

Notice to Terminating Employees Regarding Benefits Benefits Vendor Information for Coverage Effective 1/1/25 or later

Please notify the Businessolver Benefits Center at 888.850.1712 if your mailing address will change after your termination of employment. Your address will be used for your final 1095-C.

If you have a Savings or Spending Account (HSA or FSA) with Businessolver's MyChoice Accounts at the point of termination, you can still access it at mywindstreambenefits.com. Your CSO credentials will not work post termination – you will need to establish a username and password upon your initial login to mywindstreambenefits.com.

Paycheck Deductions When You Terminate Employment

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

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 on the last day 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 to Businessolver. 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 of your termination date. If you have questions, you may contact the Businessolver Benefits Center at 888.850.1712.

After your employment ends, if you were covered by Windstream's plan on your last day of employment and you meet the age and years of service requirements to be considered a retiree, you will have the ability to select retiree benefits through the Businessolver platform accessed at mywindstreambenefits.com. You can mix coverage between COBRA and Retiree (eg COBRA medical and Retiree dental) but you cannot have duplicative coverage and consistent enrollment must be maintained. You can enroll in Retiree benefits online and COBRA benefits via paper.

Employee Assistance Plan

You and your family continue to have access to Windstream's Employee Assistance plan with Magellan through COBRA. Magellan can be reached at 800.327.5569.

Health Savings Account (HSA)

If you participate in a Health Savings Account, your account is yours to keep even after 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. Contact Businessolver at 888.850.1712 for more information.

Healthcare Flexible Spending Accounts (FSA)

If you participate in the Healthcare Flexible Spending Account, your coverage ends on the last day of the month in which your termination occurs. 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. 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 on or prior to the date your FSA coverage ended.

Documentation of Coverage

When applying for a new health insurance plan you may be asked to provide documentation showing your Windstream health insurance coverage. Your COBRA packet will show your coverage end date and coverage carrier. Your single sign-on access to the Businessolver site will end with your employment termination. You can also email windstreambenefits@windstream.com to request documentation or call your medical carrier.

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 directly with a carrier of your choice. COBRA and Retiree information is emailed/mailed after your termination date and the information comes in two separate messages/mailings as appropriate.

Retirement Plans

Windstream 401(k) Plan

If you are a participant in the Windstream 401(k) Plan, detailed information regarding your account balance and distribution options will be mailed to your home address, usually within 30 days after your termination date.

Windstream Pension Plan

If you are a vested participant in the Windstream Pension Plan, the following processes apply:

- Not Retirement Eligible at Termination. If you are not retirement eligible at termination, a Notice of Deferred Vested Benefit Package will be mailed to you within 180 days of your termination date.
- Retirement Eligible at Termination. If you are retirement eligible at termination and wish to start your pension, you should generate a pension application package (before your last day of employment) through the Merrill Benefits On-Line System by calling Merrill at (800) 228-4015 or going to www.benefits.ml.com. For more information on the online process, click [here](#) and scroll to page 5.

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 30 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 Standard at **800.378.4668** 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 30 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** 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. Conversion to an individual policy is not available.

Portability of Supplemental Critical Illness, Hospitalization and Accident Plans

Upon termination of employment, your coverage under 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 **800.607.3366** within 30 days of your termination date.

Dependent Care Plan

If you participate in the Dependent Care Plan, your coverage under the Plan ends on the last day of the month in which your employment terminates. You may receive reimbursement for eligible expenses incurred from January 1 of the plan year (or your Dependent Care FSA effective date, if later) through the date on which your Plan coverage ends. You may be required to refund any expenses paid from the plan that exceeded your contributions. If this situation applies to you, the Windstream 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.

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 paycheck. You retain control over the use of the account, 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.

Legal Insurance

Upon termination of employment, your coverage under the MetLife 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.MET8** if you plan to continue coverage under this option.

Pet Insurance

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

ID Theft Insurance

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

Auto & Home Plan

Upon termination of employment, your Auto & Home Plan will continue until the end of your policy period, provided payment is made to the carrier. However, your payroll deduction discount will end upon termination of employment. Upon policy renewal, you will be offered individual policy rates from your carrier. For questions on continuing your Auto & Home Plan, contact Mercer at **855-978-2934**.

Well-being Program

Participation in the well-being program ends upon termination of employment. Preventive care (biometric) screenings will remain available at no cost to you if you continue coverage in a Windstream medical plan.

The Businessolver Benefits Center provided by Businessolver can assist you with questions you have regarding your Windstream benefits and can be reached at 888.850.1712. 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.