

Benefit Options at Termination Guide

January 2021

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 coverages continue 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:

- 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) within two weeks after your coverage ends.
- Under COBRA, your premium will be 102 percent of the full contribution (your share plus Battelle's share plus the 2 percent 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 (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.

Flexible Spending Accounts

Health Care Flexible Spending Account

Participants in the Health Care Flexible Spending Account (FSA) 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.

To be reimbursed for the balance you have remaining in your account, claims must be received by Businessolver no later than March 31 of the year following your date of termination. You can submit claims at www.benefitsolver.com. You will be able to direct any questions to Businessolver at 833.929.1106.

Dependent Care Flexible Spending Account

Dependent care expenses qualify for reimbursement for the entire Ipan 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.

To be reimbursed for the balance you have remaining in your account, claims must be received by Businessolver **no later than March 31 of the year following your date of termination**.

You can submit claims at www.benefitsolver.com (Keyword: **Battelle**) or by using the MyChoice Mobile App.

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 833.929.1106.

Health Savings Account (HSA)

If you have a balance in the Battelle MyChoice HSA, your card will be deactivated at the time of termination. You will have access for one-year transfer funds to reimburse yourself for any eligible expenses by transferring funds to your bank account. You can access your HSA account at www.benefitsolver.com (Keyword: Battelle). If you rollover your HSA during the first year contact Businessolver at 833.929.1106.

After one year, your account will be transferred to a retail account with UMB Bank, which can be accessed at <https://hsa.umb.com>. With a retail account, you are the account owner and you will be required to pay the associated monthly fee that Battelle paid for you as an active employee. You can keep your account with UMB Bank or you can roll over the funds to a different HSA of your choosing. You will need to work directly with UMB Bank on your chosen option.

Employee Assistance Program

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 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 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 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 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 800.523.1188 or at www.retirementplans.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 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 percent withheld for federal taxes as required by law (note that the 20 percent 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 percent federal penalty if you are under age 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

All loans are immediately due and payable on the date your employment with Battelle ends, whatever the reason for termination, and must be repaid in full by the end of the calendar quarter following the calendar quarter of your termination. If your employment ends or any other default under the terms of a loan occurs, the trustee (to the extent permitted by law) may treat the default as an event triggering a taxable distribution to you. 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.

Pension Plan

Employees hired prior to July 1, 2015, may have a pension benefit. To inquire about your pension benefit, run estimates, make your pension election, or for pension-related questions contact the Battelle Pension Service Center by visiting www.myplansconnect.com/battelle or calling 800.752.6573 between 9 a.m. and 8 p.m. ET any business day.

The first time you visit the site, click the Get Started button under New Users. Then, simply follow the prompts to register your account.

To identify yourself you will use the following:

- last four digits of your Social Security number
- your last name
- date of birth
- home ZIP code

You can then create your own username and password, which you’ll use to log in each time you return to the website.

The enhanced website security system will also require you to establish a mobile phone number or email account where a unique access code can be sent each time you log in to the website. This added layer of multifactor authentication security helps protect your pension information.

If you are eligible for a benefit from a Battelle-sponsored Pension Plan, you will be notified of the value of your Pension Plan benefit and you have the following options:

Value of \$5,000 or Less

If the value of your vested pension benefit is \$5,000 or less, you will receive a lump-sum payment. This distribution is subject to a 10 percent penalty if you are under the age of 59 ½ and 20 percent automatic federal income tax withholding unless you elect a direct roll-over of the distribution to another qualified retirement plan or traditional IRA.

Value Over \$5,000

If you are terminating employment, you may wish to contact the Pension Service Center to discuss the available options of:

- taking a lump sum of the total value of the pension or
- beginning pension payments effective the first of the month following termination or
- deferring pension benefits up to age 65

You may choose to take a lump-sum payment or elect a monthly annuity immediately. Pension payments can commence effective as of the first day of the month following election at any time. The payment amount of your benefit will be determined based on your age at the time you elect to have pension payments start. You should elect your benefit no later than age 65 as the amount does not increase past this age. Please be sure to keep your address updated with the Pension Service Center so that we can continue to contact you with any necessary information regarding your pension.

Beneficiary Forms

Beneficiaries can be updated as often as necessary. To update your Pension beneficiary, you can use the Pension Service Center at www.myplansconnect.com/battelle. To update your Savings Plan beneficiary you can log on to www.retirementplans.vanguard.com.

Paid Time Off (PTO)

You will receive a lump-sum payment for PTO hours not used as of your termination date. 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.

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.

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 888.598.4455 or 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)

If you signed up for electronic W-2 delivery using a personal email address, you will receive an email from Equifax (noreply@mytaxform.com) in January notifying you when your W-2 is available to download. If you did not opt for electronic delivery, the paper W-2 form will be mailed by Jan. 31. Please contact the Payroll Department at bcopayroll@battelle.org or 614.424.7143 in mid-February if you haven't received your paper W-2.

If you would like to change your personal information for your electronic W-2, visit www.mytaxform.com, enter the five-digit Employer Code of 14515, enter your User ID (which is your Battelle Employee ID number) and enter your PIN (Note: If this is your first time logging into the system, you will need to enter the default PIN, which is the last four digits of your Social Security Number (SSN) plus the four digits of your birth year. For example, if your SSN is 123-45-6789 and you were born in 1985, your PIN will be 67891985.) Select My Account, the corresponding personal information you want to change (email address, phone number, etc.), select Edit next to the information you wish to change and click

Save after you have updated the information. You will see a confirmation message indicating you have successfully updated your information.

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. If you consented to receive the electronic version of your 1095-C form, it will be available in January. You will receive an email notice from Businessolver (info@businessolver.com) 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 Jan. 31. If you do not receive your 1095-C by mid-February, contact Battelle Benefits at bcobenefits@battelle.org or 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 MyChoice Accounts, the customer accounts division of Businessolver (Battelle's benefits portal partner). Businessolver works with UMB Financial Corporation as the HSA custodian. UMB will prepare your Form 1099-SA.

UMB will mail your 1099-SA form to your home address on record the last week of January. There is no option to receive your 1099-SA form electronically. If you do not receive your 1099-SA by mid-February, contact MyChoice Accounts at 1.833.929.1106.

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. Visit the Voya Employee Benefits Resource Center at <https://presents.voya.com/ebr/battelle> to coordinate.

Identity Theft Protection Services

If you would like to continue your policy with Allstate Identity Protection, please call 800.789.2720 to provide billing information.

Pet Insurance

You may continue your Pet Insurance plan through Nationwide. Please call 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, 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)	www.myaip.com clientservices@infoarmor.com	800.789.2720
Anthem (Medical)	www.anthem.com	800.514.3021
Battelle Benefits	bcobenefits@battelle.org	614.424.6350
Battelle Human Resources	humanresources@battelle.org Battelle Offboarding site: https://www.battelle.org/site/employee-offboarding	614.424.5000
Battelle Payroll	bcopayroll@battelle.org	614.424.7143
Chubb (Group Accident)	Contact Battelle Benefits	
COBRA Administrator (Businessolver)	www.benefitsolver.com Keyword: Battelle	833.929.1106
Delta Dental	www.deltadentaloh.com	800.524.0149
GuidanceResources (EAP)	www.guidanceresources.com	844.846.0531
MyChoice Accounts through Businessolver (FSA/HSA)	www.benefitsolver.com Keyword: Battelle	833.929.1106
Nationwide (Pet Insurance)	Contact Nationwide by phone	855.672.7093
Pension Service Center	www.myplansconnect.com/battelle	800.752.6573
Pet Benefit Solutions (Pet Discount Program)	www.petbenefits.com customercare@petbenefits.com	800.891.2565
Unum (Life Insurance)	Contact Unum by phone	866.269.0978
VSP (Vision)	www.vsp.com	800.877.7195
Vanguard (Savings Plan)	www.retirementplans.vanguard.com	800.523.1188
Voya (Accidental Injury and Critical Illness Insurance)	https://presents.voya.com/ERBC/Battelle	877.236.7564
Work Number (Employment Verification)	www.theworknumber.com	800.367.5690

If you have any questions, please contact bcobenefits@battelle.org.