

Benefit Plan Information for Separating/Ineligible Team Members

The following is an overview of your benefit options upon your separation/ineligibility from the United Family.

Health Insurance (Medical, Dental, Vision, EAP)

By Federal law, continuation of health insurance coverage is available to all Team Members - at their own expense - who are participating in the medical, dental, vision and/or EAP plans at the time of separation from United Supermarkets, LLC. This law, known as COBRA, provides options so that no lapse occurs in your health coverage. Within 2-3 weeks of your separation, a COBRA election form will be mailed to the home address we have on file. You may elect COBRA continuation coverage for up to 18 months. If you have questions regarding your COBRA benefits, please contact **Inspira Financial Health Inc 1-800-359-3921**.

- Complete your COBRA election form and return within 60 days of the date of your COBRA letter.
- Your first monthly payment is due within 45 days of making your COBRA election.
- You are not eligible for benefits until payment is received.
- Your COBRA election form and COBRA payment should be mailed to:

Inspira Financial Health Inc
PO Box 953374
St Louis, MO 63195-3374

Full-Time Team Members moving to a Part-Time status will retain the medical coverage until the end of the calendar year as specified by federal law unless you cancel the coverage within 30 days of your status change.

Contact the Benefits Department at totalbenefits@unitedtexas.com 806-791-0220 or toll-free 1-888-791-0220 with any questions.

Flexible Spending Accounts

If you were enrolled in the Health Care Flexible Spending Account and/or the Dependent Daycare FSA, you may submit claims for expenses incurred during the portion of the Plan Year prior to your date of separation. Claims for reimbursement from your Health Care account should be submitted directly to:

Navia Benefit Solutions
PO Box 53250
Bellevue, WA 98015

If you did not have qualifying expenses incurred prior to the date of your separation that will deplete the remaining funds in your Health Care FSA, you have the option of electing COBRA continuation coverage. This will allow you to continue being reimbursed for expenses incurred from your date of separation through the end of the calendar year. A COBRA election form will be mailed to the home address we have on file. In order to have this option available to you, you must elect COBRA coverage and continue contributing to the plan through after-tax contributions on a monthly basis.

- Complete your Health FSA COBRA election form and return within 60 days of the date of your COBRA letter.
- Your first monthly payment is due within 45 days of making your COBRA election.
- You are not eligible for benefits until payment is received.
- Your COBRA election form and COBRA payment should be mailed to:

Inspira Financial Health Inc
PO Box 953374
St Louis, MO 63195-3374

If you have questions regarding your Flexible Spending Account benefits through COBRA, please call **Inspira at 1-800-359- 3921**.

Accident

If you were enrolled in the Accident coverage with Unum Provident, you will be able to continue the policy by making premium payments directly to Unum Provident. Call 1-866-220-8460 to convert your policy to an individual policy.

Critical Illness

If you were enrolled in the Critical Illness coverage with Unum Provident, you will be able to continue the policy by making premium payments directly to Unum Provident. Call 1-866-220-8460 to convert your policy to an individual policy.

Hospital Indemnity

If you were enrolled in the Hospital Indemnity coverage with Unum Provident, you will be able to continue the policy by making premium payments directly to Unum Provident. Call 1-866-220-8460 to convert your policy to an individual policy.

MetLife Auto and Home Insurance

If you were paying auto and/or home insurance through payroll deduction, you will be able to continue the policy(ies) by making premium payments directly to MetLife Insurance Company. Call 1-800-438-6388 to convert to an individual policy.

Purchasing Power

If you purchased items through payroll deduction, contact Purchasing Power at 1-888-923-6236 to arrange an alternate method of payment.

Life / AD&D Insurance

You are entitled to convert and/or exercise portability on all or part of your Basic Life and Supplemental Life Insurance, if applicable. To continue this coverage, you must apply for the conversion or portability option. This option is available for a limited time only. Your prompt attention to this matter is essential. You must contact the Benefit Department at United at totalbenefits@unitedtexas.com to request the required forms. Once contacted, we will provide you with the information needed. You must then complete your section and return to The Hartford as instructed on the forms. This is your one and only opportunity. There will be no exceptions to the timeliness requirements. If you are interested in pursuing this option, please respond immediately. Upon completion of the required steps you will receive a formal quote from The Hartford that you may choose to accept or not.

Long-Term Disability

You have the option under certain conditions to convert your Long-Term Disability insurance if you have been insured under the LTD benefit for at least 12 straight months. You must complete an application and pay premiums within 31 days after insurance under this policy ends. You must contact the Benefit Department at United at totalbenefits@unitedtexas.com to request the required forms. Once contacted, we will provide you with the information needed. You must then complete your section and return to The Hartford as instructed on the forms.

Health Savings Account

If you were enrolled in the Health Savings Account Plan, upon your separation, you should contact Fidelity Investments at 800-544-3716 to receive your funds. Please wait at least two weeks before calling to be sure they have been notified of your separation date.

401(k) Plan (Full-Time & Part-Time)

If you were enrolled in the 401(k) Plan, upon your separation, you should contact Fidelity Investments at 866-956-3433 to request a distribution or rollover from your plan. Please wait at least two weeks before calling to be sure they have been notified of your separation date. If you do not contact them and you separate from the company with an account balance that does not exceed \$5,000, the full balance of your account will be automatically rolled into an IRA. If the balance is less than \$1,000, and you do not contact them after you separate from the company, the full account balance will be distributed to you. You will need the Plan Number 99811 when you contact Fidelity.

Vacation and Personal Days

Team members who voluntarily resign their employment with at least two weeks notice and successfully work out that notice will potentially receive all vacation pay earned but not yet taken*. Team Members who do not give proper notice or are separated from employment for dishonesty or misconduct may forfeit any earned and eligible vacation days. Team Members who retire from the company with at least 15 years of service and are age 50 or above will receive all vacation days, earned and accrued. If you have questions regarding your remaining vacation and personal days, please contact the **Payroll Department toll-free at 1-888-791-0220**.

**For Union team members. please refer to your union contract.*

College Savings Plan

Participants in the College Savings Plan may request a distribution from the plan upon separation. Team Member contributions are reimbursable in full. The company match will only be provided when appropriate documentation, including a tuition receipt and satisfactory grade report, are submitted. If you leave The United Family due to a violation of company policy, you will not be eligible to receive the company match. Unclaimed funds will be paid to the state unless satisfactory claim for payment of such funds is made by the Team Member. Please contact the **Talent Management Department toll-free at 1-888-791-0220** with questions or to request a distribution from your College Savings Plan.

**If you have questions or need assistance, contact the Benefits Department at
totalbenefits@unitedtexas.com
or by phone at 1-806-791-0220, toll-free 1-888-791-0220**

This booklet provides a brief overview of the benefits available to you upon termination or becoming ineligible for benefits. A full description of the benefits is located on the benefit website <https://www.unitedfamilybenefits.com/>.

Should there be a discrepancy between this document and the plan documents, the plan documents will prevail.