



POST-EMPLOYMENT BENEFIT INFORMATION

This notice pertains to benefit continuation under the benefit plans that you were participating in prior to your termination. It is important that all covered individuals read this notice. Any benefits in which you were enrolled will be discontinued as noted in the summary below. Conversion and continuation privileges are also outlined in the summary below. The company reserves the right to modify our insurance plans during the continued coverage period.

COBRA MEDICAL, DENTAL & VISION

You are eligible to continue coverage equal to or less than what you elected during your employment with the Company. If you were enrolled in medical, dental, or vision coverage on your last day of employment, coverage runs to the end of the month of your termination. WageWorks will mail you a COBRA Rights Notice with a COBRA Election Form approximately two weeks after your termination date.

If you plan on continuing coverage through COBRA, please keep your insurance ID Cards.

If you have questions about your continued coverage options under COBRA or the status of your COBRA materials, please contact the Tribune Publishing Benefits Service Center at 844-548-7662.

SPENDING & SAVINGS ACCOUNTS

Health Savings Account (HSA)

The Health Savings Account (HSA) is an individual checking account, and the account remains yours. You may continue to use the funds for qualified medical expenses, regardless if you continue the High Deductible Health Plans via COBRA, enroll in a different health plan, or do not have health coverage. However, you may only continue to make contributions to the HSA if you are enrolled in a High Deductible Health Plan and meet all of the IRS eligibility requirements (i.e. not covered by any other type of health plan, FSA etc.). If you have questions about your Health Savings Account, contact Benefit Strategies at 844-236-2368.

Flexible Spending Account (FSA)

Your Flexible Spending Account (FSA) will continue through the last day of the month in which you are terminated. You will have 90 days to submit eligible Health Care FSA claims for expenses incurred prior to the last day of the month in which you are terminated. You will not be able to submit claims for expenses incurred after the coverage termination date unless you continue Health Care FSA through COBRA. When COBRA Health Care FSA is elected, all contributions to your Health Care FSA are made on an after-tax basis. If you have any questions about your Flexible Spending Account, please contact Benefit Strategies at 844-236-2368.

Dependent Care FSA

Participation in your Dependent Care Flexible Spending Account (FSA) will end on the last day of the month in which you are terminated. You will have 90 days to submit claims that were incurred prior to the last day of the month in which you are terminated. Please note that you will not be able to submit claims incurred after your coverage termination date. Employees are not eligible to continue this benefit through COBRA.

Commuter Parking & Transit Benefits

The deadline for all commuter order changes for any given month is the 10th day of the month prior (ex: December 10th for January's commuter order). If WageWorks receives your termination before the 10th of the month, your commuter order for the following month will automatically be canceled. If WageWorks receives your termination after the 10th of the month, you will still receive your next month's commuter order. Pre-tax deductions are non-refundable. Any credits remaining in your account will be forfeited. If you have any questions, please call WageWorks at 877-924-3967.



LIFE INSURANCE

Company-Paid Basic Life Insurance, Employee-Paid Term Life, Spouse Term Life, Child Term Life and AD&D Insurance coverage will end on the last day of your employment with the Company. Life insurance benefits will still be payable to your beneficiary upon your death within 31 days after your coverage end date while you are entitled to port or convert your coverage to an individual contract. To port or convert your life insurance, **you must complete an application and apply for this option within 31 days of your coverage termination.** MetLife will mail you the applications. If you have any questions regarding your port or convert applications, please contact MetLife at 800-438-6388.

Conversion Option

To convert your group life insurance to an *individual whole life policy*, **you must complete an application and apply for this option within 31 days of your coverage termination.** You may convert up to the amount of coverage you have under the group life insurance policy. Converted insurance will continue to age 99 as long as premiums are paid on time. Voluntary AD&D is not eligible for conversion. Please contact MetLife at 800-438-6388 if you have any questions or need to request an application

Porting Option

You may be eligible to port your group life insurance coverage. To be eligible to port your coverage to an *individual term life plan*, you must have been actively at work on the date employment ended and not retiring. **You must complete an application and apply for this option within 31 days of your coverage termination.** You may port up to the amount of coverage you have under the group life insurance policy. Ported employee life insurance terminates at age 100 as long as premiums are paid on time. Spouse life insurance terminates at age 70 as long as premiums are paid on time. Child life insurance terminates at age 25 as long as premiums are paid on time. Please contact MetLife at 800-438-6388 if you have any questions or need to request an application.

For additional information regarding life insurance porting and conversion, please contact MetLife at 800-438-6388.

SHORT-TERM AND LONG-TERM DISABILITY

Short-term and long-term disability insurance participation will end on the last day of your employment with the Company. You will not have the option to convert your long-term disability insurance to an individual policy.

VOLUNTARY BENEFITS

All coverages below end on date of termination.

Group Legal – To continue your group legal coverage, please call Hyatt Legal (MetLife) at 800-438-6388 within 30 days of your termination. You will be required to pre-pay for 30 months of premium in order to continue at the same group rate that was offered by Tribune Publishing.

Identity Theft Protection - Employees may continue their Identity Theft protection through LifeLock on a direct-bill basis after termination. Please contact LifeLock for additional information at 800-607-9174.

Supplemental Medical Insurance MetLife will be sending a letter explaining how to continue your Accident, Critical Illness, and Hospital Indemnity Insurance benefits. If you have any questions, please contact MetLife at 800-438-6388.



RETIREMENT SAVINGS PLAN

If you are a participant in the Tribune Publishing Company 401(k) plan, your regular plan contributions will continue until your last paycheck. You will accumulate vesting credit through your last day of employment with the Company.

Distribution Options:

- **If your account balance is \$1,000 or less**, you will receive a taxable cash distribution unless you request a rollover within 90 days of termination.
- **If your balance is more than \$1,000 but not more than \$5,000**, your money will be rolled over automatically to a traditional Vanguard Individual Retirement Account (IRA) unless you ask for a rollover or a lump-sum cash distribution within 90 days of termination.
- **If your account balance is over \$5,000**, you may leave the contributions in your account for an indefinite period of time. If you take no action, your money will remain in the plan until you request a final distribution. The plan requires that you begin taking distributions when you reach age 65. If you choose to take a distribution, you may directly roll over your money to another employer's eligible plan, a traditional IRA, or receive it in a lump-sum as cash.

Outstanding 401(k) Loan Balance

You may choose to continue making your loan repayments by cashier's check, money order, or online through electronic fund transfer. If you choose to continue loan repayments after termination, please visit your online account or contact Vanguard at 1-800-523-1188 for instruction. If you do not pay off your loan within 60 days of your Last Day of Work, the unpaid balance will be reported to the IRS as a distribution. The taxable portion of this distribution will be subject to ordinary income taxes, and if you are under age 59 ½, a federal penalty tax.

There is one exception to the rule. The distribution will NOT be subject to the 10% additional early distribution tax if you separate from service during or after the year you reach age 55.

If you have any questions and loan repayments or your 401(k), please call Vanguard Participant Services at 800-523-1188.

ADDITIONAL RESOURCES

Flexible Time Off

For non-exempt employees: all accrued, unused flexible time off is paid out at the time of separation from the Company. Flexible time off is paid out in your final paycheck at your hourly rate of pay at the time of separation.

For exempt employees: flexible time off is unlimited and not accrued; therefore, there is no payout of flexible time off at the time of separation from the Company.

Change of Address

Should your mailing address change, please submit a written request to WorkDay via e-mail to workday@tribpub.com or U.S. mail to:

Attn: WorkDay Team
Tribune Publishing Company
160 N Stetson Ave
Chicago, IL 60601

IMPORTANT NOTE:

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 document. Premiums for union-represented employees who participated in these plans may also be different. Part-time employees should contact their business unit's HR Manager to determine eligibility.

**2019 MONTHLY COBRA RATES
MEDICAL RATES**

Blue Cross Blue Shield of Illinois (Non-FL) & United Healthcare					
		Signature PPO	Premier HSA	Premium HSA	Basic HSA
Employee Only		\$661.39	\$576.90	\$519.24	485.78
EE + Spouse		\$1,388.91	\$1,215.72	\$1,094.67	\$1,024.39
EE + Child(ren)		\$1,256.64	\$1,091.85	\$982.33	\$918.73
EE + Family		\$1,984.17	\$1,773.17	\$1,600.24	\$1,499.85

Blue Cross Blue Shield of Illinois (FL)					
		Signature PPO	Premier HSA	Premium HSA	Basic HSA
Employee Only		\$695.57	\$593.50	\$542.89	\$504.13
EE + Spouse		\$1,460.70	\$1,250.61	\$1,144.30	\$1,062.93
EE + Child(ren)		\$1,321.58	\$1,123.40	\$1,027.23	\$953.60
EE + Family		\$2,086.72	\$1,823.01	\$1,671.15	\$1,554.89

Kaiser (Mid-Atlantic)				
	Signature HMO	Premier HSA	Premium HSA	Basic HSA
Employee Only	\$525.71	\$463.22	\$400.37	\$358.18
EE + Spouse	\$1,103.99	\$972.76	\$840.78	\$752.19
EE + Child(ren)	\$998.85	\$880.13	\$760.71	\$680.55
EE + Family	\$1,577.12	\$1,389.67	\$1,201.11	\$1,074.55

DENTAL & VISION RATES

Delta Dental		
	Standard Plan	Enhanced Plan
Employee Only	\$34.49	\$38.27
EE + Spouse	\$68.97	\$76.55
EE + Child(ren)	\$89.67	\$99.51
EE + Family	\$124.15	\$137.79

EyeMed Vision		
	Standard Plan	Enhanced Plan
Employee Only	\$5.01	\$11.89
EE + Spouse	\$8.86	\$21.01
EE + Child(ren)	\$10.53	\$24.98
EE + Family	\$15.14	\$35.56

Benefits for union-represented employees are subject to collective bargaining and may differ from the benefit plans described.

Premiums for union-represented employees who participate in one or more of these plans may also be different.