termination.

All other insurance coverage continues until the end of the month in which you terminate.

**Example:** If an employee terminates employment on May 3, insurance coverage ends May 31. If an employee terminates employment May 31, insurance coverage ends May 31.

Your termination date is your last day worked.

## COBRA

Coverage for the below plans will cease at the end of the month in which you terminate. However, you can elect continuation of coverage for up to 18 months through a legally required option—COBRA.

- Medical/Prescription
- Dental
- Vision
- Employee Assistance Program (EAP)
- Health Care Flexible Spending Account (FSA) Deductions

If you are considering maintaining coverage for any of the above benefits through COBRA, please review the following:

- COBRA packets are mailed once your active coverage ends. You have 31 days after the last day of active coverage to elect COBRA benefits. A notice of COBRA options will be distributed to you, typically within one to two business days of your termination date. You will be sent rates and a notification providing additional information regarding coverage through COBRA as well as a *COBRA Continuation Enrollment Form*. This package of information will be mailed to your home (or the address that appears in the Battelle address system). If you prefer electronic communication or do not want to wait for mail, you can contact [bcobenefits@battelle.org](mailto:bcobenefits@battelle.org) to request the notice be forwarded to you to complete your enrollment.
- Under COBRA, your premium will be 102% of the full contribution (your share plus Battelle's share plus the 2% administrative fee). Contribution rates are subject to annually change.
- At the time of termination, you may elect to continue your current level of coverage, a lower level of coverage, or individual coverage for yourself or a dependent you have maintained coverage for as an active employee.
- The completed *COBRA Continuation Enrollment Form* must be completed no later than 60 days from the latter of either the end of the month of your termination date or the date you receive the COBRA notification from Businessolver, Battelle's COBRA administrator. **Otherwise, you will forfeit your right to elect to continue coverage under COBRA.**
- If you elect to continue health care benefits, you have 45 days to bring your premiums current.

- Once you have received your payment coupons to continue coverage under COBRA, Businessolver must receive your payment within 30 days from the date due or coverage will automatically be cancelled.
- If you or your spouse are Medicare-eligible, electing COBRA continuation of coverage may impact your Medicare coverage. If you or your spouse are Medicare-eligible, your COBRA continuation of coverage will pay as if Medicare is your primary insurance, and you will be responsible for that portion of your medical claims **even if you are not enrolled in Medicare**. In addition, you or your spouse may be subject to a Medicare premium penalty if you fail to enroll in Medicare when eligible. COBRA continuation of coverage is not Active employee coverage.

You may enroll in COBRA and make payments at [www.benefitsolver.com](http://www.benefitsolver.com) (keyword: Battelle). Once you are logged in you can download the MyChoice App and manage your COBRA coverage from your mobile device.

## Medical, Dental and Vision Insurance

If you maintained medical, dental, and/or vision coverage as an active employee, you are eligible for continued coverage through COBRA. You can enroll for coverage after termination by completing your *COBRA Continuation Enrollment Form* as described above.

### Quantum Health Services

Quantum Health is a benefit concierge service to help you with your benefit needs and provides member services for the Battelle medical plans. After your termination with Battelle, you will continue to use Quantum Health for questions about your medical plan. Once you terminate your employment, to continue online access to Quantum Health, you must create an individual account at [www.myqbenefits.com](http://www.myqbenefits.com) within 30 days to continue to have access the online portal. Once your individual account has been created, you will have access to the portal and Quantum Health services as long as you are enrolled in the Battelle medical plan through COBRA. After 30 days or after your COBRA coverage ends, you will need to call the customer care line 833.346.1474 to manage your Quantum Health account.

## Flexible Spending Accounts

### Health Care Flexible Spending Account (COBRA)

Participants in the Health Care Flexible Spending Account (HCFSA) have two options. At termination, you may:

1. **Suspend contributions.** If you suspend contributions, participation ceases the last day of the month in which you terminate. Only those expenses incurred through the end of the month of your termination will be reimbursable under the plan. Any remaining funds are forfeited.
2. **Make remaining monthly contributions on an after-tax basis.** If you choose benefit continuation coverage under COBRA, participation continues for each additional month in which your contributions are paid with after-tax dollars. To elect this option, you must complete a *COBRA Continuation Enrollment Form* which will be sent to you within two weeks from your termination date. Eligible expenses incurred during the participation period are reimbursable.

### Dependent Care Flexible Spending Account

Dependent care expenses qualify for reimbursement for the entire plan year (through December 31) regardless of your termination date. You can only be reimbursed up to the amount contributed. Contributions after termination are not permitted.

## Other Important Notes Regarding the Flexible Spending Accounts

- If funds are available, a contribution for the Flexible Spending Account (FSA) will be deducted from your final paycheck. For example, if your termination date is May 5, a deduction will be taken from the paycheck you receive on May 31.
- Your FSA debit card will be deactivated upon termination.

### Filing 2022 FSA Claims

- To be reimbursed for the balance you have remaining in your account, claims must be received by Businessolver **no later than October 6, 2023**.
- You can submit claims at [www.benefitsolver.com](http://www.benefitsolver.com) (Keyword: Battelle) or by using the MyChoice Mobile App. Once you log in, click your name in the top right corner then click Consumer Accounts.
- Claim forms can be obtained by going to <https://www.battelle.org/site/employee-offboarding>.
- Direct any questions about your FSA accounts to Businessolver at 1.833.929.1106.

### Filing 2023 FSA Claims

- To be reimbursed for the balance you have remaining in your account, claims must be received by HealthEquity **no later than March 31, 2024**.
- You can submit claims at [www.healthequity.com](http://www.healthequity.com).
- Direct any questions about your FSA accounts to Health Equity at 1.866.346.5800

## Health Savings Account (HSA)

If you have a balance in the Battelle HealthEquity HSA, you can continue to use your HealthEquity debit card as long as you have funds in the account. Your account will be changed to a HealthEquity Super Saver Account, you will still have access to the same investment funds that were available to you as a Battelle employee. There will be a \$3.95 monthly administrative fee deducted from your HSA balance. You can manage your account at [www.healthequity.com](http://www.healthequity.com). You will receive a letter from HealthEquity within two weeks of termination with information about your new Super Saver Account.

### Former HSA Administrator Accounts

If you had an HSA prior to 2023 and you still have funds in your MyChoice account, you have 999 days to spend the funds or roll your account balance to another HSA provider. For HSAs opened prior to 2023, visit [www.benefitsolver.com](http://www.benefitsolver.com); to access the MyChoice Consumer Accounts page.

## Employee Assistance Program (EAP)

You will be able to continue to use and have access to the Employee Assistance Program up to 90 days after your termination date. This benefit is provided free of charge.

You are also able to elect this benefit through COBRA and utilize the program free of charge for up to 18 months after date of termination.

## Group Accident Insurance

You have 31 days from the end of the month in which you convert to an individual policy through Chubb Group of Insurance Companies with no proof of insurability required. If you choose to convert your coverage, contact the Benefits Office to request additional information.

## Group Life Insurance

### Basic Life Insurance

Your Basic Life Insurance coverage ceases at the end of the month in which you terminate. You have **31 days** from that date to convert to an individual whole life policy through Unum. Conversion means you are not required to provide evidence of good health—no medical examination is required.

If you choose to convert your coverage, contact Unum at 1.866.269.0978 to request conversion rates and a conversion form. Unum will need to be in receipt of the completed form by the end of the 31-day deadline.

### Additional Life Insurance

If you have Additional Life Insurance coverage, you may continue this coverage, up to a maximum of \$250,000, with Unum by filling out the Application for Portability of Your Group Life Insurance Benefits form. Please contact Unum at 1.866.269.0978 to request portability rates and a portability form. The deadline to request your coverage be ported is 31 calendar days from the end of the month of our termination.

If your Additional Life Insurance coverage is greater than \$250,000, the amount over \$250,000 is convertible to an individual whole life policy at the time of termination. You have 31 calendar days from the date coverage ends to convert to an individual whole life policy through Unum. If you wish to convert coverage, please contact Unum at 1.866.269.0978 to request conversion rates and a conversion form.

### Dependent Life Insurance

If you maintained Dependent Life Insurance Coverage for your spouse and/or child(ren), it will cease at the end of the month in which you terminate. You have 31 days from that date to convert to an individual whole life policy through Unum. Conversion means you are not required to provide evidence of good health—no medical examination is required.

If you choose to convert your dependent coverage, contact Unum at 1.866.269.0978 to request conversion rates and a conversion form. The conversion will no longer be offered if you miss the 31-day deadline.

## Savings Plan/401(k)

You can access your Battelle Employees' Savings Plan account balance, reallocate your investments, request a withdrawal, or select a payment option through Vanguard at 1.800.523.1188 or at <https://ownyourfuture.vanguard.com>. The plan number is 092024. You can also contact Vanguard to learn more about your options at termination.

You may want to delay contacting Vanguard for one to two weeks after your termination date to allow time for your termination information to be transmitted to and processed by Vanguard.

### Payment Options for Participants with \$1,000 or Less

If you are a Savings Plan participant with a vested account balance of \$1,000 or less, you must take a lump-sum distribution from the plan. You will need to submit a *Distribution Due to Termination Form* from Vanguard's website. This form must be received by the end of the quarter following the quarter in which you terminate employment with Battelle to indicate whether you want all or a portion of your distribution rolled over to an individual retirement account (IRA) or another qualified plan. If Vanguard does not receive the form by the deadline, you will automatically receive a taxable lump-sum cash distribution.

To avoid immediate taxation, you can directly roll over your balance to a traditional IRA or another qualified retirement plan and continue to defer taxes. Any before-tax portion of your balance not rolled over will be subject to ordinary income taxes, with 20% withheld for federal taxes as required by law (note that the 20% withholding may not represent your total tax liability). In addition, any before-tax portion of the distribution not rolled over is usually subject to a 10% federal penalty if you are under the age of 59½. The penalty is waived if you are receiving long-term disability benefits or you reach age 55 or older in the year of your termination and receive your savings in a lump sum.

### **Payment Options for Participants with More Than \$1,000**

If you are a Savings Plan participant with a vested account balance of more than \$1,000, the following options are available to you:

- Leave your funds in the Savings Plan (i.e. defer your decision regarding the distribution) until no later than April 1 of the year following the year you attain age 70½ or
- Elect to make a direct rollover of your account balance or
- Elect a lump-sum payment of your entire account balance or
- Elect substantially equal installment payments with a minimum amount of \$1,000 each, paid monthly, quarterly, semi-annually, or annually

### **Savings Plan Loan**

If you terminate your employment for any reason, including death, and you have an outstanding loan balance, you or your beneficiary(ies) must continue to repay your loan through automatic clearing house (ACH) monthly withdrawals by contacting Vanguard to set up a loan repayment schedule. If you or your beneficiary(ies) fail to do so, or fail to make loan repayments directly as permitted, your outstanding loan balance will become “deemed” and therefore taxable at the end of the calendar quarter following the calendar quarter in which the termination occurred. The “deemed” distribution will be reported on Form 1099-R as a taxable distribution, as required by the Internal Revenue Code. In addition, as soon as permitted under law, your account will be offset by the amount of any outstanding defaulted loan.

If you take a distribution from your Plan after termination of employment and while you still have an outstanding loan balance, your distribution will be reduced by the amount of the loan, and this amount will be reported as taxable income and may be subject to a 10% early distribution penalty. In the event of termination due to death, the distribution payment to the beneficiary(ies) will be reduced by the amount of the loan. In most cases the 10% early distribution penalty does not apply to death benefits.

### **Beneficiary Forms**

Beneficiaries can be updated as often as necessary.

**For Savings Plan:** To update your Savings Plan beneficiary you can log on to <https://ownyourfuture.vanguard.com>.

**For MyChoice Accounts HSA (accounts 2020 – 2022):** Follow the [step-by-step instructions](#) to download and complete the UMB Beneficiary Designations Form found on the Businessolver website.

**For HealthEquity HSA (beginning in 2023):** You can [set your beneficiary designations](#) by completing your request online or downloading a PDF to submit by visiting the [HealthEquity member portal](#).

## Paid Time Off (PTO)

You will receive a lump-sum payment for PTO hours not used as of your termination date. If you elected to participate in the PTO buy-back program you will be paid out for those hours as well. The check will be automatically deposited at the end of the month following the month of termination. If you did not have direct deposit set up, the check will be mailed to your home address at the end of the month following the month of termination. If you do not receive your PTO payout or have questions about the payment please contact Payroll at [bcopayroll@battelle.org](mailto:bcopayroll@battelle.org).

## Floating Holidays

Employees who receive a floating holiday due to being on a compressed work week must use their floating holiday before their termination date. Any floating holiday not used before your termination will be forfeited and will not be paid out, unless required by law.

## Solver Points

You can log onto <https://battelle.werecognize.com/login> for up to 30 days after your termination date to redeem your points from the rewards catalog. If you have any issues or questions, please contact Halo Recognition at 1.888.598.4455 or [totalvisionrecognition@mcfina.com](mailto:totalvisionrecognition@mcfina.com).

## Tax Forms

The IRS requires employers to report wage, salary and health care coverage information for employees on several different forms provided to assist you in preparing your tax return.

### Form W-2 (Wage and Salary Information)

W-2 wage and salary information is distributed by Jan. 31 each year. If you have signed up to receive an electronic W-2, you can access and view your report by visiting the Dayforce non-SSO URL or by using the Dayforce mobile app. Use your employee number as your username. You will be able to see earnings statements, tax forms and reset your password. Access the Dayforce website at <https://www.dayforcehcm.com/mydayforce/login.aspx> or use the Dayforce mobile app. Enter your employee number as your username. Enter your birth year plus the word "Login" as your temporary password (example: BirthYearLogin = 1990Login).

If you have not signed up to receive an electronic W-2, you will receive your form through the mail. Please contact the Payroll Department at [bcopayroll@battelle.org](mailto:bcopayroll@battelle.org) or 1.614.424.7143 in mid-February if you haven't received your paper W-2.

### Form 1095-C (Health Care Coverage Information)

If you participated in a Battelle-sponsored health plan, you will receive a Form 1095-C. Businessolver is Battelle's benefits portal partner (My Benefits) and will prepare your 1095-C form. You will receive an email notice from Businessolver ([benefits@battelle.org](mailto:benefits@battelle.org)) when your 1095-C is available to download.

If you did not provide consent for electronic distribution of your 1095-C form, a paper copy will be mailed to your home address by Mar. 31. If you do not receive your 1095-C by mid-April, contact Battelle Benefits at [bcobenefits@battelle.org](mailto:bcobenefits@battelle.org) or 1.614.424.6350.

### Form 1099-SA (HSA Distributions Information)

If you participated in a Battelle-sponsored Health Savings Account-compatible health plan, you will receive another tax form called Form 1099-SA. The 1099-SA is filed to report distributions made from a Health Savings Account (HSA).



Battelle's claims administrator for HSAs is Health Equity. Your 1099-SA will be available electronically on the HealthEquity member portal at <https://healthequity.battelle.org> by the end of January and will be mailed to your home address if you have not elected to participate in e-statements. If you do not receive your 1099-SA by mid-February, please contact HealthEquity at 1.866.346.5800.

### **Accidental Injury and Critical Illness Insurance**

To continue coverage of the Accidental Injury Insurance or Critical Illness Insurance through Voya, you must apply for portability of your plan(s) and pay the first premium within 31 days of your termination date. A portability form will be mailed to your home from Voya once your termination has been processed. You must complete the form and return to Voya to port your coverage. Visit the Voya Employee Benefits Resource Center at <https://presents.voya.com/ebr/battelle> to coordinate.

### **Identity Protection Services**

If you would like to continue your policy with Allstate Identity Protection, visit [www.myaip.com](http://www.myaip.com), email [customercare@aip.com](mailto:customercare@aip.com) or call 1.800.789.2720 to provide billing information.

### **Legal Benefits Plan**

You may continue your Legal Benefits coverage through LegalEASE. After your last day, LegalEASE will send a letter with instructions on how to continue your benefits.

### **Pet Insurance**

You may continue your Pet Insurance plan through Nationwide. Log in to the policyholder portal at <https://my.petinsurance.com> or call 1.855.672.7093 to work directly with a Customer Care Specialist on updating your payment plan information. You have 45 days to make your payment or your policy will be cancelled.

### **Pet Discount Program**

You have 30 days from your date of termination to port your Pet Discount Program through Pet Benefit Solutions. To continue your coverage, log in to [www.petbenefits.com](http://www.petbenefits.com), select the subscriptions tab on the left side of the page, and follow the instructions to select a plan to continue your coverage.

## Contact Information

Contacts		
Allstate Identity Protection (formerly InfoArmor)	<b>Website:</b> <a href="http://www.myaip.com">www.myaip.com</a> <b>Email:</b> <a href="mailto:customercare@aip.com">customercare@aip.com</a> <b>App:</b> Allstate Identity Protection	1.800.789.2720
AmeriBen / Quantum Health Medical Claims Administrator / Health Navigation Service	<b>Website:</b> <a href="http://www.myQbenefits.com">www.myQbenefits.com</a> <b>App:</b> Quantum Health	1.833.346.1474
Battelle Benefits	<b>Email:</b> <a href="mailto:bcobenefits@battelle.org">bcobenefits@battelle.org</a>	1.614.424.6350
Battelle Human Resources	<b>Email:</b> <a href="mailto:humanresources@battelle.org">humanresources@battelle.org</a> <b>Battelle Offboarding Site:</b> <a href="https://www.battelle.org/site/employee-offboarding">https://www.battelle.org/site/employee-offboarding</a>	1.614.424.5000
Battelle Payroll	<b>Email:</b> <a href="mailto:bcopayroll@battelle.org">bcopayroll@battelle.org</a>	1.614.424.7143
Chubb (Group Accident)	Contact Battelle Benefits	
COBRA (Businessolver)	<b>Website:</b> <a href="http://www.benefitsolver.com">www.benefitsolver.com</a> (keyword: Battelle)	1.833.929.1106
Delta Dental	<b>Website:</b> <a href="http://www.deltadentaloh.com">www.deltadentaloh.com</a>	1.800.524.0149
GuidanceResources (EAP)	<b>Website:</b> <a href="http://www.guidanceresources.com">www.guidanceresources.com</a>	1.844.846.0531
HealthEquity (current FSA/HSA)	<b>Website:</b> <a href="https://my.healthequity.com">https://my.healthequity.com</a>	1.866.346.5800
LegalEASE	<b>Website:</b> <a href="http://www.legaleaseplan.com/battelle">www.legaleaseplan.com/battelle</a>	1.800.248.9000
MyChoice Accounts (prior to 2022 FSA/HSA)	<b>Website:</b> <a href="http://www.benefitsolver.com">www.benefitsolver.com</a> (keyword: Battelle)	1.833.929.1106
Nationwide (Pet Insurance)	<b>Website:</b> <a href="https://my.petinsurance.com">https://my.petinsurance.com</a>	1.855.672.7093
Pet Benefit Solutions (Pet Discount Program)	<b>Email:</b> <a href="mailto:customercare@petbenefits.com">customercare@petbenefits.com</a> <b>Website:</b> <a href="http://www.petbenefits.com">www.petbenefits.com</a>	1.800.891.2565
Unum (Life Insurance)	Contact Unum by phone	1.866.269.0978
VSP Vision	<b>Website:</b> <a href="http://www.vsp.com">www.vsp.com</a>	1.800.877.7195
Vanguard (Savings Plan)	<b>Website:</b> <a href="https://ownyourfuture.vanguard.com">https://ownyourfuture.vanguard.com</a>	1.800.523.1188
Voya (Accidental Injury and Critical Illness Insurance)	<b>Website:</b> <a href="https://presents.voya.com/ERBC/Battelle">https://presents.voya.com/ERBC/Battelle</a>	1.877.236.7564
Work Number (Employment Verification)	<b>Website:</b> <a href="http://www.theworknumber.com">www.theworknumber.com</a>	1.800.367.5690

If you have any questions, please contact [bcobenefits@battelle.org](mailto:bcobenefits@battelle.org).