

# Separation from Weis guide

A guide to what happens to your pay and benefits when you stop working for Weis Markets

*For full-time associates*



## What's inside

- 2 Separating from Weis
- 2 Take note of these key dates
- 3 What happens to your benefits?
- 7 Policies and reminders
- 8 Contacts

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# Separating from Weis

As you consider leaving Weis, you may wonder what will happen to your benefits and pay. This guide answers many of your questions and provides benefit contact information in case you need more help.

When you leave Weis, some of your benefits will end immediately and some will end on the last day of the month in which your employment ends. The table on [pages 3-6](#) summarizes the benefit continuation options available and the actions you need to take. See [page 7](#) for more information on how your benefits and pay are affected if you are rehired.



## Take note of these key dates

As you review this guide, make note of the deadlines to continue your coverage with the carrier or convert it to an individual policy. Here are a few key dates:

### ✓ 31 days:

- Convert basic and supplemental term life insurance and group whole life insurance with long-term care (LTC) to an individual policy
- Continue supplemental coverage with MetLife (hospital indemnity, critical illness, accident insurance)
- Continue auto and home insurance with Travelers
- Continue pet insurance with Nationwide

### ✓ 60 days: Enroll in COBRA-eligible benefits

### ✓ 90 days: Submit your expenses for reimbursement from your health reimbursement account (HRA)

### ✓ 90 days: Submit your expenses for reimbursement from your health and/or dependent care flexible spending account

### ✓ 90 days: Pay off your outstanding loan balance in the Weis Markets, Inc. Retirement Savings Plan (the 401(k) plan) or make arrangements with Voya Financial to continue making loan payments so you can avoid a taxable distribution

## Continuing health coverage with COBRA

Under COBRA (the Consolidated Omnibus Budget Reconciliation Act of 1985), you may temporarily continue your enrollment in Weis Markets medical, dental, and/or vision coverage as well as health care flexible spending account participation by paying the full cost of coverage yourself.

After you leave Weis, you will receive a mailing from our COBRA administrator, HealthEquity, with information about COBRA eligibility and monthly rates. You will have 60 days to respond to HealthEquity and enroll in COBRA coverage, which is effective as of your termination date.

## Making changes to your coverage

Initially, you may only enroll in COBRA coverage for the medical, dental, and vision coverages in which you are currently enrolled. Then at the next COBRA Open Enrollment, you may make changes to your coverage. After the COBRA Open Enrollment period ends, you cannot change your elections until the next COBRA Open Enrollment period unless you have a Qualifying Life Event, such as:

- Your marriage or divorce
- The birth, adoption/legal custody, or death of a dependent
- A change in your or your spouse's employment status that affects benefits eligibility
- A child no longer qualifying as a dependent

If you have questions after reading this guide, please contact the Benefits Department by phone at **1-800-662-5370 ext. 53753** or send an email to [HR@weismarkets.com](mailto:HR@weismarkets.com).

# What happens to your benefits?

When you leave Weis, the following benefits will end on the last day of employment, and benefits cannot be continued or converted to an individual policy:

- Basic accidental death and dismemberment (AD&D) insurance
- Commuter benefits
- Dependent care flexible spending account
- Associate discount programs

You can continue or convert coverage for all other life insurance and voluntary benefits, including:

- Life insurance
- Group whole life with long-term care (LTC) rider
- Hospital indemnity, critical illness, accident

- Auto, home, and pet insurance
- Identity theft protection
- Legal services

Several benefits listed in the table below have options to continue your coverage after you leave. Review the information so you know what actions to take and by when you must complete them. In addition to the information here, you should review the COBRA Open Enrollment guide for more detailed information.

Plan/ program	Options to continue coverage	Action to take	Important notes
<b>Coverage ends on the last day of the month in which you leave Weis, but you may continue coverage through COBRA</b>			
<b>Medical, dental, vision</b>	Under COBRA you can continue coverage, generally for 18 months, if you pay the full monthly premium plus 2%. HealthEquity will mail COBRA information to your home address describing eligibility rules, costs, and instructions on how to enroll.	To continue coverage, return the COBRA election form to HealthEquity within <b>60 days</b> of receiving it. Call the Weis Markets Benefits Department if you have any questions.  If you have outstanding medical or dental claims, you must file them within one year from the date of service.	Coverage doesn't begin until payment is received but is then retroactive to your termination date.
<b>Employee assistance program (EAP)</b>	You can continue coverage at no additional charge as long as you remain enrolled in Weis medical coverage.	None required; enrollment is automatic if you're enrolled in medical coverage through COBRA.	

Plan/ program	Options to continue coverage	Action to take	Important notes
<b>Coverage ends on your last day of employment with Weis, but you may continue coverage through COBRA</b>			
<b>Health care flexible spending account (HCFA)</b>	You can continue coverage under COBRA.	Return the COBRA election form to HealthEquity to elect COBRA continuation coverage through December 31 of the year in which you leave Weis.	If you don't elect COBRA coverage, you may only apply for reimbursement for eligible expenses incurred before you leave Weis. You will have 90 days to submit your request for reimbursement to Optum Financial.
<b>Coverage ends on your last day of employment with Weis, but you may convert it to an individual policy (or continue coverage with the carrier)</b>			
<b>Life insurance</b>	You can convert your coverage to an individual policy. You will receive a mailing from MetLife for basic and supplemental life insurance explaining your options.	To convert your coverage, you must return your completed application within <b>31 days</b> after your coverage ends.	
<b>Group whole life with long-term care (LTC) rider</b>	You may continue your coverage by paying your premiums directly to Allstate. You will receive a mailing from Allstate explaining your options.	To keep your coverage, you must contact Allstate within <b>31 days</b> after your employment ends. If you don't and you have any cash value in your policy, you may be able to use the cash value to extend your coverage or you may be able to withdraw it.	Whole life premiums remain fixed and will not increase for as long as you have the coverage.
<b>Hospital indemnity, critical illness, accident insurance</b>	You may elect to continue your coverage with MetLife.	To continue coverage, notify MetLife within <b>31 days</b> after your coverage ends.	
<b>Auto, home, and pet insurance</b>	You may elect to continue your coverage with: <ul style="list-style-type: none"> <li>• Travelers (for auto and home), and/or</li> <li>• Nationwide (for pets)</li> </ul>	To continue coverage, notify MetLife within <b>31 days</b> after your coverage ends.	

Plan/ program	Options to continue coverage	Action to take	Important notes
<b>Identity theft protection</b>	You may elect to continue your coverage with ID Watchdog.	To continue coverage, notify ID Watchdog.	There is no deadline to continue coverage.
<b>Legal services</b>	You may elect to continue your coverage with MetLife Legal Plans.	To continue coverage, notify MetLife within <b>31 days</b> after your coverage ends. Coverage will remain effective for 12 months after you leave Weis.	
<b>Coverage ends on your last day of employment with no option to continue coverage</b>			
<b>Health reimbursement account (HRA)</b>	None	If you have outstanding medical, prescription drug, dental, or vision expenses, you have <b>90 days</b> to submit your request for reimbursement to Optum Financial.	When your employment ends, your HRA card will be turned off.  Only eligible expenses incurred while you were employed by Weis may be reimbursed.
<b>Dependent care flexible spending account</b>	None	If you have outstanding expenses, you have <b>90 days</b> to submit your request for reimbursement to Optum Financial.	Only eligible expenses incurred while you were employed by Weis may be reimbursed.
<b>Short-term and long-term disability</b>	None	N/A	If you're currently disabled and receiving long-term disability benefits, those benefits may continue after your employment ends, according to the terms of the plan.
<b>Purchasing Power</b>	None	N/A	If you are in the process of paying for a purchase when you leave, Purchasing Power will contact you to set up a payment plan for any outstanding balances.

Plan/ program	Options to continue coverage	Action to take	Important notes
<b>Ability to contribute ends on your last day of employment with different options for your account balance</b>			
<b>Weis Markets, Inc. Retirement Savings Plan (the 401(k) plan)</b>	You will receive a distribution kit from Voya after you leave. You may take a distribution of your account, roll it over into another eligible retirement savings plan, or leave your money in the Weis Markets plan up to age 73.	If you have a loan, you may pay it off when you leave or arrange to continue loan payments to Voya. If you do nothing, your loan balance will be reported to the IRS as a withdrawal, and you will have to pay taxes and possibly penalties for early withdrawal.  Contact Voya for more information.	Tax penalties may apply if you take a distribution of your account, and you're younger than 59½. Talk to Voya for advice on how best to handle your account.

# Policies and reminders

Your final paycheck will include your hours worked through the last pay period that you worked, with taxes and any applicable benefit deductions in accordance with federal, state, and local laws. Once you notify the Benefits Department that you are leaving Weis, you will no longer be able to access the system for vacation or personal days. Unused time off will not be paid out when you leave.



You have **60 days** to elect COBRA coverage.



You have **31 days** to continue or convert your life insurance coverage or other voluntary benefits that are eligible for private coverage, by contacting the carrier directly.

## Let us know if your address or name changes

Be sure to keep Weis up to date on any changes to your home address or name. This is important for your W-2 forms, your COBRA enrollment, your 401(k) account, and more. To make an update, contact the Benefits Department: **1-800-662-5370 ext. 53753** or send an email to [HR@weismarkets.com](mailto:HR@weismarkets.com).

## If you're rehired...

...**within 30 days** following your separation, you will be reinstated in the same benefits you had before leaving.

...**more than 30 days** following your separation, you will be treated as a new hire, and will follow the same steps and new hire elections.

## We wish you well

Thank you for being a part of our team at Weis and for serving our customers. Best wishes to you on your life journey!

# Contacts

Plan/program	Resource	Phone number	Web or email address
<b>Benefits Department</b>	Weis Markets	1-800-662-5370 Life insurance: ext. 53256 Retirement: ext. 53271	<a href="mailto:HR@weismarkets.com">HR@weismarkets.com</a>
<b>Medical and Rx</b>	Capital Blue Cross	1-855-300-2273	<a href="http://capbluecross.com">capbluecross.com</a>
<b>Dental</b>	Delta Dental	Core/Buy-Up Plans: 1-800-932-0783 DHMO: 1-800-422-4234	<a href="http://deltadentalins.com">deltadentalins.com</a>
<b>Vision</b>	EyeMed Vision Care	1-866-723-0514	<a href="http://eyemed.com">eyemed.com</a>
<b>FSAs/HRA</b>	Optum Financial	1-833-325-9990	<a href="http://optumfinancial.com">optumfinancial.com</a>
<b>Supplemental term life/ long-term disability</b>	MetLife	1-800-GET-MET8 (1-800-438-6388)	<a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a>
<b>COBRA administrator</b>	HealthEquity*	1-877-722-2667	<a href="http://mybenefits.wageworks.com">mybenefits.wageworks.com</a> (log onto the site and send a message through the message center)
<b>Group whole life insurance with long- term care (LTC) rider</b>	Allstate Benefits	1-866-828-8501	<a href="http://allstatevoluntary.com/weismarkets">allstatevoluntary.com/weismarkets</a>
<b>Hospital indemnity, critical illness, accident insurance</b>	MetLife	1-800-GET-MET8 (1-800-438-6388)	<a href="http://mybenefits.metlife.com">mybenefits.metlife.com</a> (claims, forms, etc.)
<b>Employee assistance program (EAP)</b>	GuidanceResources	1-833-812-5182	<a href="http://guidanceresources.com">guidanceresources.com</a> (company web ID: WEIS)
<b>Auto and home insurance</b>	Travelers	1-888-695-4640	<a href="http://travelers.com/weismarkets">travelers.com/weismarkets</a>
<b>Legal services</b>	MetLife Legal Plans	1-800-821-6400	<a href="http://info.legalplans.com">info.legalplans.com</a> App – MetLife Legal Plans (access codes – Basic: 9903386/ Enhanced: 9903388)
<b>Identity theft protection</b>	ID Watchdog	1-866-513-1518	<a href="http://idwatchdog.com/myplan/weis">idwatchdog.com/myplan/weis</a>
<b>Pet insurance</b>	Nationwide	1-877-738-7874	<a href="http://petinsurance.com/weismarkets">petinsurance.com/weismarkets</a>
<b>Purchasing Power</b>	Purchasing Power	1-866-670-3479	<a href="http://weismarkets.purchasingpower.com">weismarkets.purchasingpower.com</a>
<b>401(k) Retirement Savings Plan</b>	Voya Financial	1-833-934-7658	<a href="http://weisretirement.voya.com">weisretirement.voya.com</a>

\* You must enroll in COBRA coverage directly with HealthEquity.

The information in this guide should in no way be construed as a promise or guarantee of employment or benefit coverage. Pricing, underwriting, plan specifics, and all other product features are solely that of the insurance companies. If there is a conflict between this guide and actual plan documents or policies, the plan documents or policies always govern. Obtain complete benefit details by reviewing current plan descriptions, contracts, certificates, policies, and plan documents from the Benefits Department by calling **1-800-662-5370, ext. 53256**.