

## Notice to Terminating Employees Regarding Benefits

Please notify the Benefits Center at 866.553.9409 if your mailing address will change after your termination of employment.

### Paycheck Deductions When You Terminate Employment

Benefit deductions continue from paychecks containing regular (base) pay, even after your termination date.

### Continuation of Medical, Dental and Vision Coverage

If you and any of your dependents are covered under a Windstream sponsored group medical, dental or vision plan, your coverage will cease at the end of the month in which your termination of employment occurs. However, by law you are entitled to continue group coverage (for you and your covered dependents) for up to 18 months beyond the date your coverage would otherwise cease. (Coverage may be continued longer than 18 months in certain circumstances.) If you choose to continue coverage, you will generally pay the full cost of your coverage plus a 2 percent administrative fee. Qualified beneficiaries for COBRA coverage only include individuals who were covered by a group health plan on the day before a qualifying event and who were either an employee, the employee's spouse, or the employee's dependent child.

After your employment ends, if you were covered by Windstream's plan on your last day of employment, you should receive notice of your eligibility to elect COBRA within 3 weeks. If you have questions, you may contact the Windstream Benefits Center at 866.553.9409. For assistance in enrolling in your COBRA benefits offerings or if you have COBRA benefit questions, please contact Discovery Benefits, the COBRA partner of Mercer Marketplace 365, at 877.248.0510, option 1.

The Health Advocate service will only be available to employees who had the 365 Hub while an active employee and elect the 365 Hub as COBRA coverage.

### Health Savings Account (HSA)

If you participate in a Health Savings Account, your account is yours to keep even if you terminate employment. Your account can be used to pay for qualified medical expenses tax-free, even if you no longer have high deductible health plan coverage. The funds in your account roll over automatically each year and remain indefinitely until used. There is no time limit on using the funds. If you elect a high deductible COBRA medical plan, you can continue to contribute to your account on a post-tax basis and file the information using form 8889 with your tax return. If you do not enroll, you will not be able to make new contributions to your account; however, you'll be able to use the funds you've already contributed. Optum Bank (2017 H.S.A. provider) will charge you a small monetary fee maintain your account; Mercer Marketplace (2018 H.S.A. provider) charges \$3/month. Contact Optum Bank at 866.234.8913 or Discovery Benefits at 877.248.0510 for more information.

### Medical and Limited Flexible Spending Accounts (FSA)

If you participate in the Medical Flexible Spending Account, your coverage ends when your employment terminates. You may receive reimbursement for eligible expenses incurred from January 1 of the plan year (or your FSA effective date, if later) through your employment termination date. However, you have the right to continue making contributions (on a post-tax basis) to your account for up to 18 months after your termination. Information on continuing your coverage will be sent to your home within 3 weeks. If you choose not to continue your FSA through COBRA enrollment, you will have until March 31 of the following year to file a claim for reimbursement for any outstanding eligible medical expenses incurred prior to your date of termination.

### Certificate of Coverage

When applying for a new health insurance plan you may be asked to provide documentation showing your Windstream health insurance coverage. Your benefits confirmation statement may be acceptable documentation, and you can download this from [www.mercermarketplace.com/Windstream](http://www.mercermarketplace.com/Windstream). You can also email [windstreambenefits@windstream.com](mailto:windstreambenefits@windstream.com) to request documentation.

### Retirees

An active employee covered under a medical plan that retires on or after age 55 with at least 20 years of service, age 60 with at least 15 years of service, or at age 65 with at least 5 years of service, is eligible to continue coverage. An eligible dependent covered under the Plan at the time of your retirement may also continue coverage under the same eligibility terms as active employees. You may have up to three options for health benefits from Windstream following retirement: (1) COBRA continuation coverage, (2) retiree coverage, or (3) post 65 supplemental medical plans through the Mercer Marketplace Exchange. A COBRA packet and retiree info sheet is mailed after your termination date and the information comes in two separate mailings. If you are age 65+, you will also receive a separate post 65 exchange packet. It will take up to 3 weeks for your retirement information to be reflected with our benefits partners. If you have not received your enrollment packets within 4 weeks of retirement, you can reach each option using the following numbers. (1) COBRA 877.248.0510, option 1; (2) Retiree Coverage 855.846.7564; or (3) Post 65 Mercer Marketplace Exchange for medical 855.698.1568.

### **Retirement Savings Plans**

If you are a vested participant in any retirement or savings plan sponsored by Windstream, detailed information regarding your account balance and distribution rights will be mailed to your home address, usually within 90 days after your termination date.

### **Portability of Group Life and Accidental Death Insurance**

Upon termination of employment, you may elect to continue your group basic life, supplemental life, dependent life, and accidental death and dismemberment insurance through the portability provision (up to the maximum amount eligible). Continuing your insurance through the portability provision allows you to continue your current coverage until age 100; however, coverage reductions begin at age 65. You will have 31 days from your termination date to enroll and pay the applicable premiums to Standard Insurance Company. The employee is responsible for requesting information on portability. You must contact the The Standard at **800.378.4668 ext 6785** for a Portability Notice if you plan to continue your coverage under this option.

### **Conversion of Basic or Supplemental Group Life Insurance**

Upon loss of any of your active group basic life, supplemental life, or dependent life insurance coverage, you may convert your coverage to an individual policy. To do so, you must apply in writing to Standard Insurance Company within 31 days of your termination. The individual life insurance offered to you will be a form of universal life insurance, and does not include accidental death and dismemberment coverage. Contact The Standard at **800.378.4668 ext 6785** to obtain a Request for Group Life Conversion Materials form. The employee is responsible for requesting conversion information.

### **Conversion of Long-Term Disability Coverage**

Long-term disability coverage ceases on your last date of employment. If you have been covered under the Plan for at least 12 months, you may be able to convert your coverage to an individual policy with Cigna. To do so, you must apply in writing to the insurance company within 31 days after your coverage terminates. Contact Cigna at **855-250-9412** for questions regarding the disability conversion form. It is the employee's responsibility to request a conversion packet upon termination of employment.

### **Portability of Supplemental Critical Illness, Hospitalization and Accident Plans**

Upon termination of employment, your coverage of supplemental plans ends at the end of the month in which your employment terminates. However, you may apply to port your policy into an individual one by contacting Aetna at **888.772.9682** within 30 days of your termination date.

### **Dependent Care Plan**

If you participate in the Dependent Care Plan, your coverage under the Plan ends when your employment terminates. You may receive reimbursement for eligible expenses incurred from January 1 of the plan year (or your FSA effective date, if later) through your employment termination date. You may be required to refund any expenses paid from the plan that exceeded your contributions. If this situation applies to you, the Windstream Corporate Benefits Department will notify you within 45 to 60 days after your employment terminates. You have until March 31 of the following year to file a claim for reimbursement for any outstanding dependent care expenses incurred prior to your date of termination.

### **Parking and Mass Transit Plans**

If you participate in the Parking or Mass Transit Reimbursement Plans, your coverage under the Plan ends when your employment terminates. You have until March 31 of the following year to file a claim for reimbursement for any outstanding expenses incurred prior to your date of termination.

### **Equity**

In general, unvested stock options and restricted stock units will cancel effective with your termination date and, depending upon the terms of your grant agreement, you will have 30 to 90 days following your termination date to exercise any vested stock options. Please refer to your grant agreements to understand the specific details for each agreement.

### **Next Gen College Investing Plan**

If you are enrolled in the Next Gen College Investing Plan, your payroll direct deposit will end with your last pay check. You retain control over the use of the account and can change beneficiaries at any time, and may continue to invest in the plan. For more information about Next Gen, please contact a Merrill Lynch Financial Advisor at (877) 4NEXTGEN.

### **MetLife Hyatt Legal**

Upon termination of employment, your coverage under the Hyatt Legal plans ends at the end of the month in which your employment terminates. However, you may elect to continue your coverage through the portability provision. You will have 30 days from your termination date to port and pay the applicable premiums to MetLife. The employee is responsible for requesting information on portability. You must contact MetLife at 800.GET.MET 8 if you plan to continue coverage under this option.

### **Nationwide Pet Insurance**

Upon termination of employment, your Nationwide Pet group coverage will end. Nationwide will contact you to set up direct payment if you want to continue this coverage.

### **InfoArmor ID Theft Insurance**

Upon termination of employment, your ID Theft insurance group coverage will end. InfoArmor will reach out to you via the email you entered when setting up your InfoArmor account advising you that your coverage has been cancelled due to termination and to contact InfoArmor and provide billing information if you desire to continue your coverage.

### **MetLife Auto & Home Plan**

Upon termination of employment, your MetLife Auto & Home Plan and Pet group discount will continue until the end of your policy period, provided payment is made to MetLife. However, your payroll deduction discount will end upon termination of employment. Upon policy renewal, you will be offered individual policy rates from MetLife. For questions on continuing your Auto & Home Plan or VPI Pet Plan, contact MetLife at 800.GET.MET 8.

### **Be Balanced Well-being Program**

Participation in the Be Balanced program ends upon termination of employment.

**The Windstream Benefits Center provided by the Mercer Marketplace 365 team can assist you with questions you have regarding your Windstream benefits and can be reached at 866.553.9409. If you have a question for Human Resources, you may contact 855.411.MYHR.**

*Disclaimer: This notice was developed for eligible employees. It is not intended to replace any Summary Plan Description, Prospectus, or Plan Document. If there is any conflict or ambiguity between this overview and the Summary Plan Description, Prospectus, or Plan Document, the Summary Plan Description, Prospectus, or Plan Document will control. Bargaining employees should always reference their CBA for details that may differ.*