For Employees Leaving the Service of Brown University

A brochure explaining the details of your benefits transition

The information presented in this document represents a general summary. In the event of a conflict between the information and the benefit plan documents or applicable policies, the plan document and/or policies will govern.
HEALTH, DENTAL AND VISION INSURANCE

Brown University group Health, Dental and Vision Insurance coverage will end on the last day of
the month that your paid employment ends. You may be able to continue your coverage
through COBRA.

65 AND OVER

Approximately three months prior to your 65th birthday, you should look into applying
for Medicare Parts A & B by contacting your local Social Security at 1-877-573-4082.
Please refer to SSA Medicare for additional questions.

You should also begin to research your Medicare options three to six months prior to
leaving Brown. To learn more about Medicare and Supplemental Plans contact:

- **Doctor’s Choice**: 401-404-7373 (private company)
- **Office of Healthy Aging**: 401-462-3000 (State of RI)
- **SHINE Program**: 800-243-4636 (State of MA)

COBRA

COBRA enables you to continue your currently enrolled health, dental and/or vision coverage.
Sentinel Benefits will mail COBRA information to your home address in Workday after your
termination date. You have 60 days from the date of your termination to sign up for COBRA.
The coverage will then be retroactive to the first of the month after your active coverage with
Brown ends.

### 2021 Monthly Contributions for Coverage under COBRA

<table>
<thead>
<tr>
<th>Plan</th>
<th>Employee Only</th>
<th>Employee + Spouse</th>
<th>Employee + Child(ren)</th>
<th>Employee + Spouse + Child(ren)</th>
</tr>
</thead>
<tbody>
<tr>
<td>BCBS Healthmate Coast-to-Coast</td>
<td>$712.98</td>
<td>$1,629.85</td>
<td>$1,390.07</td>
<td>$1,963.33</td>
</tr>
<tr>
<td>United Health Care Choice Plus</td>
<td>$712.98</td>
<td>$1,629.85</td>
<td>$1,390.07</td>
<td>$1,963.33</td>
</tr>
<tr>
<td>UHC Choice Plus Consumer Directed</td>
<td>$583.20</td>
<td>$1,329.76</td>
<td>$1,137.03</td>
<td>$1,601.82</td>
</tr>
<tr>
<td>Delta Dental Comprehensive Plan</td>
<td>$37.32</td>
<td>$67.78</td>
<td>$105.13</td>
<td></td>
</tr>
<tr>
<td>Delta Dental Plus Plan</td>
<td>$46.80</td>
<td>$92.86</td>
<td>$143.99</td>
<td></td>
</tr>
<tr>
<td>VSP Vision</td>
<td>$6.73</td>
<td>$13.50</td>
<td>$21.69</td>
<td></td>
</tr>
</tbody>
</table>
FLEXIBLE SPENDING ACCOUNTS (FSA’s)

Health Flexible Spending (HFSA) and Dependent Care Flexible Spending Accounts (DCFSA) will terminate on your last day of employment. You may be reimbursed for eligible expenses incurred up until your date of termination. You may submit for reimbursement until June 30 of the following year.

You may continue your current Health Flexible spending accounts through COBRA coverage on an after-tax basis until the end of the plan year. Information about continuing your health flexible spending account will be included in your COBRA notification from Sentinel Benefits. If you continue coverage through COBRA, you will be able to use your flexible spending current election for eligible expenses through the end of the plan year.

LIFE INSURANCE

Voluntary life insurance coverage may be ported or converted provided the coverage has been in place for 12 months prior to separation. You also have the option of porting or converting Employee Basic, Voluntary and Dependent Life Insurances to an individual policy for the amounts that were in place at the time of separation. Please contact the Benefits Office for the required forms. Please note, your completed application must be submitted to the insurance company within 31 days of your coverage ending.

RETIREMENT PLANS

In order to receive complete information about which option will best meet your future needs after your termination or retirement, please contact Fidelity Investments or TIAA directly.

- Fidelity Investments: 1-800-343-0860
- TIAA: 1-800-897-1026

For participants of the Deferred Vesting Plan, please see the vesting chart below regarding Brown’s contributions.

<table>
<thead>
<tr>
<th>COMPLETED YEARS OF SERVICE</th>
<th>VESTED PERCENTAGE</th>
<th>FORFEITABLE PERCENTAGE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 2</td>
<td>0%</td>
<td>100%</td>
</tr>
<tr>
<td>2 but less than 3</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>3 but less than 4</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>4 but less than 5</td>
<td>75%</td>
<td>25%</td>
</tr>
<tr>
<td>5 or more</td>
<td>100%</td>
<td>0%</td>
</tr>
</tbody>
</table>
EMPLOYEES’ PENSION PLAN (EPP) – Dining Services and Facilities Management

As soon as possible when you decide on a retirement date or upon separation, please contact the Benefits Office to submit a pension calculation.

VACATION

You will be paid for all your unused accrued vacation time in your final paycheck.

SICK TIME

Accumulated sick time is not paid out when you leave Brown University.

OTHER BENEFITS

- **Employee Education Program (EEP)**
  At the time you separate from University service, if you are taking a course either at Brown or outside of Brown through the EEP, you should contact the Benefits Office for additional information.

- **Tuition Aid Program (TAP)**
  If you separate (severance periods do not apply) from University service, your dependent student may continue to take advantage of the semester in which he or she is currently enrolled, provided that the current semester benefits have been paid prior to your last day of service.

- **Employee Assistance Program (EAP)**
  Coverage ends on the last day of your active employment. You may continue coverage via COBRA.

- **Commuter Parking/Transit**
  Once your employment ends, you can no longer spend your parking/transit funds. You may submit for reimbursement of parking until June 30 of the following year. Reimbursement for transit ends upon termination.

BENEFITS OFFICE CONTACT INFO

- **T: 401-863-2141  F:401-863-3158**
- **Benefits_Office@Brown.edu**
- **Benefits Website**

5/21/2021