BENEFIT OPTIONS AT TERMINATION

GENERAL INFORMATION

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<th>Contacts</th>
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<tr>
<td>Benefits</td>
<td><a href="mailto:bcobenefits@battelle.org">bcobenefits@battelle.org</a></td>
<td>614.424.6350</td>
</tr>
<tr>
<td>Payroll</td>
<td><a href="mailto:bcopayroll@battelle.org">bcopayroll@battelle.org</a></td>
<td>614.424.7143</td>
</tr>
<tr>
<td>Human Resources</td>
<td><a href="mailto:humanresources@battelle.org">humanresources@battelle.org</a></td>
<td>614.424.5000</td>
</tr>
<tr>
<td>COBRA Administrator (PayFlex)</td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>800.359.3921</td>
</tr>
<tr>
<td>PayFlex FSA/HSA</td>
<td><a href="http://www.payflex.com">www.payflex.com</a></td>
<td>800.284.4885</td>
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<tr>
<td>Unum</td>
<td></td>
<td>866.269.0978</td>
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<tr>
<td>Anthem (Medical)</td>
<td><a href="http://www.anthem.com">www.anthem.com</a></td>
<td>800.514.3021</td>
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<tr>
<td>Delta Dental</td>
<td><a href="http://www.deltadentaloh.com">www.deltadentaloh.com</a></td>
<td>800.524.0149</td>
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<tr>
<td>GuidanceResources</td>
<td><a href="http://www.guidanceresources.com">www.guidanceresources.com</a></td>
<td>844.846.0531</td>
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<tr>
<td>VSP (Vision)</td>
<td><a href="http://www.vsp.com">www.vsp.com</a></td>
<td>800.877.7195</td>
</tr>
<tr>
<td>Vanguard (Savings Plan)</td>
<td><a href="http://www.vanguard.com">www.vanguard.com</a></td>
<td>800.523.1188</td>
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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 coverage 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.

COBRA

Your medical, dental and vision coverage and your deductions for the Healthcare Flexible Spending Account (FSA), the Health Savings Account (HSA), and participation in the Employee Assistance Program (EAP) 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. If you are
considering maintaining coverage through COBRA for any of these benefits, please review the following:

- You will be sent a rate sheet 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 termination date is entered into the Battelle system.
- Under COBRA, your premium will be 102 percent of the full contribution (your share plus Battelle’s share plus the 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 have maintained coverage for as an active employee.
- The completed COBRA Continuation Enrollment Form must be received by PayFlex, Battelle’s COBRA Administrator, no later than 60 days from the later of either the end of the month of your termination date or the date you receive the COBRA notification from PayFlex. 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, PayFlex 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 employer coverage.

**COVERAGE AVAILABLE UNDER COBRA**

**MEDICAL AND/OR DENTAL INSURANCE**

If you maintained medical and/or dental coverage as an active employee, you are eligible for continued coverage through COBRA. You can enroll for coverage after termination by completing the appropriate portion of the COBRA Continuation Enrollment Form.

**VISION INSURANCE**

If you maintained vision coverage as an active employee, you are eligible for continued coverage through COBRA. You can enroll for coverage after termination by timely completing the appropriate portion of the COBRA Continuation Enrollment Form.

**FLEXIBLE SPENDING ACCOUNT**

If you are enrolled in the Flexible Spending Account Plan your options are:
Medical Spending Account

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 PayFlex no later than March 31 of the year following your date of termination. Claim forms can be obtained by going to [www.payflex.com](http://www.payflex.com). You will be able to direct any questions to PayFlex at 800.284.4885.

Dependent Daycare Account

Dependent daycare 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.

If funds are available, a contribution for the Flexible Spending Account 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 PayFlex no later than March 31 of the year following your date of termination. Claim forms can be obtained by going to [www.payflex.com](http://www.payflex.com). You will be able to direct any questions to PayFlex at 800.284.4885.

**HEALTH SAVINGS ACCOUNT**

If you are enrolled in the Health Savings Account (HSA), you are the account-owner and you will be required to pay the associated monthly fee that Battelle paid for you while an active employee. You can keep your account with PayFlex or you can roll the funds over to a different HSA of your choosing. You will be able to work directly with PayFlex on your options.

**EMPLOYEE ASSISTANCE PROGRAM (EAP)**

You will be able to continue to use and have access to the EAP 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 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

Your additional life coverage ceases at the end of the month in which you terminate. If you wish to port your coverage to an individual policy with Unum, you have 31 days from the end of the month in which you terminate. You can maintain 50%, 75%, or 100% of additional coverage you have in force at the time of termination, up to a maximum of $250,000. Coverage under this option will not require evidence of good health. Contact Unum at 866.269.0978 to request portability rates and a portability form. The deadline to request your coverage to be ported is 31 days from the end of the month of your termination.

If your additional coverage is greater than $250,000, the amount over $250,000 can be converted to an individual whole life policy at the time of termination. You will be required to contact Unum at 866.269.0978 within 31 days from the date you lose coverage to request conversion rates and a conversion form. If you do not contact Unum within the 31-day deadline, you will lose your conversion privilege.

Dependent Life Insurance

If you maintained Dependent Life 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 31-day deadline.
SAVINGS PLAN (401k)

As a Savings Plan participant, you are entitled to all of your deposits and earnings as well as any vested amounts made on your behalf by Battelle. You are 100% vested in Battelle deposits and associated earnings after 36 months of service.

Value Over $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 Plan (i.e., defer your decision regarding the distribution) until no later than April 1 of the year following the year you attain age 70 ½;
- 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.

To learn more about your options, http://www.vanguard.com, or call Vanguard Participant Services at 800.523.1188 Monday through Friday from 8:30 a.m. to 9:00 p.m., Eastern time (5:30 a.m. to 6:00 p.m., Pacific time). However, you may want to delay contacting Vanguard for one to two weeks after your termination date since it takes that period for Battelle to transmit your termination date to Vanguard.

Value $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 by the end of the quarter following the quarter in which you terminate employment with Battelle to indicate whether you want none, all, or a portion of your distribution rolled over. Otherwise, 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 also usually subject to a 10% federal penalty if you are under age 59 ½. 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.

To obtain a Distribution Due to Termination Form, go on-line at www.Vanguard.com or call Vanguard Participant Services at 800.523.1188 Monday through Friday from 8:30 a.m. to 9:00 p.m., Eastern time (5:30 a.m. to 6:00 p.m., Pacific time). However, you may want to delay contacting Vanguard for one to two weeks after your termination date since it takes that period of time for Battelle to transmit your termination date to Vanguard.
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

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 $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% penalty if you are under the age of 59 ½ and 20% 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 Benefits Office to discuss the available options:

• taking a lump sum of the total value of the pension;
• 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 Battelle so that we can continue to contact you with any necessary information regarding your pension.

Retirement Policy Statement

If you are age 55 or older and meet the eligibility requirements to elect retiree health insurance, and choose to defer your pension benefits until some later date, you will not be eligible to participate in any benefit program (e.g., retiree medical and dental insurance) available to retirees. Additionally, you will not be eligible to participate in these programs when you begin drawing your pension. Participation in these programs is limited to retirees who elect to receive their pension benefit effective as of the first of the month immediately following their active Battelle employment and who meet the eligibility
requirements for medical, dental, and basic life insurance coverage. Eligibility under the retiree benefit programs will be dependent upon participation in the benefit programs as an active employee at the time of termination.

**BENEFICIARY FORMS**

New beneficiary forms for Savings and Pension Plans should be completed, if necessary, at the time of termination. These forms can be updated as often as necessary.

**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.

**SOLVER POINTS AND E-CARD PROGRAM (formerly Blue Chip Program)**

You can log onto [www.battelle.werecognize.com](http://www.battelle.werecognize.com) for up to 30 days after your termination date to redeem your points from the rewards catalog.

**UNUM CRITICAL ILLNESS AND/OR ACCIDENTAL INJURY**

After 60 days Unum will automatically mail you a conversion letter to set up billing. If you wish to continue your insurance, you will need to complete the form and return the missed premiums within 10 business days of receiving the letter.

**NATIONWIDE PET INSURANCE**

You may continue your pet insurance plan though 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 canceled.

**INFOARMOR IDENTITY THEFT PROTECTION**

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

If you have any questions, please contact BCOBenefits@Battelle.org.