



How Separation of Service Affects Your Inframark Benefits

The information contained in this Summary is only a brief explanation of how separation of service affects your Inframark benefits. For a full explanation of how particular benefits are affected by separation of employment, all employees should consult, where applicable, the specific plan documents themselves. If this Summary conflicts with any statement contained in the formal plan documents, those plan documents supersede anything contained in this Summary.

General Note	Generally, most of your benefits will end on the last day of your employment, with the exception of healthcare. Details are found below in each section. Depending upon the timing of various administrative processes, you may find that there is a delay of a few days to several weeks before various benefit vendors reflect that your separation has occurred. However, the rules listed below still apply to each individual plan, and your coverage in these cases will always be end dated effective as of the last date of your employment. You will therefore be responsible for any claims/costs you incur after your coverage officially ends, even if your coverage was deemed “active” at the time by an insurance carrier or other vendor due to the timing of the administrative cycle.
Medical/Rx, Dental, Vision Coverage	<p>If you are currently enrolled in any of these benefits, your coverage ends at 11:59 pm on the last day of the month in which your employment ends. Upon expiration of your benefits, you will receive notification in the mail from Baker Tilly Vantagen (our COBRA Administrator) of your right to continue your health care coverage under the Consolidated Omnibus Budget Reconciliation Act (COBRA).</p> <p>If you are interested in enrolling in coverage under COBRA, you will need to follow the instructions that will be provided to you by Baker Tilly Vantagen, including completing any enrollment forms and remitting prompt payment as indicated. You and any family members who are covered at the time you separate may be eligible to continue coverage under COBRA for up to 18 months. <i>You can continue the coverage and plan(s) in effect at the time your employment separates, or you can drop dependents or parts of the coverage (i.e., medical or dental). You cannot, however, add dependents or parts of coverage, or change between medical plans.</i></p> <p>Current costs to continue under the Inframark benefit plans through COBRA will be enclosed in the packet from Baker Tilly Vantagen and are also included at the end of this document for your reference. These rates are in effect until end of the calendar year. You will be notified by Baker Tilly Vantagen of any future changes in premium costs.</p> <p>A note about COBRA and Medicare: If you are already on Medicare when you become eligible for COBRA, Medicare will be primary and you can elect COBRA as secondary coverage. If you elect COBRA and then become enrolled in Medicare, your COBRA coverage will end.</p> <p>If you have any questions about this process or COBRA coverage, please contact Baker Tilly Vantagen directly at 800-307-0230.</p>
Health Advocate, Wellness, Chronic Condition Support	You will be able to use Health Advocate’s services through the end of the calendar month in which your employment separates. Health Advocate can be reached at 855-424-6400 or visit www.healthadvocate.com .

<p>Flexible Spending Accounts (FSAs)</p>	<p>A Health Care FSA closes on the day your employment with Inframark separates. It can be continued under COBRA through the end of the calendar year in which your employment separates. Because contributions are made with after-tax dollars, there is <i>no</i> tax advantage to funding a health care account through COBRA. However, if you have accumulated a significant amount of money in the account prior to separation, for which you have not yet incurred an expense, this offers you an opportunity to recoup those funds. Please note that you will have to submit paper claims for services incurred while on COBRA. Benny cards are cancelled on date of separation. If your year-to-date reimbursed expenses exceed your contributions at the time your employment separates, the COBRA option is not available to you.</p> <p>A Dependent Day Care FSA closes on the day your employment separates. It cannot be continued under COBRA.</p> <p>You have until March 31 of the year following the year in which your employment separates to file flexible spending account claims with the administrator. Claims must have been incurred prior to your separation while your account was still open (unless you have continued the account through COBRA). The FSA administrator is Baker Tilly Vantagen.</p> <p>You will receive information about COBRA and how to enroll for continuing coverage in a Health Care FSA, in addition to any health care continuation coverage for which you may be eligible, directly from Baker Tilly Vantagen. To continue an FSA through COBRA, there is a monthly administrative fee of 2% of your monthly contribution, in addition to the actual funds that you contribute to the account.</p> <p>Questions about the Flexible Spending Accounts should be directed to Baker Tilly Vantagen at 800-307-0230.</p>
<p>Health Savings Account (HSA)</p>	<p>Your Health Savings Account (HSA) is always yours to keep when you leave Inframark. This is an individual bank account that you continue to own and manage.</p> <p>After your employment separates, any planned payroll deductions to your account will cease upon your final paycheck. If you are no longer covered by a qualified High Deductible Health Plan, you may not continue to contribute tax-free or tax-deductible funds to the HSA from that point forward.</p> <p>You are required to pro-rate your contributions to the HSA during the year in which you cease to be eligible for the associated qualified High Deductible Health Plan (i.e., when your employment with Inframark separates). For example, if you leave at the end of May, you can only have contributed the equivalent of 5/12 (or 5 months' worth) of the annual maximum contribution. Any contributions that exceed the allowed amount will still be subject to income tax, but can be removed from your account before the April 15 tax-filing deadline for that calendar year without an additional penalty.</p> <p>You may continue to use funds already accumulated in the account for future qualified health care expenses. You can find information on qualified health care expenses at www.irs.gov.</p> <p>Consult your tax advisor or Empower Retirement with any questions about HSA eligibility, tax issues, or management of your HSA account. Empower Retirement can be reached at 844-465-4455 or www.empowermyretirement.com.</p>
<p>Short-Term and Long-Term Disability</p>	<p>Your coverage ends at midnight on the day on which your employment separates. Group disability coverage cannot be continued under COBRA, nor can it be converted to an individual policy. If you are receiving disability benefits at the time your employment separates, benefits will continue as long as you meet the plan's definition of total or partial disability as determined by the insurance company. If you have questions about your disability benefits, you may contact Lincoln Financial Group at 1-888-787-1751, Monday through Friday from 8:00 a.m. to 8:00 p.m. Eastern Standard Time.</p>
<p>Life/AD&D Insurance</p>	<p>Your Basic Group Term Life Insurance coverage ends at midnight on the day on which your employment separates. Your basic life insurance coverage is eligible to be converted to a whole life policy. If you want to convert your basic life insurance, you must apply for this coverage within 31 days of your coverage separation. To get an application, contact Lincoln Financial Group Life at 1-877-321-1015. Representatives are available to assist you Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern Standard Time.</p>



Supplemental Employee, Spouse, and Dependent Term Life Insurance	Your group Supplemental Term Life Insurance coverage(s) , if elected, ends at midnight on the day on which your employment separates. Your supplemental life insurance coverage is eligible to be converted to a whole life policy or ported as a term life policy. To be eligible to port coverage, you must have been actively at work on the date employment ended and not retiring. Spouse and/or Child life coverage, if applicable, may also be ported as long as you port your supplemental coverage. The rates will be higher than the group rates through Inframark but generally not as high as the rates for a converted policy. If you want to convert or port your supplemental life insurance, you must complete an application and apply for this coverage within 31 days of your coverage separation. To get an application, contact Lincoln Financial Group at 1-877-321-1015. Representatives are available to assist you Monday through Friday between 8:00 a.m. and 8:00 p.m. Eastern Standard Time.
Employee Assistance Program (EAP)	Your company-paid EAP service with Health Advocate ends on your date of separation, however, you may continue coverage through COBRA for just \$1.02 per month. You will receive COBRA information directly from Baker Tilly Vantage. If you elect EAP coverage, Health Advocate can be reached 24 hours a day at 855-424-6400. Their website is www.healthadvocate.com .
401(k) Plan	<p>Since you are no longer eligible under the plan as of the date of your separation, no 401(k) deductions will be withheld from your final check. Your Empower 401(k) account should generally be reflected with your date of separation a few business days after the receipt of your final check. Only after this occurs will you be able to request a distribution from Empower.</p> <p>If your account balance is <i>more than</i> \$1,000 (including any amounts attributable to rollovers into the Inframark plan) you have three options: You can leave your money in the Inframark plan; you can roll your balance over to another employer's qualified plan or an IRA; or you can take your money out of the plan in the form of a distribution paid to you. If you elect to receive the payment in cash, 20% mandatory withholding applies, as well as an additional 10% penalty if you are under age 59^{1/2}.</p> <p>If your account balance is \$1,000 <i>or less</i> (including any amounts attributable to rollovers into the Inframark plan) at the time you separate, Empower will provide you with a notice of your right to receive a distribution. If you don't make your request within 90 days, you will <i>automatically</i> receive a check payable to you for your balance (minus the mandatory 20% federal income tax withholding). Your distribution will include earnings, gains and losses, through the date the settlement is processed. If your balance is paid directly to you, you are responsible for paying any additional taxes and, if applicable, a penalty for early withdrawal. You may be able to avoid tax liability on all or part of your distribution by rolling it into another employer's qualified plan or an IRA within 60 days of receiving your payment.</p> <p>If you have an outstanding 401(k) loan at the time of your separation, the outstanding loan balance must be satisfied before you can take a distribution from the plan. If not repaid within 90 days, the loan will be considered in default and will be subject to penalties, regardless of whether you defer your account balance or request a distribution or rollover. Unpaid loan balances are subject to 10% early distribution penalties, and are deemed taxable distributions. The outstanding loan balance will be deducted from your total account balance in determining the amount of your actual distribution. After the loan is either repaid or defaulted, your remaining account balance is subject to the distribution options outlined above. If you elect a distribution in the form of cash, the entire balance including the outstanding loan balance is subject to the mandatory tax withholding. To repay your 401(k) loan, contact Empower Retirement at 844-465-4455.</p>

	<p>Regardless of the type of settlement payment you select, federal law requires that prior to requesting a distribution you be advised of the tax consequences associated with withdrawing money from an employer's tax-deferred plan. You will be receiving a kit in the mail directly from Empower which will explain the tax consequences of your options and give instructions on how to request a distribution. Please be sure to read this information carefully before making a decision about what to do with your funds. If you are fully vested in the company match portion of the 401(k) plan, your vesting is not affected by your separation. If you are not yet fully vested, you will only receive credit towards a year of service for vesting purposes if you worked more than 1,000 hours in the calendar year in which you separate. Any unvested company match funds will be forfeited from your account after your separation.</p> <p>If you have any questions, please contact Empower Retirement at 844-465-4455 or visit www.empowermyretirement.com.</p>
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Legal Services	<p>If you are a participant in the MetLaw Legal Plan, your group coverage will end on the day that your employment separates, however, the Plan will continue to honor legal fees for covered services that were opened and pending prior to your separation. This coverage is portable. If you wish to continue your coverage in the legal plan, you must call MetLaw Service Center at 800-821-6400 Monday through Friday 8am – 8pm ET within 30 days of your separation. Coverage will continue for 12 months for a one-time payment of \$192 (current rate of \$16 x 12 months).</p>
MetLife Voluntary Benefits	<p>If you had Homeowner, Auto, Pet, Critical Illness, or Accident Insurance with MetLife, your premium payments through payroll deduction will end with your last paycheck. Your Auto, Pet, & Home policies will automatically be transferred to direct bill once you are separated from the company. For your Accident & Critical Illness coverage you will receive a notification in the mail that you must respond to within 31 days. If you wish to continue coverage, you must call MetLife directly at 800-438-6388.</p>
Norton LifeLock Identity Theft Protection	<p>If you were enrolled in the Norton LifeLock Identity Theft Protection plan, your payments through payroll deduction will end with your last check, but your coverage will be effective until the end of the month that you are separated. You can continue this coverage by contacting Norton LifeLock Benefit Solutions and directly set up self-pay with them. They can be contacted by calling 1-866-917-2555. To avoid lapse in coverage, make sure you reach out to them within 30 days of your separation.</p>
Kashable	<p>You are responsible for the repayment of your loan to Kashable even after you are separated from the company. Kashable will contact you to make alternative payment arrangements after you leave the company. You can also contact Kashable at (646) 663-4353 or by email at support@kashable.com to set up alternative payment arrangements.</p>
Other Benefits	<p>Your eligibility for all other Inframark provided benefits ends on the day your employment separates.</p>
Vacation	<p>You will be compensated for any accrued, unused vacation hours provided you have completed at least one year of service. If you have borrowed and taken vacation time in excess of what you have earned, we will deduct the money from your last paycheck.</p>
Tuition Reimbursement	<p>Your educational assistance ends on the last day of your employment with Inframark. This means you will not be reimbursed for any classes you're currently enrolled in and have not completed. If you voluntarily separated your employment with Inframark you will be responsible for reimbursing Inframark for any tuition paid on your behalf within the last 12 months, including prepaid tuition.</p>

Questions About Your Benefits	If you have any questions about your Inframark benefits, call the Benefits Info Line at 866-545-3756 or e-mail benefits@inframark.com .
Keeping Your Information Current	<p>If you move before the end of the calendar year in which your employment separates, please remember to contact Inframark with your new address so that there is no delay in the delivery of your W-2 statement.</p> <p>If you maintain your account in the 401(k) plan, please be sure to keep current address information on file with Empower so they can continue to keep you notified of your rights as a participant in the plan. Please also ensure that your beneficiary information remains updated with Empower.</p> <p>If you enroll in COBRA continuation coverage, or maintain continuing contact with any other vendors, you will also need to work directly with those vendors to keep your information current.</p>

Inframark 2022 COBRA RATES

Monthly Premiums	MEDICAL – Aetna				DENTAL – United Concordia		VISION - VSP		EAP
	Enhanced PPO	Basic PPO	Value Care PPO	HDHP	High Plan	Low Plan	Base Plan	Easy Plan	
EE Only	\$673.21	\$617.31	\$589.00	\$558.33	\$31.89	\$23.72	\$6.86	\$14.67	\$1.02
EE + Child(ren)	\$1,279.10	\$1,172.91	\$1,119.08	\$1,060.81	\$64.27	\$48.63	\$12.10	\$25.87	
EE + Spouse	\$1,494.51	\$1,370.45	\$1,307.58	\$1,239.49	\$61.21	\$46.32	\$11.53	\$24.64	
Family	\$2,285.54	\$2,089.31	\$1,958.13	\$1,856.15	\$105.22	\$78.29	\$16.98	\$36.29	

Effective January 1, 2023