



2025 Summary of Benefits upon Separation of Employment

The following details describe what will happen to your benefits upon termination. Your termination date is the last day you are considered an employee of Alera Group, Inc. which may, or may not, coincide with the last day worked/paid. Please consult your regional Human Resources Business Partner if you have any questions regarding your termination date.

Below you will find a list of benefits offered at Alera Group, Inc. along with the next step(s) upon separation. Please note that many of the notifications and forms detailed below will be mailed directly to the home address we have on file. Please ensure the address we have on file is current to ensure you receive this information timely - if you need to update your address, please contact Alera Payroll at alerapayroll@alera.com.

If you have questions about benefits after termination, please visit the [Alera Group Benefits Website](#), or call the Alera Group Benefits Center at (888) 850-1765, Monday through Friday from 8:00 am - 5:00 pm CT.

Medical/Prescription, Dental, Vision, Mental Health Benefits:

- Medical/prescription, dental, vision and mental health **benefit coverage ends on the last day of the month in which your employment ends.** This includes access to Included Health and virtual appointments through Spring Health and Teladoc.
 - For example, if you are terminated on October 31, coverage will end October 31. If you are terminated on October 10, your coverage will end on October 31.
- You may elect to continue coverage in accordance with the legal requirements under COBRA. The Alera Group COBRA administrator, Alera Group Benefits Center, will mail a COBRA Qualifying Event notice via USPS to the mailing address on file. The COBRA notice outlines the end date for current/active benefits, COBRA coverage effective date, enrollment deadline, and payment information.
- Access to an electronic COBRA election notice, and the ability to enroll online, is available via the site below.
 - Contact information: www.myalerabenefits.com or (888) 850-1765

Flexible Spending Account - Health FSAs and Dependent Care FSA:

- These benefits **end on the date of termination.**
 - Active participation in the Alera flexible spending account program will cease the date of termination.
- **Only those expenses incurred on or prior to your last day of employment will be eligible for reimbursement.** All claims for reimbursement from your healthcare FSA, limited purpose FSA and dependent care FSA must be submitted within **90 days** from your termination date.
 - [AleraPay](#)
 - Aleraedgepay@alera.com or (800) 622-6233
- You will have the option of continuing your healthcare and limited purpose flexible spending account on a post-tax basis through the end of the calendar year. This extension will be explained in the COBRA packet.
- COBRA contact information:
 - www.myalerabenefits.com or (888) 850-1765

In the event of a difference between this and the benefit plan documents, the benefit plan documents will supersede.



Retirement Plan (401k):

- After your termination date is submitted to Principal, **you will receive a distribution packet approximately two weeks after your termination date.**
- Contact Information:
 - www.principal.com or (800) 547-7754

Short-Term and Long-Term Disability Insurance:

- These benefits **end the date of termination.**
- If you are currently on an approved STD or LTD claim, your benefits will not be impacted by this change in your employment status.

Life Insurance and Accidental Death & Dismemberment Insurance:

- These benefits **end the date of termination.**
- Unum will be notified of your termination and will mail a packet detailing the specifics directly to your home.
- Life insurance can be continued - there are options for portability and conversion. Please review the myaleragrouppenefits.com website for more details about portability and conversion. If you are interested in either, please email alerabenefits@aleragroup.com and we can assist with the employer portion of your desired application.
- **You may convert your coverage as long as your formal application and first premium check is postmarked within 31 days of your termination or loss of coverage date.** Be certain to allow sufficient time to complete and forward the application as instructed on the conversion form to ensure it is postmarked within the 31-day timeframe if you are interested in conversion. If you have questions on how to complete the form, call Unum.
 - Contact Information: Unum, (800) 445-0402

Voluntary Accident/Critical Illness:

- These benefits **end the date of termination.**
- You have the option to continue this policy(ies) by paying Unum directly. Unum will be notified of your termination and will mail a packet detailing the specifics directly to your home.
- Please make sure we have your current address to allow your receipt of the benefits information outlined above which will be mailed to your home address.
 - Contact Information: Unum, (800) 985-2429

Long-Term Care (LTC) + Life Insurance:

- These benefits **end the date of termination.**
- You have the option to continue this policy(ies) by paying Chubb directly. Chubb will be notified of your termination and will mail a packet detailing the specifics directly to your home.
- Please make sure we have your current address to allow your receipt of the benefits information outlined above which will be mailed to your home address.
 - Contact Information: Chubb, (855) 241-9891

Genomic Life (Cancer Guardian):

- This benefit **ends the date of termination.**
- Coverage can be continued as long as you have satisfied a 12-month enrollment requirement.
- Please contact Genomic Life if you are interested in continuing coverage
 - Contact Information: Genomic Life, (844) 694-3666

LifeLock:

- This benefit **ends the date of termination.**
- Protection against cybercrime can be transitioned to a Norton 360 plan
- Contact Information:
 - [NortonLifeLock's Offer Page](#) or calling (866) 456-9316.
 - When checking out use the promo code: WB3 to get your discount.

Commuter:

- This benefit **ends the date of termination.**
- A transit account does not allow for claims submissions after termination meaning all funds will be forfeited; parking accounts do allow for claims submissions up to 90 days after termination date.
- Alera Group pre-pays this benefit on the employee's behalf. Should the termination occur after the order for the following month has been processed, Alera will deduct the full outstanding balance from the final paycheck.
 - Contact Information: myalerabenefits.com or (888) 850-1765

Legal:

- This benefit **ends the date of termination.**
- LegalShield coverage can be continued. Please call and tell the customer service representative that you are no longer eligible for coverage through your employer and that you are interested in continuing coverage through direct pay.
- You will receive a letter from LegalShield Corp letting you know your options.
 - Contact Information: memberservices@legalshieldcorp.com
 - (800) 654-7757 (M-F, 7:00AM-7:00PM CST)

Employment Verifications:

- We have partnered with The Work Number® from Equifax, which is a simple, quick, and more private way to help get your employment and income information. It's available 24/7 so that you can get the decisions you need when you need them.
- From now on when asked for proof of employment or income, just send them to:
 - www.theworknumber.com
 - 800-367-5690 M-F 8:00 am to 8:00 pm (ET)
 - member@equifax.com
- To learn more about all the benefits of The Work Number service visit <https://employees.theworknumber.com>.
 - The Employer Code is 22399.