



Exiting Employee Information

2025

When You Leave:

A guide to help smooth your transition

Because it's only natural to have questions as you leave, we've put together some information that can help. Most of the content applies to everyone, but some specific topics may not apply to your situation. Our goal is to address the most relevant topics that exiting team members usually encounter.

If you have any questions about the material presented or the exit process, please feel free to contact the Benefits and Administration Team at 833-828-HRHR.



Health and Welfare Benefits

Health, Dental and Vision Insurance

Your medical, dental and vision benefit coverage and deductions will end at the end of the month your employment ends.

Former employees enrolled in a medical, dental or vision insurance plan may elect to continue the same level of coverage by electing coverage through the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). If you are eligible to continue your coverage, a COBRA package will be mailed to you via USPS, generally within 14 days of leaving the company. Additional information about eligibility for COBRA, and how to elect continuation coverage is available on page 2, under "General COBRA Information".

A Proof of Health Coverage Letter is available from your UMR online account, or you may call UMR Customer Service at 888-258-1915.

Health Flexible Spending Account (FSA)

Your eligibility for reimbursement from the Health FSA ends on your last day of employment. You have 90 days to file claims and submit receipts for reimbursement.

If, on your last day of employment, you have contributed more to the Health FSA than you have been reimbursed, you may elect COBRA continuation coverage. Electing COBRA will allow you to be reimbursed for expenses incurred after your last day of employment as long as you make monthly contributions to your account on an after-tax basis.

You cannot be reimbursed for services incurred after your date of separation unless you continue to contribute to the account each month.

Health and Welfare Benefits

Dependent Care Flexible Spending Account (DCFSA)

Your eligibility for reimbursement from the DCFSA ends on your last day of employment. You may submit receipts for reimbursement up to 90 days from date of termination for any claims incurred during your employment. You cannot be reimbursed for expenses incurred after your separation.

General COBRA Information

COBRA continuation applies only to those who were enrolled in one or more of the Medical, Vision, EAP, Health FSA and/or Dental Plans on their last day of coverage. If you are eligible to continue your benefit(s), a COBRA packet will be mailed to you via USPS.

To elect COBRA coverage, you must complete and submit the COBRA Election Form no later than the date indicated in your COBRA packet. This is your COBRA election period. Your COBRA coverage will begin the day after your last day of active participation (your COBRA effective date) regardless of when, within your COBRA election period, your application is received.

If you wish to continue your coverage, we suggest that you send the Election Form to TaxSaver as soon as possible.

Important Information Regarding Electing and Maintaining COBRA Coverage

- Read the enclosed COBRA package carefully.
- Complete the Jones COBRA Election Form in its entirety.
- Each covered person ("qualified beneficiary") is entitled to make an individual COBRA election. For example, if you and your spouse have active coverage on your termination date, you may waive COBRA coverage for yourself and your spouse may elect to be covered under COBRA.
- Premiums will be charged retroactively to your COBRA effective date. Claims will not be processed until the first monthly premium is received by the COBRA administrator and credited to your COBRA account.

Health and Welfare Benefits

General COBRA Information (Cont.)

- COBRA rates are available at Benefits.Jones.com.
- Once enrolled, the COBRA administrator will mail monthly premium invoices to your home address.
- COBRA premiums for coverage are to be made payable to Infinisource. The premium payment should be made upon receipt of a premium billing invoice from the administrator.
- If coverage is elected and no premiums are paid by the due date on the invoice, coverage will be canceled retroactive to the last date of coverage for which payment was received.
- COBRA coverage may only be discontinued on the first of the month, or upon proof of other coverage. Premiums are payable in monthly increments and no partial months will be permitted other than for the month in which you separate. Once you terminate COBRA coverage, you can not reinstate it.

If you have any questions about this process or how to continue coverage, please contact the Benefits and Administration Team at 833-828-HRHR

Life and AD&D Insurance

Your participation in the basic group life and AD&D insurance and optional group life insurance plans ends on your last day of employment. You may elect to continue up to the same level of coverage you had in place upon your termination date by converting to an individual policy. Please note that the premiums for this insurance will be subject to change when you are transferred from the group insurance plan to the conversion policy.

For more information on continuing your life and AD&D insurance benefits, you must call MetLife at (800) 275-4638 within 30 days of your active coverage ending.

Important: To convert your life and AD&D coverage, you must call MetLife at (800) 275-4638 within 30 days of your employment ending.

Health and Welfare Benefits

Long Term Disability and Other Optional Benefits

To convert your policy(ies), call the appropriate phone number listed below, request a conversion package and complete and return the required form(s) prior to the deadline.

Important: Your conversion rights must be exercised within 31 days of active coverage ending.

Long Term Disability

MetLife: (800) 275-4638

Accident, Critical Illness, and Cancer

MetLife: (800) 275-4638

Other insurance plans, which include Short Term Disability are not available for conversion.

401(k) Plan Information

If you participated in the 401(k) Plan you may be eligible to leave your money in the Plan.

If your account balance in the Plan is greater than \$1,000, you have the choice of leaving your money in the Plan, rolling your money to another eligible retirement plan or IRA or taking a complete or partial distribution. Former employees that leave their money in the Plan have the ability to take one partial distribution each year.

If your account balance in the Plan is less than or equal to \$1,000, your balance will be paid to you automatically as soon as administratively possible. To avoid taxes and/or early withdrawal penalties on your distribution, the Plan's recordkeeper must receive distribution instructions from you prior to the date automatic distributions are made.

To request a distribution of your account balance from the Plan, contact the Plan's recordkeeper at (800) 354-2351 or online at www.rps.troweprice.com.

You may continue to obtain your 401(k) Plan account balance information, change investment options or obtain fund performance information by calling the Plan's recordkeeper at (800) 354-2351, or by accessing www.rps.troweprice.com. You will be required to enter your User Name and password.

Health and Welfare Benefits

Address Updates

Jones will need to communicate with you at least into the next year, and maybe for many years after.

In the event you relocate, please provide a current mailing address so that important payroll and benefits information (such as your W-2 for current year wages) can continue to be provided to you. In order to update your mailing address, please contact the Benefits and Administration Team at 833-828-HRHR.

To update your address for your Jones 401(k) account, call T Rowe Price at (800) 354-2351.

Employee Assistance Program

You are eligible to utilize the services of the Employee Assistance Program (EAP) for up to 90 days after your date of separation. The EAP is an especially good resource during times of change, and can help with issues like money matters, stress, and relationships.

For additional information or assistance, please contact EAP at (888) 319-7819 or access their website at www.metlfeeap.lifeworks.com.

User ID: metlfeeap
Password: eap

Health and Welfare Benefits

Final Paycheck

You will be paid all final hours worked per the Payroll Calendar. It is imperative that your timesheet is submitted and approved prior to leaving Jones for the final paycheck to be correct. Managers should also correct any missing or unmatched punches. If eligible, you will receive vacation payout on your final paycheck. Payroll will mail a pay slip to the home address listed in the payroll system for all paychecks processed after termination. Please verify the address listed in the employee portal is accurate.

Benefit Deductions

Exiting team members may also have Benefits deducted from their final paycheck. Please contact the HR Team with any benefits questions.

Direct Deposit

Your direct deposit will continue for all final paychecks. Payroll will mail a pay slip to the home address listed in payroll portal for all paychecks processed after termination.

Post-Employment Restrictions

Jones would like to remind you of your obligation to adhere to the terms outlined in any existing employment or severance agreement you may have entered into with Jones. If you need a copy of your individual employment agreement, then please reach out to your manager.

Employment Verification

Following your departure from Jones, should you need employment verification services, please direct these requests to your HR Liaison. The requesting party should contact 833.828.HRHR.



If you have any questions about the material presented, or if you have other questions regarding the exit process, please feel free to contact the Benefits and Administration Team at **833-828-HRHR.**