



## 2026 Benefit Termination Information

### Benefit Termination Dates

- Medical, Dental, Vision: Concludes at the end of the pay period that includes the last day worked.
- All Other Benefits: Coverage ends on your last day worked.

### COBRA Continuation Coverage

If you are enrolled in medical, dental, vision, or a health care flexible spending account:

- You will receive a COBRA election packet within 14 business days after your termination.
- You will have 60 days to elect COBRA and 45 days to make your first payment.

How to Elect COBRA:

- Visit: <http://www.cobraandbillingservices.com/>
- Call: BrightSpring Benefits Support Center at (833) 874-1600

### Non-COBRA Plans

- Basic Life Insurance (MetLife):
  - Portability and conversion info mailed after termination.
  - You have 31 days from group coverage end to apply.
- Supplemental & Dependent Life Insurance (MetLife):
  - Portability and conversion info mailed after termination.
- AD&D: Cannot be ported after termination.
- Short-Term & Long-Term Disability: Cannot be ported after termination.
- Critical Illness, Accident, Hospital Indemnity (Voya):
  - Continuation forms mailed after termination.
- Identity Protection (Allstate):
- Group Legal Plan (MetLife Legal Plans)

### 401(k) & Financial Accounts

- Fidelity will communicate your 401(k) options.
- 401(k) Loans: If balance is \$5,000 or more, you may continue repayments directly to Fidelity. Unpaid balances are taxable and reported on Form 1099.
- Contact Fidelity for information about options for your Health Savings Account.

### PTO (Paid Time Off) – Based on Termination Type

- Voluntary: Accrued, unused PTO paid with final paycheck if proper notice is given.
- Involuntary (Reduction-in-Force): Accrued, unused PTO paid with final paycheck.
- Termination for Cause or Without Notice: PTO payout not eligible, subject to state/local law.



### In the Event of an Employee's Passing

- Life Insurance Claims:
  - Beneficiaries contact Benefit Support Center to begin the life claim.
  - MetLife will guide beneficiaries through the claim process.
- Part-Time Employees with MetLife Coverage:
  - Beneficiaries contact MetLife
- 401(k) Beneficiaries:
  - Contact Fidelity for assistance with claim documentation.

### **Benefit Termination Quick Reference Table**

<b>Benefit/Account</b>	<b>Coverage Ends</b>	<b>Continuation/Action</b>	<b>Contact Information / Website</b>
Medical, Dental, Vision	End of pay period	COBRA	(833) 874-1600 <a href="#">COBRA Billing</a>
Imagine360/Quantum Health	End of pay period	COBRA	(866) 885-1491 <a href="#">Site</a>
Coupe	End of pay period	COBRA	(800) 936-0865
Delta Dental of KY	End of pay period	COBRA	(800) 955-2030 <a href="#">Member Portal</a>
VSP Vision	End of pay period	COBRA	(800) 877-7195 <a href="#">Member Portal</a>
UHC Flex Works Medical	End of pay period	COBRA	(855) 892-2401 <a href="#">Member Portal</a>
Health Savings/FSA	Last day worked	Fidelity will contact	800) 970-2363 <a href="#">NetBenefits</a>
Basic Life Insurance (MetLife) Supplemental/Dependent Life	Last day worked	Port/Convert	(800) 638- 6420, Group Policy# 101688 <a href="#">Member Portal</a>
Critical Illness, Accident, Indemnity (Voya)	Last day worked	Port/Continue	(800) 955-7736 <a href="#">Member Portal</a>
Identity Protection (Allstate)	Last day worked	Continue at same rate	(800) 789-2720
Group Legal Plan (MetLife)	Last day worked	Port/Continue	(800) 821-6400 <a href="#">Member Portal</a>
401(k)	After final paycheck	Rollover/Distribution	(800) 970-2363 <a href="#">NetBenefits</a>
Life Claims (Passing)	Upon status update	Claim Intake:	Benefit Support Center (844) 896-0169

