

Benefit Continuation while on a Leave of Absence

Short-Term Disability

The Company will maintain the same health and welfare benefits that you maintained prior to your short-term disability (see Appendix A). Your benefit contributions are deducted from short-term disability pay. If your short-term disability claim is pending approval, and you are not receiving short-term disability pay, benefit deductions are held in arrears. Upon the approval of your claim, the benefit deductions that were held in arrears and will be deducted as double deductions from your short-term disability pay until the arrears balance has been repaid in full.

If your short-term disability claim is denied, you have 180 days to file an appeal. So long as you continue to be employed, the Company will maintain your benefits during the appeal period and review period by Lincoln Financial, up to a maximum of 18 months from last day worked. Under normal circumstances, Lincoln Financial will notify you of their appeal decision within 45 days from the date they receive your appeal request. If special circumstances delay their decision, you will be notified of the final decision no later than 90 days from the date your appeal is received.

During the appeal period, you will be direct-billed for the cost of benefits, including any benefit deductions that were held in arrears. You will receive a billing letter, which will include a due date. If payment is not received by the due date, your benefits will be retroactively terminated back to the first period when payment was missed.

If your short-term disability ends and you had not elected long-term disability, Human Resources will initiate an interactive dialogue regarding your leave of absence and employment status. While on an unpaid leave of absence, benefits may be continued for a maximum of 18 months from last day worked, subject to Company approval, after which you will be offered COBRA. You will be direct-billed for your benefit contributions. If your employment is terminated, benefits will be terminated and you will be offered COBRA.

Long-Term Disability

The Company will maintain certain benefits while on an approved long-term disability and/or while your long-term disability claim is pending approval (see Appendix A). After 18 months of benefit continuation from last day worked, you will be offered COBRA.

While on long-term disability, you will be direct-billed for the employee portion cost of benefits. You will receive a billing letter, which will include a due date. If payment is not received by the due date, your benefits will be retroactively terminated back to the first period when payment was missed.. If your employment is terminated and your long-term disability is denied/closed, benefits will be terminated and you will be offered COBRA.

If your long-term disability is denied, you have 180 days to file an appeal. The Company will maintain your benefits during the appeal period and review period by Lincoln Financial up to a maximum of 18 months from your last day worked. Under normal circumstances, Lincoln Financial will notify you of their

appeal decision within 45 days from the date they receive your appeal request. If special circumstances delay their decision, you will be notified of the final decision no later than 90 days from the date your appeal is received.

Workers' Compensation

Benefit continuation will be made in accordance with federal law and the Workers' Compensation laws in the state in which you are employed.

The company will maintain certain benefits you had prior to filing Workers' Compensation for a maximum of 18 months (See Appendix A). After 18 months of benefit continuation, you will be offered COBRA. You will be direct-billed for your benefit contributions, which will include a due date. If payment is not received by the due date, your benefits will be retroactively terminated back to the first period when payment was missed. If your employment is terminated, benefits will be terminated and you will be offered COBRA.

Non-Disability/Personal Leaves of Absence

You are required to obtain signed authorization and submit the Personal Leave of Absence approval form to receive benefits continuation. If you do not submit a signed Personal Leave of Absence approval form within 30 days of your effective date of personal leave, benefits will be retroactively terminated.

The Company will maintain certain benefits for approved personal leaves (See Appendix A). While on a personal leave of absence, you are not eligible for short-term disability or long-term disability benefits. After 12 months of benefit continuation, your benefit eligibility will end and you will be offered COBRA. You will be direct-billed for your benefit contributions, which will include a due date. If payment is not received by the due date, your benefits will be retroactively terminated back to the first period when payment was missed. If your employment is terminated, benefits will be terminated and you will be offered COBRA.

Family Medical Leave

The Company will maintain the same benefits that you maintained prior to your leave of absence under the Family Medical Leave Act ("FMLA") (see Appendix A). During your unpaid FMLA leave, your benefit deductions will be held in arrears. Upon your return to work, your benefit arrears will be deducted as double deduction until your arrears balance is paid.

The benefits described in this communication are for non-union employees. Benefits for union-represented employees are subject to collective bargaining and may differ from the benefits described in this e-mail and its attachments.

Appendix A

	STD	STD Denied	FMLA	LTD Denied/No LTD	LTD Approved/Pending	Personal Leave	Workers Compensation
How Deductions are Taken	Deducted from STD Pay	Direct Bill	Held in Arrears, taken as double upon RTW	Direct Bill	Direct Bill	Direct Bill	Direct Bill
Duration of active H&W benefit eligibility	Duration of STD claim	Up to 18 months from last day worked	Duration of FMLA	Up to 18 months from last day worked.	Up to 18 months from last day worked.	Up to 12 months from last day worked	Up to 18 months from last day worked
H&W Eligibility and Employment Status	H&W eligibility ends if employment is terminated	H&W eligibility ends if employment is terminated	H&W eligibility ends if employment is terminated	H&W eligibility ends if employment is terminated	Remains eligible for H&W benefits if employment is terminated	H&W eligibility ends if employment is terminated	H&W eligibility ends if employment is terminated
Medical	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 12 months Premiums are billed	Yes - Up to 18 months Premiums are billed
Dental	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 12 months Premiums are billed	Yes - Up to 18 months Premiums are billed
Vision	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 12 months Premiums are billed	Yes - Up to 18 months Premiums are billed
Health Savings Account	Yes Deducted from Pay	Yes Held in arrears and deducted upon RTW	Yes Held in arrears and deducted upon RTW	No	No	Yes Held in arrears and deducted upon RTW	Yes Held in arrears and deducted upon RTW
General Purpose FSA	Yes Deducted from Pay	Yes Held in arrears and deducted upon RTW	Yes Held in arrears and deducted upon RTW	No	No	Yes Held in arrears and deducted upon RTW	Yes Held in arrears and deducted upon RTW
Limited Purpose FSA	Yes Deducted from Pay	Yes Held in arrears and deducted upon RTW	Yes Held in arrears and deducted upon RTW	No	No	Yes Held in arrears and deducted upon RTW	Yes Held in arrears and deducted upon RTW
Dependent Care FSA	Yes Deducted from Pay	No Deductions stop	Yes Held in arrears and deducted upon RTW	No	No	No Deductions stop	No Deductions stop
Life Insurance	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 12 months Premiums are billed	Yes - Up to 18 months Premiums are billed
AD&D	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Yes - Up to 12 months Premiums are billed	Yes - Up to 18 months Premiums are billed
Business Travel Accident	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible	Not Eligible
Short-Term Disability	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	No	No	No	Yes - Up to 18 months Premiums are billed
Long-Term Disability	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	Yes - Up to 18 months from last day worked. Premiums are billed after STD	Waive premiums & refund any LTD premiums that had been taken since LTD effective date	No	Yes - Up to 18 months Premiums are billed
Voluntary Benefits	Yes Deducted from Pay	Yes - Up to 18 months Premiums are billed	Yes Held in arrears and deducted upon RTW	No	No	Yes - Up to 12 months Premiums are billed	Yes - Up to 18 months Premiums are billed
Commuter Benefit	No Commuter orders are terminated when employees go on leave. When employees return to work, they must place order directly through WageWorks to reinstate benefit.	No Commuter orders are terminated when employees go on leave. When employees return to work, they must place order directly through WageWorks to reinstate benefit.	No Commuter orders are terminated when employees go on leave. When employees return to work, they must place order directly through WageWorks to reinstate benefit.	No Commuter orders are terminated when employees go on leave. When employees return to work, they must place order directly through WageWorks to reinstate benefit.	No Commuter orders are terminated when employees go on leave. When employees return to work, they must place order directly through WageWorks to reinstate benefit.	No Commuter orders are terminated when employees go on leave. When employees return to work, they must place order directly through WageWorks to reinstate benefit.	No Commuter orders are terminated when employees go on leave. When employees return to work, they must place order directly through WageWorks to reinstate benefit.
401(k)	Yes Deducted from Pay	No	No	No	No	No	No