LEAVING THE COMPANY GUIDE 2025

This guide will provide you with important steps and resources to assist with your transition.

If you need additional assistance, you can contact our HR team at: HR@CookandBoardman.com.

Use of PTO

Resignation

- You cannot use PTO to extend your employment. Associates that provide written notice and work a two - week notice will be paid for accrued, unused PTO that has been earned through the last day of work or in accordance with state and local jurisdiction provisions and laws.

Termination for Cause

- In most cases, you will not be paid for accrued, unused PTO.

Job Elimination

- Those impacted by job elimination will receive information at the time of separation.

Health & Welfare Benefits

- Medical, dental, vision coverage and other benefits will end on your last day of employment with The Cook & Boardman. Additional details can be found in the Health & Welfare Benefits section of this guide.

Equipment & Company Vehicles

- Associates are responsible for the return of all company property, materials, or written information issued to them or in their possession or control. All company property must be returned on or before your last day of work. The return of equipment should be coordinated with your supervisor.

Payroll Items to Consider

- Prior to leaving the company, review your information by logging into Dayforce and make any changes needed to your home address, personal email address, tax withholding elections, as well as your direct deposit account information. If you need assistance with your log-in please contact IT Support at itservices@cookandboardman.com
- Any post-employment payments paid by the company will be deposited into the account information on file in Dayforce at the time of payment. You will continue to have access to Dayforce to access your pay statements and W-2 information. However, you will need to access your information utilizing the following link: https://www.dayforcehcm.com/mydayforce/login.aspx. Keep in the mind that your user id may need to be reset as you will not have access to your company email after termination. The Company ID (cookboardman) will remain the same.
- After you leave the company, you can make changes to your personal information by contacting HR@CookandBoardman.com. Please note that after you leave the company, you must contact any external services to update your personal information. You will need to contact the appropriate HR vendor (Fidelity, CIGNA, etc.), additional information is provided in the *Important Contacts* section of this guide.

401(K) SAVINGS PLAN

Account Balance Information
Associates may contact Fidelity at 800-835-5097 or www.401k.com at any time for questions related to their 401(k) account.

If your vested balance is at least $7,000 when you leave the company, you have the options to:

- leave your money in the 401(k) Savings Plan;
- roll part or all your account into an IRA; or
- take periodic cash distributions or withdraw the full balance. Depending upon your age and circumstances, IRS penalties may apply to your withdrawals.

If your vested balance is greater than $1,000 but less than $7,000 when you leave the company, it will be automatically converted to an IRA. If your account balance is less than $1,000 when you leave the company, your account balance will be automatically distributed to you by Fidelity. Please contact Fidelity regarding the timing of the distribution.

Once you leave the company, you will no longer be able to make new contributions into the Plan. Also, you will not be allowed back into the Plan once you have taken full distribution of your account balance, either through a rollover or direct payment.

Depending on what you choose to do with your 401(k) account, you may need to update your 401(k) Beneficiary Designation. Contact Fidelity at 800-835-5097 or www.401k.com for details about your investment or distribution options, outstanding loan balances and the associated tax implications.

Outstanding Loan Balances
You may continue paying your outstanding 401(k) loan through the same monthly EFT payment method as when you were employed. If you plan to close or change the bank account currently used for your loan payments, you must update your banking information with Fidelity to avoid missed payments.

If you do not make payments and your loan defaults, you will be deemed to have received a distribution equal to the outstanding loan balance and will be responsible for any taxes due. Fidelity will send you a 1099 for tax filing purposes.

Please note, it may take up to one week after you leave the company for Fidelity to be notified of your termination date.

HEALTH & WELFARE BENEFITS

Medical, Dental and Vision Coverage
Medical, Dental and Vision coverage ends **on your last day of employment** with The Cook & Boardman Group.
You may elect to continue coverage of these benefits through COBRA. WEX will mail you the appropriate election forms to your home address approximately 14 days after your active coverage ends. If you do not receive these forms within the 14- day window, please email HR@cookandboardman.com.

Please note – since this enrollment information is not sent until after your active health coverage has terminated, you could be without insurance until you elect to enroll in COBRA. If you enroll in COBRA and make the applicable payments, your coverage can be retroactive to your termination day with no lapse in coverage.

Health Savings Account (HSA)
Leaving the company can impact how much you can contribute to your Health Savings Account for the calendar year. Contact Cigna/HSA bank at 877-556-5379 or www.mycigna.com to confirm your contribution limits. This is your account so you can continue to reimburse yourself for expenses even after you leave the company.

Your account can stay with Cigna and is still eligible for investments, online access, and services. You may be responsible for the monthly Cigna account management fee once you leave the company. This fee will be deducted from your account. Cigna will send you communications about your account, including how to avoid the management fee once you leave the company.

Health Care Flexible Spending Account
Participation ends **on your last day of employment,** and you can only submit claims for services received on or before your termination date.

You may elect to continue contributions to your Health Care FSA through the end of the calendar year in which you leave the company under COBRA. By electing COBRA, you can submit claims for services received after your termination date through the end of the calendar year.

All claims must be submitted to Cigna within 90 days of your plan ending. You will have access to the Cigna website even after you leave the company. You can submit claims through www.myCigna.com.

Dependent Day Care Flexible Spending Account
Participation ends **on your last day of employment,** and you can still submit your claims for services received on or before your termination date. Dependent Day Care FSA is not eligible for COBRA.

All claims must be submitted to Cigna within 90 days of your plan ending. You will have access to the Cigna website even after you leave the company. You can submit claims through www.myCigna.com

Non-Contributory (Company Paid) and Voluntary Life Insurance
Company paid life insurance coverage ends **on your last day of employment**. You may be able to continue your life insurance benefits upon leaving the company by converting your policy to an individual insurance policy. You may be able to convert your spouse and dependent life insurance as well. The Hartford must receive the completed application and first payment within 31 days of your last day of employment. If you are interested in converting your policy, please email HR@cookandboardman.com to request a completed and signed Notice of Group Life Conversion form. You can also contact The Hartford at 877-896-9320 or www.thehartford.com for help obtaining a quote.

Short Term Disability (STD) and Long Term Disability (LTD) coverage ends your last day of employment. For information on current claims please email HR@cookandboardman.com

Voluntary Benefits including Critical Illness Insurance, Accident Insurance, Life Insurance and Hospital Indemnity
Your voluntary coverages end **on your last day of employment**. You may be able to port your coverages upon leaving the company. If you are interested in porting your policy, please email HR@cookandboardman.com to request a completed and signed form. You can also contact The Hartford at 877-896-9320 for further assistance and obtaining a quote.

Employment Verifications

Employment Verifications
The Work Number is available 24/7 so that you can get the decisions you need when you need them. For proof of employment or income, provide verifiers The Work Number from Equifax.

- www.theworknumber.com
- 800-367-5690 M-F 8:00 am to 8:00 pm (ET)
- member@equifax.com
- Cook & Boardman Group LLC Employer Code is: **5011243**

By visiting this site, you can register to create your own account and check to make sure your information is correct. https://employees.theworknumber.com. The Employment Data Report is available to you by requirement of the Fair Credit Reporting Act so you can see your personal information and who was provided with that information with your consent.

Important Contacts

CARRIER / BENEFIT	PHONE NUMBER	WEBSITE / EMAIL	GROUP NUMBER
Cigna / HSA Bank			
Medical	877-556-5379	www.mycigna.com	#3345254
Accident	800-754-8207	www.mycigna.com	AI112429
Critical Illness	800-754-8207	www.mycigna.com	CI112346
Hospital Indemnity	800-754-8207	www.mycigna.com	HC111961
Health Savings Account (HSA)	877-556-5379	www.mycigna.com	HSA Bank
Flexible Spending Account (FSA)	877-556-5379	www.mycigna.com	Cigna
Ameritas			
Dental	800-487-5553	www.ameritas.com	100424
Vision	VSP: 800-877-7195	www.ameritas.com	100424
The Hartford			
Life and Disability	877-896-9320	www.thehartford.com	715529
WEX			
Transit	866-451-3399	www.wexinc.com	WEX
Fidelity			
401k	800-835-5097	www.401k.com	77027

Additional HR Questions, please email HR@cookandboardman.com