

Summary of Benefits upon Separation from Towne Park

Remaining PTO Hours

- Any remaining, unused PTO hours as of your separation date will be forfeited and will not be paid out unless otherwise required by state law. For questions regarding your PTO hours, please contact HRsupport@townepark.com.
- Note: Your Separation date with the company is considered the last day that you physically work.

Current year W-2

W-2s are mailed by Jan 31 in the year following the calendar year for the W-2 to the address on file in Workday. You will also be able to access the forms in Workday through the same access as pay statements during your 90 days post-employment.

Workday Access

Your Workday account will remain active with limited access to view/print paystubs and your W-2s for 90 days post-employment. For access requests beyond 90 days post-separation, please contact HRsupport@townepark.com to request account reopening.

Change of Address

If you should change your home mailing address before the end of the calendar year that you leave Towne Park, please take a moment to update your new address to ensure your year-end tax documents are delivered correctly and on time. Please contact HRsupport@townepark.com with your previous and new address update to make the appropriate updates.

Employment Verification

For employment verification, all requests should be submitted to The Work Number by calling 800-367-5690 or <https://theworknumber.com/> and using code 36134. Towne Park is unable to fulfill verbal requests.

Termination of Benefit Coverages

Specific Benefit	Timing of Benefit Termination
Medical Coverage	Ending on last day of separation month
Prescription Drug Coverage	Ending on last day of separation month
Dental Coverage	Ending on last day of separation month
Vision Coverage	Ending on last day of separation month
Basic and Voluntary Life Insurance	Ending on actual separation date
Short-Term & Long-Term Disability Insurance	Ending on actual separation date
FSA: Healthcare and/or Dependent Care	Ending on actual separation date
HSA contributions	Ending on actual separation date
401K contributions and company match	Ending on actual separation date
Accident, Critical Illness and Hospital Indemnity	Ending on actual separation date
Employee Assistance Program (EAP)	Ending on actual separation date

COBRA Continuation for Medical and HSA, Healthcare FSA, Dental and/or Vision

COBRA allows you to continue benefits coverage for up to 18 months for benefits you/your family are enrolled in prior to your last date with the company. If you participated in Medical (with or without HSA Account), Healthcare FSA, Dental or Vision as an active employee, you and your enrolled dependents may be eligible for coverage continuation at your expense under COBRA.

Previously elected Medical, Dental, and Vision benefits will remain active through the end of the month of termination. Once these benefits have ended, you will have up to 60 days to enroll in COBRA and all elections and payments are coordinated through Wex. You will receive a COBRA packet from WEX in the mail to your listed home address within two (2) weeks which will outline your rights and responsibilities to continue these benefits.

If you have any questions regarding COBRA, please contact WEX:

- Online account: Visit cobralogin.wexhealth.com
- Mobile app: Download the COBRA + Direct Bill by WEX mobile app
- (866) 451-3399

Health Savings Account (HSA)

Contributions end on your separation date. If you are enrolled in a medical plan with the HSA, any funds in your account will remain in your account. If you have any questions, please contact WEX at 1-833-225-5939.

Health Care Flexible Spending Account (FSA)

Contributions end as of your actual separation date. Under Internal Revenue Code Regulations and Towne Park's Plan, you have until March 31 of the following year after your benefits terminate to submit claims for reimbursement for health care expenses incurred prior to your termination date. Health care expenses incurred after your termination are not eligible for reimbursement unless you elect to continue participating in the Healthcare FSA through COBRA and still have funds remaining in the same calendar year. If you have any questions, please contact WEX at 1-833-225-5939.

Dependent Care Flexible Spending Account (FSA)

Contributions end as of your actual separation date. Under Internal Revenue Code Regulations and Towne Park's Plan, you have until March 31 of the following year after your benefits terminate to submit claims for reimbursement for Dependent Care expenses incurred prior to your termination date. The Dependent Care FSA cannot be continued through COBRA and expenses incurred after your termination date are not eligible for reimbursement. If you have any questions, please contact WEX at 1-833-225-5939.

Towne Park 401(k) Plan Your participation in the Towne Park 401(k) Plan ends on your employment separation date. If you participated in the Plan, the money **you** have contributed is always 100% vested. If you have been with the company for at least 3 years, company matching contributions are also 100% vested. If you have been with the company for less than 3 years, the company match contributions are 33% vested for 1 year and 66% for 2 years of service. Please contact the Plan administrator, Fidelity, at 1-800-835-5097 or www.401k.com for information on distribution and rollover options, outstanding 401K loans, etc.

Short-Term Disability (STD) and Long-Term Disability (LTD) Plans

Coverage for STD ends when employment terminates. For questions about STD or LTD, contact Symetra at 1-877-377-6773 or at www.symetra.com.

Basic Life Insurance, Accidental Death and Dismemberment (AD&D) Coverage and Voluntary Life Insurance

Coverage ends on your actual separation date. You may continue your voluntary life and AD&D insurance coverage after your separation date. You also have the option to convert your basic life insurance to an individual life insurance policy. Portability forms can be obtained directly from Guardian. Contact Guardian at 1-888-600-1600 or www.guardianlife.com for more information.

Accident, Critical Illness and/or Hospital Indemnity Insurance

Coverage ends on your actual separation date. You may continue any of these benefits after your separation date. Portability forms can be obtained directly from Voya. For information on these coverages, contact Voya directly at 1-877-236-7564 or www.voya.com for more information.

State Unemployment Benefits

Depending on the separation reason, you may be eligible to apply for unemployment benefits through your state's unemployment insurance program. Eligibility and benefit amounts are determined by state regulations, and applications typically require proof of prior employment and the reason for separation. Please contact your state Unemployment Compensation Benefits Department for details on qualifications and applying for compensation benefits.

General FAQ's

How long does my Medical/Rx, Dental, and Vision benefits remain active?

- Medical/Rx, Dental and Vision benefits will remain active until the last day of the month in which you separate.
- All other elected or company-sponsored benefits will terminate on your last day of employment.

Can I submit FSA claims after I leave?

- Yes, you will have until March 31 of next year to submit any expenses incurred prior to your separation.

When does the company match fully vest into my 401(k)?

- The company match is on a 3-year vesting schedule under the following timeline:
- 1st Year – 33%
- 2nd Year – 66%
- 3rd Year – 100%
- Any questions regarding your Employee Savings Plan can be directed to Fidelity. Their contact information is located on the next page.

How do I continue my life or critical illness insurance?

- You would request portability/conversion forms directly from Guardian or Voya. Their contact information is located on the next page.

How long do I have to elect COBRA?

- Cobra documentation and instructions will be received in the mail approximately 2 weeks after benefits terminate.
- You will have 60 days after your benefits terminate to make your COBRA elections to continue your Medical, Dental, and/or Vision benefits.
- Once your elections have been made and approved, your benefits will reactivate without any gaps in coverage.

Can I still access the Benefits Member Advocacy Center (or MAC) after I leave the company?

- Yes, you can continue to reach out to MAC if you have questions regarding your Towne Park benefits such as billing, claims, or explanation of benefits.

How do I update my address after leaving the company?

- Please contact HRsupport@townepark.com with your previous and new address to make the appropriate updates to you record for future tax document mailings, etc.



Contact Information

Plan	Provider	Phone number	Website
Medical	Independence Blue Cross	844-864-4352	www.myibxtpabenefits.com
Dental	Delta Dental	800-932-0783	www.deltadentalins.com
Prescription Drug	Express Scripts	1-800-282-2881	www.express-scripts.com
Vision	UnitedHealthcare	1-800-638-3120	www.myuhc.com
Supplemental Life and AD&D	Guardian	888-600-1600	www.guardianlife.com
Disability	Symetra	1-877-377-6773	ladcia@symetra.com
Voluntary Supplemental Health	Voya	1-877-236-7564	www.voya.com/claims
Employee Assistance Program (EAP) (effective 1/1/2025)	ESI Group	1-800-252-4555	www.theeap.com
Legal	MetLife Legal	1-800-821-6400	www.legalplans.com
Identity Theft	Allstate Identity Protection	1-800-789-2720	www.myaip.com
:DP HealthNow Telemedicine & Advocacy	:DP H ealthNow	1-800-800-7616	www.dphealthnow.com
HSA, FSA, Transit Accounts and COBRA	WEX	1-833-225-5939	www.wexinc.com
401(k) Retirement Savings Plan	Fidelity	1-800-835-5097	www.401k.com
Employee Discounts & Rewards Marketplace (effective 1/1/2025)	BenefitHub	1-866-222-8789	www.townepark.benefitHub.com
Plan Towne Park Benefits	Towne Park		Benefits@townepark.com
Towne Park HRSC	Towne Park	1-844-TOWNE-PK	HRSupport@TownePark.com