



2025 TERMINATION OF BENEFITS SUMMARY

Termination of Employment and Status Change to Casual

The following summary provides important information about how your separation of employment or change from a benefits eligible status to casual status affects your Nemours benefits. The summary explains when each benefit ends, which benefits can be continued and what the process is for the continuation. Contact information for resources that can help answer your questions is provided below. Please note that the information below applies only IF you were covered by Nemours benefits immediately prior to your separation of employment or status change to casual.

- **MEDICAL, PRESCRIPTION DRUG, HRA, SAVI, DENTAL, and VISION:** Coverage will terminate on the last day of the month in which you cease to be an active associate or move to casual status. Continuation of coverage is available through COBRA for up to 18 months following your original coverage end date, provided you elect COBRA continuation of benefits within 60 days of receipt of your COBRA enrollment materials. COBRA materials will be mailed to your home address approximately two weeks following your coverage termination date.
- **QUANTUM HEALTH:** If you, your spouse, and/or your adult child(ren) are already registered for the site prior to your termination, you all will have access indefinitely to the site.

Terminated associates who have not registered for the site have 60 days following their termination to register. Dependents who have not registered will not be able to log in after 30 days following an associate's termination.

- **EMPLOYEE ASSISTANCE PROGRAM (EAP):** Coverage will terminate 90 days following your last day of employment.
- **FLEXIBLE SPENDING ACCOUNTS: HEALTH CARE & LIMITED PURPOSE:** Your access to monies in these accounts will cease on the last day of the month in which your employment ends. Your debit card will be deactivated immediately following your final day of active employment; however, you may continue to submit paper claims for eligible expenses incurred from January 1st through your coverage termination date until December 31st of the same plan year. Health Care and Limited Purpose Flexible Spending Accounts are eligible for continuation through COBRA, but only until the end of the current plan year (as opposed to the traditional 18 months). By electing COBRA, you can extend the period that you have to incur claims. Your ability to elect this benefit for COBRA depends on your balance at time of termination. **DEPENDENT CARE:** Your access to monies in this account will cease on the last day of the month in which your employment ends. However, there is no option to continue using these funds through COBRA. If you have a remaining balance in your account, you may continue to incur and be reimbursed for eligible expenses through the end of the plan year in which your termination occurs. **TRANSPORTATION:** Your access to monies in the Parking Flexible Spending accounts will cease immediately and any remaining funds forfeited. For Mass Transit, there is a spend down window upon receiving your termination date. Associates have 90 days to spend down funds already posted to their Transit commuter card. After 90 days, any remaining funds will be forfeited.
- **HEALTH SAVINGS ACCOUNT:** You may keep existing funds in your established account or transfer them to your new employer's plan, if eligible. However, you will be responsible for any fees associated with maintaining this account. Contact HealthEquity with questions.
- **PENSION PLAN:** If you separate employment and are vested, within 120 days after your Paid Time Off Payout you will automatically receive a letter from Willis Towers Watson (our pension administrator) explaining the amount of your pension benefit. Generally, you should begin to receive a monthly benefit at normal retirement age (age 65). If the value of your benefit is less than \$15,000, you have the option of taking an immediate lump sum payment. Earlier

commencement of benefits – including the Rule of 80 – may also be available, depending on your age and years of vesting service. Please note that it is your responsibility to contact Willis Towers Watson to initiate the process of commencing your pension benefits, and if you have questions about this process.

- **403(b) RETIREMENT SAVINGS PLAN:** Upon separation you have several options available to you for your vested account balance. You may leave your funds in your account (Required Minimum Distribution rules may apply); elect to have the account balance paid out; or choose a direct rollover into an IRA or another qualified retirement plan. A cash distribution is subject to 20% federal tax withholding and, if you are under 59½, you may be subject to a 10% early withdrawal penalty when you file your taxes. Fidelity will automatically send you a termination kit. If you have a 403(b) account with a legacy vendor, contact the legacy 403(b) vendor directly for more information, forms, and distribution instructions (see page 2 for vendor phone numbers). Please note that rollover or distribution forms for a legacy vendor will require an employer signature. Contact the HR Solutions Call Center to create a ticket. Associates working casual hours may continue to contribute to the Plan and may also continue to be eligible for employer contributions if certain requirements are met.
- **457(b) NON-QUALIFIED DEFERRED COMPENSATION PLAN:** Distributions because of termination may not occur until April 1st of the year following the year you terminate. Distributions will be paid in a lump sum as soon as feasible after April 1st unless you make an affirmative election to postpone such distribution and/or elect an optional form of distribution, as permitted by the Plan. Your election to postpone a distribution must be made by March 2nd of the year following the year in which you terminate employment. You may make subsequent elections to postpone the distribution date only if the subsequent elections are made no later than 30 days prior to your distribution start date. Distribution forms and information will be automatically sent from Fidelity following your termination. Distribution election forms must be signed by the Nemours Benefits Team before they can be processed. Contact the HR Solutions Call Center to create a ticket.
- **LIFE AND AD&D INSURANCE:** Coverage will end at the end of the month that you cease to be benefits eligible or an active associate. You may port your Nemours provided basic life and supplemental associate, child life and spousal life coverage within 30 days of your coverage end date (porting is not an option if your employment ends due to retirement). You may convert ad&d coverage within 30 days of your coverage end date. You will receive a packet from Lincoln Financial, following your termination or move to non-benefits eligible status, with information regarding porting and converting your policies.
- **LONG TERM DISABILITY (LTD) INSURANCE:** Coverage will end on the day you cease to be benefits eligible or an active associate. You may convert your LTD coverage to an individual plan within 31 days of your coverage end date. You will receive a packet from Lincoln Financial following your termination or move to non-benefits eligible with the conversion application.
- **METLIFE LEGAL PLANS:** Coverage ends the last day of the month in which you cease to be benefits eligible or an active associate. The plan will cover legal fees for those covered services that were opened and pending during the period in which you were enrolled in the plan; however, no new matters may be started after your coverage terminates. You are eligible to port your coverage within 30 days of your coverage end date. Portable enrollment is pre-paid via a lump sum payment equal to the plan's monthly rate times 12 and remains in effect for 12 months. If you have any questions, contact the MetLife Legal Plans directly.
- **VOLUNTARY BENEFITS:** Critical Illness, Hospital Indemnity, Accident Insurance end on your last day of active employment or the day you cease to be benefits eligible. You will receive a packet from Lincoln Financial with the conversion application.
- **IDENTITY THEFT:** Ends on your last day of active employment or the day you cease to be benefits eligible. This benefit may be continued with no change in premium by completing the process for direct bill with the carrier. If you have questions, or to request continuation of coverage via direct bill, contact the carrier directly.

- **PERMANENT LIFE INSURANCE WITH LONG TERM CARE RIDER:** Benefit will cease at the end of the month in which you cease to be benefits eligible or an active associate. You will receive an invoice from Lincoln Financial to port this coverage. You have 60 days from the date the first invoice date to port your coverage.
- **LONG TERM CARE:** Benefits will end on your last day of active employment or the day you cease to be benefits eligible. You are eligible to continue this coverage at no change in premium if your application is completed within 30 days of your coverage end date. Contact the HR Solutions Call Center to create a ticket for an application to continue coverage.
- **TUITION REIMBURSEMENT:** Eligibility for tuition reimbursement ends upon separation of employment or status change to non-benefits eligible. If your separation or status change is voluntary, you are required to repay Nemours for any tuition reimbursement monies received in the 12 months prior to your termination date or status change to casual.

Benefit	Vendor	Contact Information
Nemours Children’s Health Benefits Center	Empyrean	888.NCH.BFTS, 888.624.2387
Benefit Questions	Quantum Health	866.920.1929
HR Solutions Call Center	Nemours Children’s Health	877.458.9699
403(b), 457(b)	Fidelity	800.343.0860
403(b) Legacy	Corebridge (Valic/AIG)	800.448.2542
403(b) Legacy	Vanguard (Ascensus)	800.569.4903
Accident	Lincoln Financial To port your policy	800.950.5738 877.321.1015
AD&D	Lincoln Financial To port your policy	800.950.5738 877.321.1015
COBRA	Empyrean	833.874.1600
Critical Illness	Lincoln Financial To port your policy	800.950.5738 877.321.1015
Dental	Delta Dental	800.932.0783
EAP	Lyra Health	lyrahealth.com/nemours
Flexible Spending Account (FSA)	HealthEquity	866.346.5800
Hospital Indemnity	Lincoln Financial To port your policy	800.950.5738 877.321.1015
Health Savings Account (HSA)	HealthEquity	866.346.5800
Identity Theft Protection	Allstate	800.789.2720
Legal Plan	MetLife	800.821.6400
Life Insurance	Lincoln Financial To Port or Convert your policy	800,950.5738 877.321.1015
Permanent Life Insurance with Long Term Care Rider	Chubb	855.241.9891
Long Term Care	Unum	800.227.4165
Long Term Disability	Lincoln Financial To Port or Convert your policy	800.950.5738 877.321.1015
Medical	Quantum Health	866.920.1929

Pension Plan	Willis Towers Watson	800.235.3225
Prescription Drug	Express Scripts	844.394.2932
Spousal Advantage Value Incentive (SAVI)	Catilize Health	877.872.4232
Vision	VSP	800.877.7195