



Benefit Information Reference Sheet

<i>Benefit</i> Individuals may not be eligible for or enrolled in each program outlined below	Event: Military Leave of Absence
Simplot Medical Program (including prescription), Simplot Dental Program, Simplot Vision Program, EAP Program and associated Premium Payment Program	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs, plus three months USERRA coverage if elected. EAP services will continue for an additional 30 days following the end of the month in which event occurs. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.</p> <p><u>CONTINUATION OR CONVERSION:</u> Continued USERRA/COBRA is available as described in the Summary Plan Description. USERRA coverage runs concurrently with COBRA coverage.</p> <p><u>REINSTATEMENT:</u> Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.</p>
Hawaii Kaiser HMO Program (medical, prescription, dental and vision), EAP Program and associated Premium Payment Program	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs plus three months USERRA coverage if elected. EAP services will continue for an additional 30 days following the end of the month in which event occurs. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.</p> <p><u>CONTINUATION OR CONVERSION:</u> Continued USERRA/COBRA is available as described in the HMO Group Service Agreement. USERRA coverage runs concurrently with COBRA coverage.</p> <p><u>REINSTATEMENT:</u> Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.</p>
HMAA Program (medical, prescription, dental and vision), EAP Program and associated Premium Payment Program	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs plus three months USERRA coverage if elected. EAP services will continue for an additional 30 days following the end of the month in which event occurs. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.</p> <p><u>CONTINUATION OR CONVERSION:</u> Continued USERRA/COBRA is available as described in the Description of Coverage. USERRA coverage runs concurrently with COBRA coverage.</p> <p><u>REINSTATEMENT:</u> Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.</p>
International Welfare Benefit, EAP Program and associated Premium Payment Program	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs. EAP services will continue for an additional 30 days.</p> <p><u>CONTINUATION OR CONVERSION:</u> Continued USERRA/COBRA is available as described in the Group Plan booklet or Summary Plan Description. USERRA coverage runs concurrently with COBRA coverage.</p> <p><u>REINSTATEMENT:</u> Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.</p>



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Dependent Care Reimbursement Account	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs, plus three months USERRA coverage if elected, or if earlier, end of the calendar year. Contributions will be made through normal payroll salary reductions. If not possible, the Employer will fund the Employee's contributions until the earlier of employee's return or the end of the calendar year in which the event occurs and withhold "catch-up" amounts upon the Employee's return.</p> <p><u>CONTINUATION OR CONVERSION:</u> Not applicable.</p> <p><u>REINSTATEMENT:</u> If coverage terminates during leave, the Employee may enroll effective the first of the month following return to work.</p>
Health Savings Account (HSA)	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs.</p> <p><u>CONTINUATION OR CONVERSION:</u> Participation continues as an individual account and may be subject to administrative fees. If you no longer have coverage under an HSA eligible medical plan, proration of annual contribution limit may apply.</p> <p><u>REINSTATEMENT:</u> Eligibility will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy and the employee is enrolled in the Simplot Medical Program.</p>
Basic Life and Accidental Death & Dismemberment (AD&D) Insurance	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs, plus an additional 3 months.</p> <p><u>CONVERSION:</u> Conversion option may be available for Life coverage only, subject to the requirements described in the Certificate of Coverage. Apply within 31 days of coverage end date with Standard Insurance Company.</p> <p><u>REINSTATEMENT:</u> Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.</p>
Voluntary Life and AD&D Insurance	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> End of the month in which event occurs, plus an additional 3 months. Contributions will be made through normal payroll deductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.</p> <p><u>CONVERSION:</u> Conversion option may be available for all life insurance for the Employee and Voluntary life insurance for the spouse and children, subject to the requirements described in the Certificate of Coverage. Apply within 31 days of coverage end date with Standard Insurance Company.</p> <p><u>REINSTATEMENT:</u> Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.</p>
Disability Pay	<p><u>ACTIVE EMPLOYEE PARTICIPATION ENDS:</u> Date of event.</p> <p><u>CONTINUATION OR CONVERSION:</u> Not applicable.</p> <p><u>REINSTATEMENT:</u> Coverage will be reinstated immediately upon return to work, provided proper notification is made as outlined in the Simplot Leave Policy.</p>



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Long-Term Disability	<p>ACTIVE EMPLOYEE PARTICIPATION ENDS: <i>End of the month in which event occurs plus an additional 3 months if elected. Contributions will be made through normal payroll deductions. If not possible, the Employer will fund the Employee's contributions and withhold "catch-up" amounts upon the Employee's return.</i></p> <p>CONTINUATION OR CONVERSION: <i>Conversion option available if Employee has been enrolled for 12 consecutive months. Apply within 31 days of coverage end date with Standard Insurance Company.</i></p> <p>REINSTATEMENT: <i>Upon return to active work within 9 months, in a benefit eligible classification, coverage may be reinstated; otherwise, initial eligibility requirements apply.</i></p>
Retirement Savings Plans	<p>RETIREMENT SAVINGS PLAN: <i>Employee contributions may be made-up upon return to work. Employer matching contributions will also be made up, but only to the extent that eligible Employee contributions are made up. Upon return, the Retirement Contribution provision (RCP), if applicable, will be made up at the appropriate percentage. The compensation used to determine this contribution will be calculated at the rate the Employee would have earned if not on leave.</i></p> <p><i>If the Employee has an outstanding loan from the Plan and is receiving supplemental pay while on Military Leave of Absence, the loan repayments will continue to be deducted. If employee is not receiving pay, then loan repayments will be suspended during period of Qualified Military Service. This suspension will not cause the loan to be deemed. When the Employee returns to work, the loan repayments will resume with the first check at the same repayment amount. If the loan was suspended, the loan period will be extended by adding the period of military service to the maturity date of the original loan. Please contact Simplot HR Solutions for more information.</i></p>



CONTACT INFORMATION

COBRA Continuation – Blue Cross of Idaho

If you want to continue your health coverage through COBRA, return your completed COBRA enrollment form and first monthly payment to Blue Cross of Idaho. If you have other questions regarding the administration of your COBRA coverage, call Blue Cross of Idaho at (855) 216-6850. Blue Cross of Idaho provides COBRA administration services for the Self-Funded Medical, Dental, and Vision Programs, along with the insured Hawaii Kaiser HMO Program, Hawaii Medical Assurance Association (HMAA) Program, International Welfare Benefits Program, and Employee Assistance Program. **If you and/or your Dependent Qualified Beneficiaries do not elect COBRA continuation coverage by completing and returning the election forms within the 60-day election period, you/they will lose the right to elect COBRA coverage.**

Life & AD&D Insurance and Long-Term Disability Insurance - Standard Insurance Company

If you want to port or convert your life insurance or file for extended life insurance coverage due to a disability, contact Standard Insurance Company toll-free at (844) 289-2307. You must apply to port or convert your life insurance within 31 days after your insurance ends.

If you want to convert your Long-Term Disability insurance, contact Standard Insurance Company toll-free at (844) 289-2307. You must apply to convert your Long-Term Disability insurance within 31 days after your insurance ends.

Retirement Savings Plan - T. Rowe Price

For more information regarding your savings account, please contact T. Rowe Price at (800) 922-9945.

Health Savings Account /DCRA - HealthEquity

For more information regarding your Health Savings Account or Dependent Care Reimbursement Account, please contact HealthEquity at (877) 629-8234.

EAP – Spring Health

For more information, contact Spring Health at [Simplot.springhealth.com](https://simplot.springhealth.com) or call 855-673-1194.

General Questions

If you have any other questions regarding your coverage, please contact the Simplot Benefit Service Center at (800) 254-3252.