



Benefits Guide at Separation of Employment for US Employees

When your employment with the Company ends, you may be eligible to continue or convert your benefit plan coverage(s). The information below summarizes your post-employment options for any benefits plans you may have been enrolled in as well as provides information regarding your final paycheck, W-2, unemployment benefits and verification of employment.

Health Insurance

Medical, dental and vision insurance continues through the last day of the month in which your employment ends.

If you were enrolled in medical, dental and/or vision coverage, information regarding your right to continue your insurance coverage(s) through COBRA will be mailed to your home address by PlanSource, HireRight's COBRA administrator, approximately ten days after the date your coverage ends. This information will include the monthly costs of COBRA coverage for you and any covered dependents, as well as payment coupons and instructions on how to make an online payment. You will have up to 60 days to elect coverage.

If you elect to enroll in COBRA and return your completed paperwork and payment after your coverage has ended, your coverage will be reinstated retroactively. For example, if you terminate employment on January 10, your regular health insurance coverage(s) will end on January 31. If you complete and return your COBRA election form and remit payment on February 20, your coverage will be reinstated as of February 1. If you receive services before your coverage is reinstated, your service provider may agree to delay submission of your claim. Otherwise, you may need to pay the provider directly and submit a claim to the carrier for reimbursement of your out-of-pocket expense. Contact the Benefits Department at benefits@hireright.com if you have questions about your COBRA coverage.

Hospital Indemnity Plan

Your Hospital Indemnity Plan (HIP) coverage will continue through the last day of the month in which your employment ends. There is no option to continue participation in the HIP.

Health Savings Account (HSA)

If you have a balance in your HSA, you may leave your funds in your account. A monthly administrative fee (currently \$2.50 and subject to change) will apply. At any time following your termination of employment, you may transfer your funds to another HSA (a transfer fee may apply) and/or you may elect to have the money paid directly to you (tax and penalties will apply). If you leave your money in an HSA, you can continue to use the funds to pay for qualified health care expenses. You cannot continue to contribute to your HSA unless you enroll in another qualified High Deductible Health Plan. Information about your HSA options, to include information on the administrative fee, will be mailed to you by HSA Bank, the HSA administrator, generally within a month following your termination of employment.

Flexible Spending Accounts (FSA)

Health Care/Dependent Care FSA

If you participated in the Health Care and/or Dependent Care FSA, your participation ends on your last day of employment. You have until March 31 of the following calendar year to file claims for expenses incurred through your separation date.

You may have the right to continue participation in the Health Care FSA on an after-tax basis through COBRA. Continuation of your Health Care FSA through COBRA will allow you to extend access to the funds within your account as you will be able to file claims for expenses incurred after your separation date. If you qualify for COBRA rights, you will receive notification directly from PlanSource. There is no option to continue participation in the Dependent Care FSA. For information on your Health Care or Dependent Care FSA, contact the Benefits Department at benefits@hireright.com.

Commuter Benefit FSA

As a result of your termination of employment, you may need to use the remaining funds within your account by a certain deadline. Failure to use the funds by an applicable deadline will result in the funds in your account being forfeited. For termination information regarding your specific commuter account, contact WageWorks at 1-877-924-3967 or go to the WageWorks website at www.WageWorks.com.

401(k) Plan

Your termination status will be reflected on your 401(k) account with Fidelity generally within two pay dates following your separation of employment. Once your termination status is reflected on your account, you may contact Fidelity at 1-800-835-5097 to request a distribution and/or to discuss your distribution options. You can obtain a copy of the Tax & Distribution Notice which explains your distribution options and the tax implications at www.401k.com>Library>Plan Information & Documents>Plan Literature or by calling Fidelity at 1-800-835-5097.

If your vested account balance is \$5,000 or greater, you may leave your account balance in the plan. If your vested account balance is \$1,000 or less and you do not make a distribution election by the required deadline, your account balance will automatically be paid to you via lump sum (tax withholdings will apply and you may also be subject to 10% early withdrawal penalty if under age 59½).

If your vested account balance is between \$1,000-\$5,000 and you do not make a distribution election by the required deadline, your vested account balance will automatically roll over to a Fidelity Rollover IRA and invested in the Fidelity Cash Reserves Fund. Fidelity will notify you prior to the distribution election deadline. To verify your account balance, go to www.401k.com or contact Fidelity Investments at 1-800-835-5097.

401(k) Loan

If you have an outstanding loan from the 401(k) Plan, you will have the option to either (1) repay the outstanding balance in full or (2) not repay the loan in which case the outstanding loan balance will become a taxable distribution.

- (1) If you repay your loan, you must do so before the earlier of: (1) the date you take a distribution from the Plan; or (2) the last business day of the calendar quarter following the calendar quarter in which a loan repayment is initially past due. For repayment instructions, contact Fidelity Investments at 1-800-835-5097.

- (2) If you do not repay your loan, the loan's outstanding principal balance, along with all accrued interest, will be treated as a taxable distribution, making it subject to income tax and a potential 10% early withdrawal penalty. You can obtain a copy of the Tax & Distribution Notice which explains the tax implications at www.401k.com>Library>Plan Information & Documents>Plan Literature or by calling Fidelity at 1-800-835-5097.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Your group life and AD&D coverage will remain in effect through the last day of the month in which your employment ends. If you wish to convert or port your life insurance to an individual policy, you will need to submit a form to the Hartford, the insurer, generally within 91 days from the date your group life coverage terminates. Requests received after 91 days will be denied. Hartford will mail the form to you generally within ten business days following your separation of employment. Once The Hartford receives you completed paperwork, they will provide you with a quote for coverage. If you have questions about converting or porting your coverage or you do not receive the required forms, contact The Hartford directly at 1-877-320-0484.

Disability Insurance

Your short-term and long-term disability insurance ends on your last day of employment. There is no option to continue coverage.

Critical Illness

Your group critical illness coverage will remain in effect through the last day of the month in which your employment ends. Information on how to continue your critical illness insurance will be mailed to you by MetLife.

Voluntary Benefits

If you were enrolled in home, auto or pet insurance, you may have the option to continue these plans on a direct pay basis. Please contact MetLife at 1-800-438-6388 for questions regarding these policies.

If you were enrolled in LegalShield or IDShield and wish to continue coverage on a direct pay basis, contact LegalShield at 1-800-654-7757.

Employee Assistance Program (EAP)

You and your eligible dependents will continue to have access to our Employee Assistance Program for 18 months following your separation date. Our EAP is administered by ComPsych Guidance Resources and is completely confidential. EAP is a short-term counseling and referral service designed to provide support, resources and information for personal and work-life issues. To speak with a ComPsych EAP consultant, call 1-855-649-3017. Visit ComPsych EAP online at www.GuidanceResources.com (Organization Web ID: **HIRERIGHT**) for additional information.

Accrued Time Off (ATO)

ATO at separation of employment will not be paid out unless otherwise required by state law. ATO may not be used to extend your separation effective date. If you are eligible to receive payment for unused ATO, these hours will generally be paid out in a separate paycheck following your final paycheck.

Benefit Questions

If you have questions regarding your benefits, contact the Benefits Department at benefits@hireright.com. Please contact Fidelity Investments at 1-800-835-5097 for 401(k) Plan related inquiries.

Educational Assistance

You are required to repay the full amount of any educational assistance reimbursements received within the 24 months prior to your separation date. For information, contact HRServices@hireright.com.

Paychecks and W-2

You will continue to have access to view and print your pay stubs and W-2 information following your separation date. Your W-2 will be mailed to you by January 31 of the next calendar year. For example, your 2020 W-2 will be mailed by January 31, 2021. If you have a change of address following your separation of employment, please notify HRServices@hireright.com to ensure that your W-2 is mailed to the correct address.

Form 1095

Your 1095 form(s) for the tax year will be mailed to you on or before the IRS required mailing deadline. The IRS deadline has historically been by early March following the end of the applicable tax year. For example, the mailing deadline for the 2019 1095 is March 4, 2020. If you have a change of address following your separation of employment, please notify HRServices@hireright.com to ensure that your 1095 is mailed to the correct address.

You may contact the Benefits Department at benefits@hireright.com if you have questions about Form 1095.

Unemployment Benefits

Unemployment benefit eligibility is determined by individual states. Please contact your local unemployment office for information on filing an unemployment claim. You can find a link to all state unemployment offices on the Department of Labor's [website](#).

Verification of Employment

Verification of employment is done through the Company's verification of employment service provider, *The Work Number*.

If you need proof of employment:

Give the person needing proof of your employment, the verifier, the following information:

- Your Social Security Number
- Employer Code: **13768**
- *The Work Number* Access Options for Verifiers
 - www.theworknumber.com
 - 1-800-367-5690

If you need salary verified:

Step 1: Access *The Work Number* either via the Web or telephone:

- www.theworknumber.com
- 1-800-367-2884

Step 2: Select the Employee option and Login. To Login, have the following information:

- Employer code: **13768**

- Your Social Security Number
- Your PIN: **Last four digits of your Social Security Number and four-digit birth year**

Step 3: Select the “Create a Salary Key” option and prepare to write down the six-digit number. A Salary Key is a six-digit number that allows one-time access to your salary information.

Step 4: Give the person needing verification of your salary, the verifier, the following information:

- Your Social Security Number
- Employer Code: **13768**
- Your Salary Key (from Step 3)
- *The Work Number* Access Options for Verifiers
 - www.theworknumber.com
 - 1-800-367-5690

For Questions

Contact *The Work Number* Client Service Center at 1-800-996-7566 or 1-800-424-0253 for TTY/Deaf Monday – Friday, 7:00 a.m. – 8:00 p.m. (CT).

This information is to serve as a basic guideline and is not inclusive of all benefits you may have been eligible for as an active employee. This summary in no way modifies or supersedes any provision as set forth in the plan documents for each benefit and program. HireRight reserves the right to amend, suspend, or discontinue any of the plans at any time. Copies of the plan documents are available at www.YourBenefitsCenter.com or by contacting the Benefits Department at benefits@hireright.com.



2020 COBRA Monthly Premiums

| Carrier | Coverage | Category | COBRA Rate* (Monthly) |
|---------------------------|---------------------|-----------------------|--------------------------|
| BCBS of South Carolina | 2000 with HSA Plan | Employee Only | \$620.78 |
| | | Employee + Spouse/DP | \$1,206.13 |
| | | Employee + Child(ren) | \$855.02 |
| | | Employee + Family | \$1,616.18 |
| BCBS of South Carolina | 1400 with HSA Plan | Employee Only | \$684.22 |
| | | Employee + Spouse/DP | \$1,329.38 |
| | | Employee + Child(ren) | \$942.39 |
| | | Employee + Family | \$1,781.34 |
| BCBS of South Carolina | CORE Plan | Employee Only | \$545.28 |
| | | Employee + Spouse/DP | \$1,059.44 |
| | | Employee + Child(ren) | \$751.03 |
| | | Employee + Family | \$1,419.61 |
| Delta Dental | Basic Dental Plan | Employee Only | \$26.66 |
| | | Employee + Spouse/DP | \$47.60 |
| | | Employee + Child(ren) | \$49.04 |
| | | Employee + Family | \$75.14 |
| Delta Dental | Premium Dental Plan | Employee Only | \$43.98 |
| | | Employee + Spouse/DP | \$75.84 |
| | | Employee + Child(ren) | \$80.24 |
| | | Employee + Family | \$125.81 |
| Vision Service Plan (VSP) | Basic Vision Plan | Employee Only | \$6.56 |
| | | Employee + Spouse/DP | \$13.12 |
| | | Employee + Child(ren) | \$14.01 |
| | | Employee + Family | \$22.42 |
| Vision Service Plan (VSP) | Premium Vision Plan | Employee Only | \$15.27 |
| | | Employee + Spouse/DP | \$30.51 |
| | | Employee + Child(ren) | \$32.66 |
| | | Employee + Family | \$52.18 |

* Includes administration fee of 2%