



## Offboarding - Frequently Asked Questions

### **Final Pay**

#### **When and how will I receive my final regular paycheck?**

Your final regular paycheck will be direct deposited into your account(s) on record. The deposit will occur on the regularly scheduled pay date for the pay period that includes your termination date.

#### **What payments will be included in my final regular paycheck?**

Your final regular paycheck will include payment for hours worked/salary up through your termination date. If you have been employed for at least 90 days any accrued and unused paid time off (PTO) hours will be on your last paycheck (*if appropriate notice of your resignation was given*). Extended Illness Benefit (EIB) hours are not payable upon termination.

#### **What deductions will be withheld from my final regular paycheck?**

Insurance benefit premiums will be deducted from your final regular paycheck to pay for those coverage(s) until the end of the month in which employment is terminated. If your termination date is early in the month, you may see additional premiums that are due for the remainder of the month. Voluntary contributions to 401(k), United Way, etc. will be deducted. All applicable income tax withholdings. Other payroll deduction authorizations made on or prior to your termination date will be withheld from your final regular paycheck.

Legally required deductions such as child support and wage garnishments will also be deducted from your final regular paycheck.

#### **Where/how can I obtain my pay statement for my final regular paycheck?**

You can access your pay statement for your final regular paycheck via the ADP portal along with past pay statements. Make sure to retain your user ID and password information to login from home. ADP is available 24/7. The website link is <https://my.adp.com>. Your W-2 statement will be available online the end of January (*following year of your termination*). W-2s will be mailed directly to your home address if you are not selected for paperless delivery. You can expect that to arrive sometime in late January or beginning of February (*following year of your termination*). If you have not already done so, you may want to copy or print any past earnings or W-2 statements that are on your account. For assistance, please contact Erin Blajeski (Payroll Manager) at 920.272.1588.

#### **Address Change?**

If you are moving or your address changes, please update your address in myADP (<https://my.adp.com>) to insure you will receive tax forms (*next year, for the current year*) and 401(k) notifications.

#### **Exit Interview**

If you would like to complete an exit interview, please contact Nicole Gregoire at 920.405.1475 or Sara Mittlestadt at 920.272.3328.



## **Prevea Insurance Benefits**

*The information below only applies to the specific benefits you had at the time of your termination or move to an ineligible status.*

<b>Benefit Plan</b>	<b>Insurance Carrier</b>	<b>When Coverage Ends</b>	<b>COBRA Option?</b>	<b>Conversion / Port Option?</b>
Medical	Dean Health Plan Administrative Services (877) 234-4516 <a href="http://www.deancare.com/aso">www.deancare.com/aso</a>	Midnight on the last day of the month when your employment / eligibility ends.	Yes	No
HSA	Associated Bank	Midnight on the day your employment / eligibility ends.	No	No
Dental	Delta Dental	Midnight on the last day of the month when your employment / eligibility ends.	Yes	No
Health (Medical) or Limited FSA (Flexible Spending Account)	WEX	Midnight on the day your employment / eligibility ends.	Yes	No
Dependent Care FSA	WEX	Midnight on the day your employment / eligibility ends.	No	No
Life & AD&D Insurance & Voluntary Life & AD&D Insurance (Employee, Spouse, Child)	Prudential	Midnight on the day your employment / eligibility ends.	No	Yes
Short-Term Disability		Midnight on the day your employment / eligibility ends.	No	No
Long-Term Disability	Prudential	Midnight on the day your employment / eligibility ends.	No	Yes
Accident & Critical Illness Coverage Insurance	Prudential	Midnight on the day your employment / eligibility ends.	No	Yes



### **Medical Insurance**

The benefit end date is the last day of the month in which employment is terminated. To be eligible for COBRA coverage you must be enrolled in the group health plan on the day before the qualifying event (end of employment) takes place. COBRA coverage allows you and your covered dependents to continue your medical insurance coverage up to 18 months. You will be responsible for the full premium amount.

It is strongly encouraged that employees/dependents who are age 65 or older enroll in Medicare or other available coverage as soon as possible. To enroll in Medicare Part A and/or Medicare Part B go to [www.Medicare.gov](http://www.Medicare.gov) or call 1-800-MEDICARE (1-800-633-4227).

### **2025 COBRA Medical Premiums**

<b>EPO HDHP &amp; PPO HDHP</b>	
Employee Only	\$1,041.69
Employee +1	\$2,148.38
Employee + Family	\$2,866.75
<b>EPO HDHP- HIGH</b>	
Employee Only	\$969.81
Employee +1	\$2,000.14
Employee + Family	\$2,668.94
<b>Traditional EPO</b>	
Employee Only	\$1,098.63
Employee +1	\$2,272.21
Employee + Family	\$3,033.26

### **Dental Insurance**

The benefit end date is the last day of the month in which employment is terminated. To be eligible for COBRA coverage you must be enrolled in the group dental plan on the day before the qualifying event (end of employment) takes place. COBRA coverage allows you and your covered dependents to continue your medical insurance coverage up to 18 months. You will be responsible for the full premium amount.

### **2025 COBRA Dental Premiums**

<b>Basic Plan</b>	
Employee Only	\$23.43
Employee +1	\$59.33
Employee + Family	\$79.65
<b>Standard Plan</b>	
Employee Only	\$32.25
Employee +1	\$78.17
Employee + Family	\$105.53
<b>Plus Plan</b>	
Employee Only	\$52.06
Employee +1	\$125.98
Employee + Family	\$158.36



### **Life Insurance**

The benefit end date is your last day of active employment. You may be eligible to convert your basic coverage. You must complete an application and apply for these options within 31 days of your coverage termination.

To obtain an application, please contact Prudential at 800.778.3827. Please provide the contract number – 51623 when calling. If you are using a telecommunications device for the hearing impaired (TDD), please call 800.496.1214. Representatives are available to assist you Monday through Friday between 8am and 8pm Eastern Time.

### **Optional Employee/Spouse/Child Life Insurance**

The benefit end date is your last day of active employment. You may be eligible to port or convert your optional life coverage. To be eligible to port coverage, you must have been actively at work on the date employment ended and not retiring. You must complete an application and apply for these options within 31 days of your coverage termination.

To obtain an application, please contact Prudential at 800.778.3827. Please provide the contract number – 51623 when calling. If you are using a telecommunications device for the hearing impaired (TDD), please call 800.496.1214. Representatives are available to assist you Monday through Friday between 8am and 8pm Eastern Time.

### **Accident Coverage Insurance**

The benefit end date is your last day of active employment. You may be eligible to continue your prior voluntary benefits coverage as outlined in the group insurance contract (certain state variations may apply). There is a limited window for exercising the continuation option. After your coverage as ended you will be receiving a packet in the mail explaining this option, along with supporting materials. The application forms and premiums must be received within 30 days from the date of termination or within 15 days from the date of the letter, whichever one is later. The Voluntary member service number is: 844.455.1002.

### **Critical Illness Coverage Insurance**

The benefit end date is your last day of active employment. You may be eligible to continue your prior voluntary benefits coverage as outlined in the group insurance contract (certain state variations may apply). There is a limited window for exercising the continuation option. After your coverage as ended you will be receiving a packet in the mail explaining this option, along with supporting materials. The application forms and premiums must be received within 30 days from the date of termination or within 15 days from the date of the letter, whichever one is later. The Voluntary member service number is: 844.455.1002.

### **Short Term Disability**

The benefit end date is your last day of active employment.

### **Long Term Disability**

The benefit end date is your last day of active employment. You may be eligible to obtain converted long-term disability insurance. For information on this conversion option please contact Prevea Benefits Team.



### **Health Savings Account (H.S.A.)**

If you have not been covered under a health plan that meets the IRS requirements for a High Deductible Health Plan (HDHP) for 12 continuous months, you may have tax implications on any HSA contributions that you have made while covered under this plan. If you elect COBRA or choose to be covered under a HDHP option through a different employer or carrier, you may avoid these tax consequences. Please contact a tax advisor if you have not met this requirement. For those enrolled in the H.S.A. thru Associated Bank your contributions will stop per your last paycheck. Please contact Associated Bank at 1.800.270.7719 should you have any questions regarding your remaining balance in your H.S.A. account and the monthly fees that will now be your responsibility.

### **Flexible Spending (Medical, Limited Medical, and Dependent Care)**

The benefit end date is your last day of active employment. The accounts will terminate on your last day of active employment and the funds will not be available for expenses incurred after the termination date. However, you can still submit claims for reimbursement for services that were incurred on or prior to your benefit termination date.

#### **Health Care Flexible Spending Account (Medical & Limited Medical)**

- You will have 90 days from the qualifying event date to submit your claims in to WEX if you do not elect COBRA.
- Your Benefits Card will be canceled on the benefit termination date. You will need to submit claims directly to WEX for reimbursement.
- To be eligible for COBRA coverage you must be enrolled in the group Section 125 Flexible Spending plan on the day before the qualifying event (end of employment) takes place. WEX will be sending you your COBRA election rights and forms if you were enrolled in this benefit. If you have contributed more to your Health (Medical) FSA than you have been reimbursed for at the time of your termination/loss of eligibility, you may elect to continue the benefit through WEX Health by making monthly (after-tax) contributions. If you elect to continue the benefit, you may continue to submit claims for qualifying expenses that occurred after your termination/loss of eligibility.

#### **Dependent Care Flexible Spending Account**

- Claims for dependent care expenses incurred on or before your benefit termination date may be submitted for reimbursement up to the amount in your account as of the day your benefits terminated with Prevea.

### **Prevea Retirement Benefits**

Transamerica will mail a termination/distribution kit to your home address within a month after your final paycheck.

- If your account balance is \$1000 or less Transamerica will send you a check for your balance. Please keep your address up to date with Prevea so your check or packet can be mailed to the correct address.
- If your account balance is over \$1000 but less than or equal to \$7000 & you DO NOT elect an available distribution option from the mailed packet your money will be placed in an IRA serviced by Transamerica. There will be a quarterly fee of \$8.75 that will be deducted from your account each calendar quarter that your IRA account is equal to or less than \$7000.



- If you keep your account balance with Transamerica (if over \$1000) you need to keep your personal email address up to date with Transamerica as that will be the means of them sending your statements and important information on your account.
- Retirement deferral deductions continue to come out of your final paychecks, if this is something you do not want to occur you need to contact Transamerica at 800.755.5801 to zero your deferral percentage.

To be eligible for the employer matching contribution and discretionary contribution you must have met the eligibility, waiting period, and be employed on December 31<sup>st</sup> of the plan year.

Please visit <https://www.transamerica.com/portal/prevea> for detailed plan documents and resources.

#### **401(k) Loan**

You can contact Transamerica for your outstanding loan balance at 800.755.5801. You have the option of paying off your loan or you can set up a monthly repayment plan via coupon book method with Transamerica. If you elect to not set up a repayment plan or do not pay off the outstanding 401(k) loan the outstanding balance will become taxable and will be reported to the IRS as an early distribution, subject to tax and penalty.

#### **529 College Plan Direct Deposit**

Please call EdVest 529 Plan at 888.338.3789 and inform them that they will no longer be receiving funds for this account from your paycheck.