

Benefits Upon Change to Part-Time Status: Fewer Than 24 Hours

For U.S. Employees

This document outlines what happens to your benefits when your regular schedule changes to fewer than 24 hours. You'll find information on actions you may need to take, as well as contact information for our vendor partners. If you have any questions regarding your benefits, please call the Benefits4Me Service Center at **1-844-279-7894**, Monday through Friday, 9:00 a.m. to 6:00 p.m. ET.

Union employees should refer to their most recent collective bargaining agreement for information about benefits.

Benefits You May Continue

You have the opportunity to continue the following coverage after your change in status, for yourself and any eligible family members you covered at the time your regular hours change.

Continuing Coverage through COBRA

Your current coverage and rates continue until the end of the month in which you separate from employment. After your change in status, **Consolidated Omnibus Budget Reconciliation Act (COBRA)** continuation coverage is available for up to 18 months. You pay the full cost for coverage and a 2% administration fee.

COBRA election forms will be mailed to your home automatically. You have 60 days to elect COBRA coverage at www.Benefits4MeEnroll.com or by calling the Benefits4Me Service Center at **1-844-279-7894**.

Note: You must enroll in COBRA coverage. Your employee coverage will not carry over automatically.

If you enroll in COBRA coverage, you will receive new member ID cards for the plan(s) you enroll in.

Benefit	Provider	Contact Information
Medical and Prescription Drug	Blue Cross Blue Shield of Massachusetts (BCBSMA) (Medical)	www.myhealthtoolkitma.com 1-888-344-7088
	Rightway (Rx)	www.joinrightway.com/rx 1-833-419-5291
	Kaiser (Medical and Rx)	www.kp.org 1-800-464-4000
Dental	Delta Dental of Massachusetts	www.deltadentalma.com 1-800-872-0500
Vision	EyeMed Vision Care	www.eyemed.com 1-866-299-1358
Employee Assistance Program	AllOne Health	allonehealth.com/portal (Company code: Benefits4Me) 1-800-451-1834
Flexible Spending Accounts (FSAs)	HSA Bank	www.hsabank.com/benefits4me 1-833-506-3611
	<ul style="list-style-type: none"> Health Care FSA Dependent Care FSA 	

COBRA Rates

You must pay any premium payments due before your coverage is reinstated. Once your payment is processed, you will be enrolled retroactively so that you have no break in coverage and you will receive a new ID card within seven to 10 business days. Be sure you give your physicians and pharmacy this new ID number.

Health Plan	Employee Only	Employee + Spouse/ Domestic Partner	Employee + Child(ren)	Family
Core PPO	\$943.36	\$2,075.37	\$1,698.05	\$2,830.07
Buy-Up PPO	\$966.60	\$2,126.53	\$1,739.89	\$2,899.80
Consumer Choice HDHP	\$871.48	\$1,903.83	\$1,582.12	\$2,547.26
Kaiser	\$858.69	\$1,889.11	\$1,545.64	\$2,576.06
Core Dental	\$46.79	\$102.93	\$84.22	\$140.36
Consumer Choice Dental	\$32.58	\$71.67	\$58.64	\$97.73
EyeMed Vision Care	\$7.97	\$15.12	\$18.29	\$22.49
AllOne Health/CompEAP	\$2.33	\$2.33	\$2.33	\$2.33

Flexible Spending Accounts

Payroll deductions cease as of your last day of employment.

- **Health Care FSA:** Eligible healthcare expenses incurred prior to the date of your change in status will be eligible for reimbursement. Expenses incurred after that date will not be eligible, unless you elect to continue coverage through COBRA.
- **Dependent Care FSA:** Your balance will continue to be available for reimbursement of eligible expenses incurred any time within your plan year.

You have until **March 31** of the following year to submit eligible expenses for reimbursement from HSA Bank.

Converting to a Personal Policy

Each of the following plans offers the option to convert your Company coverage to a personal policy. Your Company coverage ends on the date your change in status takes effect. The carrier will then mail information to your home about continuing your coverage, unless otherwise noted below. You typically have 30 days from the date of your separation to enroll. You will pay the carrier directly for the cost of coverage, which may be more than you paid for Company coverage.

Benefit	Provider	Contact Information
Life Insurance <ul style="list-style-type: none"> • Basic • Supplemental • Dependent 	The Hartford	www.abilityadvantage.thehartford.com 1-866-712-3443
Supplemental Health Benefits <ul style="list-style-type: none"> • Accidental Injury Benefits • Critical Illness Benefits • Hospital Cash Benefits 	The Hartford	www.abilityadvantage.thehartford.com 1-866-712-3443
Group Whole Term Life with Long Term Care	Allstate	www.allstatebenefits.com 1-866-828-8501
Identity Theft Protection	MetLife (powered by Aura)	www.metlife.com/identity-and-fraud-protection/ 1-833-552-2123
Group Legal Coverage	MetLife	www.members.legalplans.com 1-800-821-6400
Auto and Home Insurance	Farmers	www.farmers.com/groupselect (discount code: AN3) 1-800-438-6381
	Liberty Mutual	www.libertymutual.com/benefits4me (client code: 135512) 1-844-441-2592
Pet Insurance	MetLife	www.metlife.com/getpetquote 1-800-438-6388

Note: Within 30 days of your separation date, MetLife will **email** you at the address they have on file about switching to direct payment. If you don't receive an email, call the number shown here.

Note: Call MetLife within 30 days of your last day of employment to set up direct payment.

Note: If you currently pay the carrier directly, there will be no change and no interruption to your coverage. If you pay through payroll deductions, a form will be mailed to your home to set up direct pay.

Benefits that continue automatically

You continue to have access to your benefits in the following plans. No enrollment or conversion needed.

Benefit	Provider	Contact Information
Health Savings Account	HSA Bank	www.hsabank.com/benefits4me 1-833-506-3611
401(k) Savings & Investment Plan	Fidelity	www.netbenefits.com 1-800-835-5095
Paid Time Off	The Company	HR4You 1-855-444-5678

Health Savings Account (HSA)

Your payroll deductions end on the date your status change takes effect. Any balance in your account is yours to keep, including any amount the Company contributed.

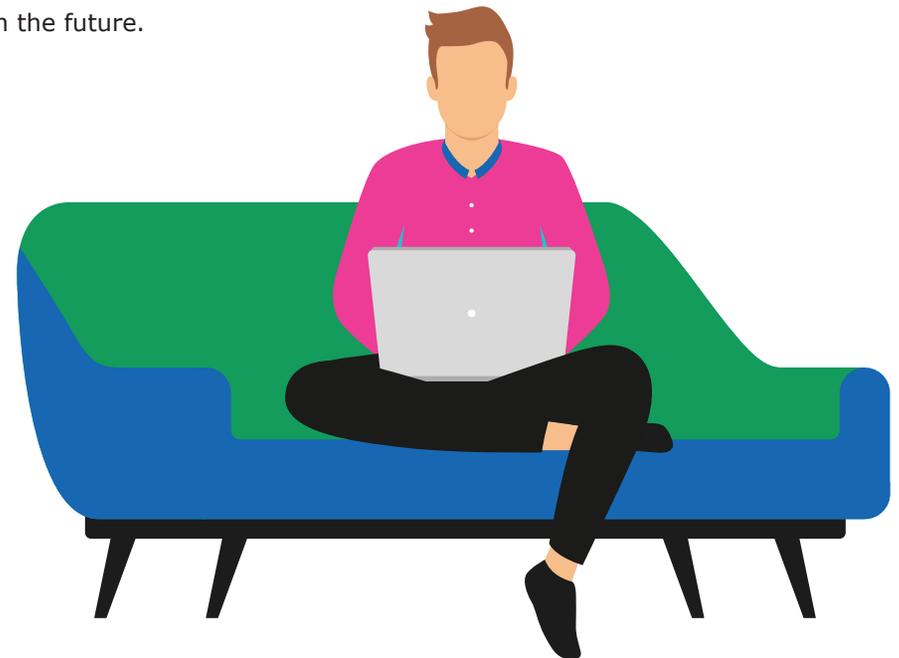
You may continue to use your HSA funds for qualified healthcare expenses now or in the future. Continue to use your HSA Bank debit card to pay for eligible expenses.

401(k) Savings & Investment Plan

Participation in the 401(k) Savings & Investment Plan will continue automatically. You do not need to take any action, unless you would like to change your contribution amount or investment allocation.

Paid Time Off

You will continue to accrue Time Off Allowance or Sick Time on a pro-rated basis based on the number of hours you are scheduled work.



Benefits That End

When your change in status takes effect, you no longer have access to the following programs. Coverage ends on your last day of employment. See additional information about some programs under this list below.

- Accidental Death & Dismemberment Insurance (AD&D)
- Adoption and Surrogacy Assistance
- Commuter Benefits
- Disability Coverage: Short-Term, Basic Long-Term, and Buy-up Long Term
- Education Assistance
- Kashable Loan Program
- PerkSpot Employee Discount Program
- Purchasing Power
- Sharecare Wellness Program
- Via Benefits Retiree Medical
- Wellthy Caregiver Services

Outstanding Adoption and Surrogacy Assistance

If you've submitted eligible expenses for reimbursement prior to your change in status, you may be eligible to receive payment even after status changes. Call HR4You at **1-855-444-5678** with any questions.

Commuter Benefits

Eligibility for transit and parking benefits ends the day before your status change takes effect. Eligible expenses must be incurred prior to that date.

- Eligible transit expenses must be submitted prior to your change in status.
- Eligible parking expenses incurred prior to your change in status must be submitted for reimbursement within 90 days of that date. Submit these expenses on www.hsabank.com/benefits4me and call HSA Bank at **1-833-506-3611** with any questions.





Education Assistance

You're not required to reimburse the Company for any previously paid tuition payments. However, you will not be eligible for additional assistance unless your schedule changes to full time.

Kashable Loans

If you have an open loan at the time of your change in status, payroll deductions will cease on the date the change takes effect. You are still responsible for repaying the remaining balance of your loan. Please contact Kashable at **1-646-663-4353** to make arrangements or to repay your loan in full without a prepayment penalty.

Note: There will be no changes to your rates or terms due to your separation.

Purchasing Power Purchases

Payroll deductions for any purchases you've made through Purchasing Power will cease on the day your change in status takes effect. If you have a balance to pay, Purchasing Power will contact you via email, phone, or mail to arrange direct billing. You may also reach out to Purchasing Power at **1-888-923-6236** to make arrangements.

Outstanding Sharecare Incentives

Once your change in status takes effect, you will not be eligible to earn additional Sharecare incentives. If you've earned any incentives from the Sharecare Wellness Program prior to your change in status, they will be paid following the normal quarterly payout schedule, which is the month following the end of each quarter:

- April check date: April 17, 2026 when you're paid biweekly; April 24, 2026 when you're paid monthly
- July check date: July 24, 2026 biweekly; July 31, 2026 monthly
- October check date: October 16, 2026 biweekly; October 31, 2026 monthly
- December check date: December 24, 2026 biweekly and monthly

Incentive payments will be taxed at the supplemental wage rate that applies to prizes, awards, bonuses, etc.

Contact Sharecare at **1-800-806-3996** with any questions.

Please note that this summary information is provided for general guidance only. You should not rely on it as binding or contractual in nature. It is not intended to modify, amend, replace, or substitute for the terms of any benefit plan document, separation agreement, or other formal policy or procedure. To the extent that there is any conflict between the terms of this summary and any benefit plan document, separation agreement, or other formal policy or procedure, the terms of the applicable benefit plan document, separation agreement, or other formal policy or procedure shall prevail. The Company reserves the right to change, amend, modify, or terminate its benefit plans, the terms thereof, or the costs associated with such plans at any time.



A division of EMD Electronics