

Benefits After Separation

This guide gives an overview of your benefits after leaving ImmunoTek Bio Centers. Please read it carefully and take any necessary steps based on your situation. Most company-sponsored benefits end at midnight on the last day of the month in which your employment ends. Universal Life coverage will end at midnight on your separation date.

COBRA Notice

You can continue your medical, dental, and vision coverage through COBRA. Within 14 days of your last pay period, WEX, our COBRA administrator, will send you a notification letter. Pay attention to the deadlines for electing and paying for coverage. To continue your coverage:

- » Follow the instructions in the COBRA notice.
- » Contact WEX at 866-451-3399 before the election deadline listed in your notice.

Other Health Coverage Options

Losing ImmunoTek health coverage qualifies as a life event. You may explore:

- » Coverage through a spouse's employer.
- » Health Insurance Marketplace or Medicaid during the special enrollment period (often less expensive than COBRA). Visit www.healthcare.gov to learn more about Marketplace options.
- » Assistance through Mylo, a Lockton service, to find health insurance. Contact Mylo at www.ChooseMylo.com/dunning or call 877-249-6037.

Health Savings Account (HSA)

If you have funds in your WEX HSA account, the account and debit card remain active because the HSA is your account. Key details:

- 1. Using Funds:** You can continue to use funds for qualified HSA expenses tax-free.
- 2. Non-Qualified Withdrawals:** Funds used for non-qualified expenses are subject to income tax and a 20% penalty (penalty waived if you are 65+ or disabled).
- 3. Account Fees:** A \$3 monthly account management fee will be deducted from your account each month.
- 4. Transfers:** You can transfer funds to another HSA. Contact WEX for help with transfers.

Dependent Care FSA

You can use any remaining funds for expenses incurred through to the last day of the month you separate. You have 90 days after the end of the year to submit claims for unused funds. Contact WEX if you have questions regarding the remaining funds.

Life and Accidental Death

Your life insurance coverage will end on the last day of the month you separated from the company. You can "port" or "convert" your current life insurance for yourself and covered dependents. To do so:

- » Email benefits@immunotek.com to request the application, or visit www.uhclifeconv.com.

You may apply for portable insurance up to 100% of each insured individual's coverage in force under the policy on the date your employment ends, with a maximum of \$500,000. If you have Basic Life Insurance, Voluntary Life Insurance, Basic AD&D Insurance, and Voluntary AD&D Insurance, the total combined amount of portable insurance you may apply for cannot exceed \$1,000,000 per insured individual.



Your benefits are subject to the terms of the applicable plan documents and related summaries (collectively, the "plans"), and may be amended at any time. If there is a conflict between this summary/guide and the applicable plans or if the applicable plans have provisions or restrictions not set forth in this summary/guide, the terms of the applicable plans control. ImmunoTek Bio Centers reserves the right, in its sole and absolute discretion, to amend or terminate the plans at any time, for any reason, without the consent of any person. This summary/guide constitutes a summary of material modifications ("SMM") and modifies the ImmunoTek Bio Centers Benefits Handbook and/or the ImmunoTek Bio Centers Summary Plan Description (the "SPDs"). You should keep this summary with your handbooks and SPDs describing the plans.

Additional Benefits

Trustmark Voluntary Benefits

Your benefits will end on the last day of the month you separate. You can continue the following benefits by contacting Trustmark within 30 days of separation to set up direct payment arrangements:

- » Enhancer Bundle (Accident and Critical Illness)
- » Hospital Indemnity
- » Universal Life with Long-Term Care

Contact Trustmark at 800-918-8877 or email customercare@trustmarkbenefits.com.

You can also reach out to Trustmark Customer Care team directly to set up auto payments at 800-918-8877 or by email at customercare@trustmarkbenefits.com.

Principal 401(k) Savings Plan

When you leave a company, the options for your 401(k) depend on the company's plan rules and your account balance. For the Principal 401(k), your options are below:

- 1. Leave your 401(k) at Principal.** Principal is a viable option if your balance exceeds \$7,000. This choice allows your funds to keep growing tax-deferred, even though you will not be able to make additional contributions.
- 2. Roll It Over to a New Employer's Plan:** If your new employer offers a 401(k) plan and your balance is over \$1,000, you can roll your principal 401(k) into your new employer's plan. This consolidates your retirement savings and makes managing your funds easier.
- 3. Roll It Over to an IRA:** If your balance is over \$1,000, you can transfer your 401(k) into an Individual Retirement Account (IRA). This option may provide more investment choices and may have lower fees.
- 4. Cashing Out** your 401(k) in a lump sum is an option, but it is essential to be aware of the significant drawbacks. You will be liable for taxes on the withdrawal, and if you are under 59½, you may also face a 10% early withdrawal penalty.
- 5. Automatic Distribution:** If your balance is below \$200, your balance is automatically cashed out and sent a check. You will receive a notice concerning your distribution if it is between \$200 and \$1,000.

It is essential to carefully consider your options and consult a financial advisor to determine the best course of action for your retirement savings.

Reach out to the ImmunoTek Benefits team at benefits@immunotek.com if you have additional questions.

PTO Payout

Any unused PTO will be paid out on your final paycheck. When you separate, your share of the remaining benefit premiums for that month will be deducted on your final check if applicable. Unused EPIC time is NOT paid out upon separation unless you reside in Colorado.

Corporate Employees with unused FTO is not paid out at time of separation.

Leave of Absence

Your leave of absence ends upon separation. If you are on active short-term or long-term disability, your claim will continue with United Healthcare until benefits are exhausted or you are no longer disabled under the plan. For questions, email immunotekloa@lockton.com.

Amazon One Medical

As a full-time separated employee, you and your eligible dependents can continue using One Medical until the end of the year you separated.

LegalEase Legal Plan

Your legal plan will end on the date you leave the company. If you wish to keep your LegalEase plan, contact LegalEase within 30 days of your separation to arrange direct payments. Otherwise, coverage ends on your separation date. Contact LegalEase at 800-562-2929.



COBRA Rates

Medical – United Healthcare

HDHP Plan

PPO Plan

Monthly Contributions		
Employee Only	\$676.45	\$845.59
Employee + SP	\$1,385.65	\$1,732.10
Employee + Child(ren)	\$1,238.82	\$1,548.56
Employee + Family	\$1,859.98	\$2,325.04

Dental – United Healthcare

Basic Plan

Advanced Plan

Monthly Contributions		
Employee Only	\$23.11	\$34.47
Employee + 1	\$44.77	\$65.18
Employee + 2 or more	\$74.96	\$112.25

Vision – United Healthcare

Vision Plan

Monthly Contributions	
Employee Only	\$8.38
Employee + SP	\$16.74
Employee + Child(ren)	\$22.33
Employee + Family	\$26.96

Important Contacts

Medical, Pharmacy, and Virtual Care

United Healthcare 866-414-1959 www.myuhc.com

Policy #: 0926862

One Medical

Virtual Care onemedical.com/mybenefit

Dental and Vision

United Healthcare 877-816-3596 www.myuhc.com Policy #: 0926862

Health Savings Account

WEX 866-451-3399 www.wexinc.com/login/benefits-login

Dependent Care Flexible Spending Account (FSA)

WEX 866-451-3399 www.wexinc.com/login/benefits-login

Life and Disability

United Healthcare 888-299-2070 www.myuhcfc.com Policy #: 309759

Supplemental Health (Accident, Critical Illness, Hospital Indemnity, Universal Life)

Trustmark 855-482-9669

Benefit Enrollment Administrator

TBX Enrollment System 855-482-9669 my.tbx360.com/immunotek

Benefit Enrollment site to view your benefit enrollment or find benefit plan information.

Service center hours are Monday through Friday, 7:00am – 7:00pm CST

Retirement

Principal 800-547-7754 www.principal.com

ITEK - Policy #: 538629 BTEK – Policy #: 473577

Leave of Absence and FMLA

Lockton Dunning 972-204-9378 or email ImmunoTek@Lockton.com

Leave administration on behalf of ImmunoTek.