

# Benefit Options at Termination Guide

April 2025

## 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.

# Table of Contents

Benefit Options.....	2
COBRA .....	2
Medical, Dental and Vision Insurance .....	3
Flexible Spending Accounts (FSAs) .....	3
Health Savings Account (HSA).....	4
Disability.....	4
Employee Assistance Program (EAP) .....	4
Group Accident Insurance .....	4
Group Life Insurance.....	4
Accidental Injury and Critical Illness Insurance.....	5
Identity Protection Services .....	5
Legal Benefits Plan .....	5
Pet Discount Program .....	5
Pet Insurance .....	6
401(k) Savings Plan .....	6
Beneficiary Designations .....	7
Paid Time Off (PTO).....	7
Floating Holidays.....	8
Solver Points .....	8
Tax Forms .....	8
Contact Information .....	9

# 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, Legal Benefits Plan, and Business Travel Accident 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)

If you are considering maintaining coverage through COBRA, please review the following:

- You will be sent a COBRA notification and a *COBRA Continuation Coverage Election Form*, which will contain detailed information regarding your coverage options through COBRA. This information will be mailed to your home address as it is listed in SuccessFactors approximately two weeks after your active coverage ends. You can either complete and return the election form to Businessolver, Battelle's COBRA administrator, or enroll online at [www.benefitsolver.com](http://www.benefitsolver.com) (company key: **Battelle**). If you prefer electronic communication or do not want to wait for the mail, you can contact [bcobenefits@battelle.org](mailto:bcobenefits@battelle.org) to request the notice be forwarded to you to complete your enrollment.
- **You have 60 days from the later of the end of the month of your termination date or the date you receive the COBRA notification from Businessolver to enroll in COBRA.** If you choose to submit your *COBRA Continuation Coverage Election Form* by mail, it must be postmarked no later than 60 days from the later of the end of the month of your termination date or the date you receive the COBRA notification from Businessolver.
- **If you do not submit your completed *COBRA Continuation Coverage Election Form* or complete your online enrollment by the deadline, you will forfeit your right to elect to continue coverage through COBRA.**
- Under COBRA, your premium will be 102% of the full contribution (your share plus Battelle's share plus a 2% administrative fee). Contribution rates are subject to change annually.
- 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 maintained coverage for as an active employee.

- If you elect to continue coverage through COBRA, you will remit your premium payments to Businessolver. You have 45 days from the date you elect coverage to bring your premiums current. If you do not make your first payment for COBRA coverage in full within 45 days after the date of your election, you will lose all COBRA rights under the plan.
- After your first payment, subsequent payments are due to Businessolver by the first day of each month of coverage. You will have a grace period of 30 days from the due date. If Businessolver does not receive your payment within 30 days from the due date, coverage will automatically be cancelled.
- You will have the option to pay using automatic bank draft, check, or money order. Automatic bank draft is the preferred payment method. If you pay using automatic bank draft, the premium will be taken from your bank account on the fifth of each month. If you pay using check or money order, each payment must be postmarked on or before the end of the 30-day grace period.
- Businessolver does not mail paper monthly account statements. In order for you to receive a monthly account statement, you will need to add your personal email address to the Businessolver website so that you can receive the statement via email.
- If you or your spouse are Medicare-eligible, electing COBRA continuation coverage may impact your Medicare coverage. If you or your spouse are Medicare-eligible, your COBRA continuation 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 coverage is not active employee coverage.

## Medical, Dental and Vision Insurance

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

### Anthem Member Services

You will have access to Anthem's Sydney Health app for up to two years after your termination to review past claims information. You must register for a Sydney Health account within a year after your employment with Battelle ends. You may also contact Anthem member services at 1.833.824.1435 for assistance with claims or questions.

## Flexible Spending Accounts (FSAs)

### Health Care FSA (HCFSA)

Participants in the Health Care FSA have two options. At termination, you may:

1. **Suspend contributions.** This option happens automatically if you take no action. 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 through COBRA, participation continues for each additional month in which your contributions are paid with after-tax dollars. To elect this option, you must complete the *COBRA Continuation Election Form* and return it to Businessolver as described above. Eligible expenses incurred during the participation period are reimbursable.

## Dependent Care FSA (DCFSA)

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 FSAs

- If funds are available, a contribution for the FSA will be deducted from your final paycheck.
- Your FSA debit card will be deactivated upon termination.

## Filing 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** of the year following the year in which contributions were made.
- You can submit claims at <https://my.healthequity.com> or through the HealthEquity app.
- Direct any questions about your FSA accounts to HealthEquity at 1.866.346.5800

## Health Savings Account (HSA)

If you have a balance in the HealthEquity HSA, it will remain your account even after you leave Battelle, and you will continue to have access to the same investment funds that were available to you as a Battelle employee. You can also continue to use your HealthEquity debit card as long as you have funds in the account. There will be a \$3.95 monthly administrative fee deducted from your HSA balance. You can manage your account at <https://my.healthequity.com>.

## Disability

Coverage for Short-Term Disability ends on the date of termination. Coverage for Long-Term disability ends at the end of the month in which you terminate. There is no option to continue coverage after termination.

## Employee Assistance Program (EAP)

You will have access to and be able to use 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 your termination date.

## Group Accident Insurance

You have 31 days from the end of the month in which you terminate to 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, coverage will cease at the end of the month in which you terminate. You may continue this coverage through Unum, up to a maximum of \$250,000, by filling out the *Application for Portability of Your Group Life Insurance Benefits Form*. 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 your 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, 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), coverage 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 life 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.

### **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 address from Voya once your termination has been processed. You must complete and return the portability form to Voya to port your coverage. Visit the Voya Employee Benefits Resource Center at <https://presents.voya.com/ebrc/battelle> or contact Voya at 1.877.236.7564 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 and payment information.

### **Legal Benefits Plan**

You may continue your Legal Benefits Plan coverage through LegalEASE. After your termination date, LegalEASE will send a letter with instructions on how to continue your coverage. Contact LegalEASE at 1.800.248.9000 with any questions.

### **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 Pet Benefit Solutions at 1.800.891.2565 with any questions.

## 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.

## 401(k) Savings Plan

You can access your Battelle Employees' Savings Plan account balance, reallocate your investments, learn about your options at termination, request a withdrawal, or select a payment option by contacting Vanguard at 1.800.523.1188 or logging on to <https://ownyourfuture.vanguard.com>. If you haven't previously registered for online access, you will need Battelle's plan number, 092024.

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 Vested Balances of \$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 receive a termination kit from Vanguard containing a distribution form. You must return the distribution form to Vanguard 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 Vested Balances between \$1,001 and \$7,000

If you are a Savings Plan participant with a vested account balance not exceeding \$7,000 but greater than \$1,000, you must take a lump sum distribution from the plan. You will receive a termination kit from Vanguard containing a distribution form. You must return the distribution form to Vanguard 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, your balance will be automatically rolled over to a Vanguard IRA designated by the Plan Administrator.

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 Vested Balances of More Than \$7,000

If you are a Savings Plan participant with a vested account balance of more than \$7,000, 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 73
- Elect to make a direct rollover of your account balance
- Elect a lump sum payment of your entire account balance
- 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 your 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 Designations

Beneficiaries can be updated as often as necessary.

**For 401(k) Savings Plan:** To update your 401(k) Savings Plan beneficiary designation, log on to <https://ownyourfuture.vanguard.com>. If you haven't registered for online access, you will need Battelle's plan number, 092024.

**For HealthEquity HSA:** To update your HealthEquity HSA beneficiary designation, log on to <https://my.healthequity.comhttps://my.healthequity.com>.

## 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 payment will be automatically deposited within four weeks following the week of your termination. If you do not have direct deposit set up, the check will be mailed to your home address. The PTO payout is a supplemental payment and the supplemental tax rates will apply. If you do not receive your PTO payout or have questions about the payment, contact Time and Labor at [etmaster@battelle.org](mailto:etmaster@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 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, 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 January 31 each year. If you have signed up to receive an electronic W-2, you can access your W-2 by visiting the Dayforce website at <https://www.dayforcehcm.com/mydayforce/login.aspx> or by using the Dayforce app. You will be able to see earnings statements and tax forms. To register for access, enter your employee number as your username and enter your birth year plus the word "Login" as your temporary password (example: BirthYearLogin = 1990Login). Once you have logged on, you will be prompted to reset your password.

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

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

If you participated in a Battelle-sponsored medical plan, you will receive a Form 1095-C. Businessolver is Battelle's benefits portal partner (My Benefits) and will prepare your 1095-C. You will receive an email notice from Businessolver ([benefits@battelle.org](mailto:benefits@battelle.org)) in early March, when your 1095-C is available to download. If you did not provide consent for electronic distribution of your 1095-C, a paper copy will be mailed to your home address. If you do not receive your 1095-C by late-March, contact Battelle Benefits at [bcobenefits@battelle.org](mailto:bcobenefits@battelle.org) or 1.614.424.6350.

Please note, if your 1095-C is not yet available or you have not received your 1095-C when you are ready to file your tax return, you do not need to wait for the form and can file your return as you normally would. While the information on the form may assist in preparing your return, you do not file the form with it. Instead, the Form 1095-C is to be kept in your records with your other important tax documents.

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

If you participated in a Battelle-sponsored Health Savings Account (HSA)-compatible health plan and took a distribution from your HSA, you will receive a tax form called Form 1099-SA. The 1099-SA is filed to report distributions from an HSA. If you did not take any distributions from your HSA, you will not receive a 1099-SA.

Battelle's HSA administrator is HealthEquity. Your 1099-SA will be available electronically on the HealthEquity member portal at <https://my.healthequity.com> by the end of January. If you have not elected to participate in e-statements, the form will be mailed to your home address. If you do not receive your 1099-SA by mid-February, contact HealthEquity at 1.866.346.5800.

## Contact Information

Contacts		
Allstate Identity Protection	<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
Anthem (Medical Claims Administrator)	<b>Website:</b> <a href="http://www.anthem.com">www.anthem.com</a> <b>App:</b> Sydney Health	1.833.824.1435
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
Businessolver (COBRA Administrator)	<b>Website:</b> <a href="http://www.benefitsolver.com">www.benefitsolver.com</a> (company key: Battelle)	1.833.929.1106
Chubb (Group Accident)	Contact Battelle Benefits <b>Email:</b> <a href="mailto:bcobenefits@battelle.org">bcobenefits@battelle.org</a>	1.614.424.6350
CVS Caremark (Prescription)	<b>Website:</b> <a href="http://www.cvscaremark.com">www.cvscaremark.com</a>	1.888.543.4919
Delta Dental of Ohio	<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 (FSA/HSA)	<b>Website:</b> <a href="https://my.healthequity.com">https://my.healthequity.com</a>	1.866.346.5800
LegalEASE (Legal Plan)	<b>Website:</b> <a href="http://www.legaleaseplan.com/battelle">www.legaleaseplan.com/battelle</a>	1.800.248.9000
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
The Work Number (Employment Verification)	<b>Website:</b> <a href="http://www.theworknumber.com">www.theworknumber.com</a>	1.800.367.5690
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