

## Health Care Benefits Frequently Asked Questions

**Q1. When I am no longer employed with Schreiber Foods, what happens to my healthcare benefits?**

**A1.** All healthcare benefits end on your last day of employment. This includes medical, dental, vision, EAP (Employee Assistance Program), life insurance, AD&D, voluntary accident, critical illness, short term disability, long term disability, dependent care FSA and the HSA. Your last pay slip will show prorated premium deductions to include only those days enrolled in coverage. The exception is HSA, the full deduction is taken for that benefit.

**Q2. Is there an option to continue any of my benefits after my employment ends?**

**A2.** Under the provisions of the Consolidated Omnibus Budget Reconciliation Act, more commonly referred to as COBRA, individuals and their families who lose health benefits due to job loss or other specific life events have the right to continue some group health benefits for a limited period of time. Benefits eligible for continuation under COBRA are the medical, dental, vision and EAP benefits you had with Schreiber at the time your coverage ended.

**Q3. Will coverage under COBRA be similar or different from what I had as an active partner?**

**A3.** COBRA coverage is not a different plan. It is the exact same plan you had as an active partner.

**Q4. Can I still enroll in COBRA if I am eligible for Medicaid or Medicare?**

**A4.** Yes, you can enroll. The COBRA coverage will pay as secondary coverage. The plan still pays secondary if you don't enroll in Medicare or Medicaid coverage but are eligible. This also applies to any dependent that is eligible for Medicaid or Medicare.

**Q5. What is the process to continue benefits under COBRA?**

**A5.** COBRA administration is handled by a third-party vendor, UMR Cobra Administration. Within two to three weeks after your termination, you will receive a packet of material from UMR Cobra Administration outlining your continuation options, the cost to continue benefits and the process to do so.

**Q6. Do I have to continue all benefits (medical/dental/vision/EAP) or can I pick and choose which ones I want to continue?**

**A6.** Under the COBRA provisions, you can pick the benefits you wish to continue. If you only want to continue medical, you have the option to do so.

**Q7. Does COBRA provide coverage for me as well as my family?**

**A7.** You can continue the coverage you had in place on your last day of employment. In other words, if you carried yourself, your spouse and/or children as an active partner, you can continue to cover them under the provisions of COBRA. However, you also have the flexibility to elect continuation coverage for yourself only or just previously covered dependents.

**Q8. What does it cost to continue coverage under COBRA?**

**A8.** The cost for continuation coverage under COBRA is the full monthly premium cost plus a 2% administration fee. You will be billed on a month by month basis.

**Q9. How long does it take for my coverage to be reinstated?**

**A9.** Based on the number of steps in the process to continue coverage under COBRA, it takes approximately six to eight weeks to reinstate coverage. However, your coverage will always be retroactively reinstated to the first day you lost the coverage. Partners interested in continuing coverage under COBRA are encourage to make elections on line and set up automatic payments. This will speed up the reinstatement of coverage process.

**Q10. What happens if I have a claim before my coverage is reinstated?**

**A10.** You will have to pay for that claim out of pocket and then submit a claim to the carrier once your coverage has been reinstated.

**Q11. How long can I continue coverage under COBRA?**

**A11.** Based on a standard termination of employment, coverage can be continued for up to 18 months. However, depending on the reason for loss of coverage, the timing could be different based on COBRA regulations.

**Q12. How much time do I have to elect coverage under COBRA?**

**A12.** Participants have up to 60 days to elect continuation. Once the 60 day window has passed participants are no longer eligible. It is important to keep up to date with payments or you will lose your coverage without the ability to be reinstated.

**Q13. Who do I contact with questions about COBRA coverage?**

**A13.** If you have questions about your COBRA coverage, payments, or process, UMR Cobra Administration is available to help. UMR Cobra Administration can assist once they have received your specific information which could be one to two weeks after your termination date. Customer Service is available by calling 1-800-207-1824 or mycobra@umr.com. Questions about specific plan benefits should be directed to the individual carrier customer service department.

**Q14. What happens to my life insurance when my employment ends?**

**A14.** Under the provisions of our life insurance contract, partners may be eligible to convert or port all or a portion of their life insurance coverage. Partners will receive a packet of material in their home mail from our life insurance carrier, Lincoln Financial Group, within two or three weeks of the termination date. The information will outline options for continuing life insurance. The option to continue life insurance is time sensitive. Partners interested in continuing a portion or all of their life insurance must apply directly with Lincoln Financial Group within 31 days of loss of coverage.

**Q15. What happens to my other benefits, i.e., voluntary accident, disability, etc.?**

**A15.** The voluntary accident, critical illness and Hospital benefits include a conversion option. You will receive information from UNUM, with instructions on how to convert your coverage to a personal policy. Coverage under the Accidental Death & Dismemberment plan (AD&D) and the disability plans ends on your last day of employment. If you are receiving a disability benefit on your last day of employment, your claim will remain open until you are no longer disabled but any new claims are ineligible.

**Q16. What happens to my Health Savings Account (HSA) when I leave Schreiber?**

**A16.** Your HSA is your own personal account. Any balance in your account at the time you end employment is yours. As an active partner, the monthly service fee charged by Optum Bank is paid by Schreiber. However, once your employment ends or you no longer participate in a Schreiber sponsored high deductible health plan, you are responsible for the monthly service fee on your health savings account. As part of their banking services, Optum Bank will continue to send you necessary tax information related to your HSA.

**Q17. Are there any other options for medical coverage?**

**A17.** Any anyone with certain life changes can also acquire health care coverage through Healthcare.gov: [Still need health insurance? | HealthCare.gov](#)

**Q18. In the event I have questions about my insurance, who can I contact prior to my termination date?**

**A18.** Any member of the Home Office Benefits team can assist with questions prior to your termination date. Email: [Benefits@schreiberfoods.com](mailto:Benefits@schreiberfoods.com).

**Q19. How much are 2025 COBRA premiums?**

**A19. COBRA premiums are paid monthly. 2025 monthly premiums are as follows:**

**Medical:**

**UMR HDHP1**

EE Only: \$639.80

EE + Spouse: \$1,343.65

EE + Child(ren): \$1,023.65

EE + Family: \$1,868.18

**UMR HDHP2**

EE Only: \$561.32

EE + Spouse: \$1,178.75

EE + Child(ren): \$898.23

EE + Family: \$1,639.00

**Surest**

EE Only: \$633.63

EE + Spouse: \$1,312.76

EE + Child(ren): \$1,004.05

EE + Family: \$1,819.03

**Dental:**

EE Only: \$24.71

EE + Spouse: \$49.37

EE + Child(ren): \$52.97

EE + Family: \$94.74

**Vision:**

**Basic Vision**

EE Only: \$2.37

EE + Spouse: \$3.80

EE + Child(ren): \$3.89

EE + Family: \$6.26

**Vision Plus**

EE Only: \$11.69

EE + Spouse: \$19.01

EE + Child(ren): \$19.42

EE + Family: \$31.32

**Available in Employee+ Family coverage**

Employee Assistance Program (EAP): \$1.45

Substance Use Support (Pelago): \$3.19