

Full Time Employees

How Benefits are effected during Layoff per contractual language.

Hospital, Surgical, Medical, Vision, Hearing and Prescription – coverage continues end of the month following the month in which the layoff transaction is effective plus amount of time in table 1.

Table 1

YEARS OF SENIORITY ON DATE LAYOFF BEGINS	Coverage is Continued (months)
Less than 1 year	0
1 year but less than 2 years	3
2 year but less than 3 years	5
3 year but less than 4 years	7
4 year but less than 5 years	9
5 year but less than 10 years	12
10 years and over	24

Dental – coverage continues end of the month following the month in which the layoff transaction is effective. (Example: Layoff started on 3/18/2020 which would make your dental canceled effective 5/1/2020.)

The COBRA administrator is Benefit Connect regardless of health plan you are enrolled. If you do not receive COBRA notice within (30) days after your layoff transaction, contact **Benefit Connect at 888-409-3300**.

Group Life Insurance – Coverage continues until the end of the month following the month in which the layoff begins. If your layoff is a qualifying layoff under the SUB Plan, coverage continues on the basis of your years of seniority on the date layoff begins in accordance with the table below.

YEARS OF SENIORITY ON DATE LAYOFF BEGINS	Coverage is Continued (months)
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Less than 1 year	0
1 year but less than 2 years	3
2 year but less than 3 years	5
3 year but less than 4 years	7
4 year but less than 5 years	9
5 year but less than 10 years	12
10 years and over	24

- May continue Group Life coverage for an additional 12 months by paying the required premium directly to the benefits administrator. The benefits administrator will notify you prior to the termination of coverage of the amount of your coverage, the monthly premium and payment instructions.

Optional Group Life, Optional Group Spouse and Optional Group Child

There have been some concerns regarding the Optional Group Life Insurance premiums and how deductions are handled while on Layoff and whether coverage would lapse for nonpayment of premiums.

Employees' Life Insurance will not be cancelled while on layoff. Optional Group Life, Dependent Group Spouse Life, Dependent Group Child Life and Dependent Group Accident premiums will continue to be deducted from their pay (regular, SUB, or Sick Leave). If there are not enough monies from their pay, the amount will accrue and placed in arrears until they return to work. When they return to work, the accrued amount will be deducted from their pay.

An employee does not need to contact Payroll or Benefit Connect to request their premiums be taken from SUB or Sick Leave.

Merrill Lynch 401k

- Outstanding Loans Repayment – If you have any outstanding loans under the UAW Savings Plan, contact Merrill Lynch at 800-483-7283 to arrange for making regular monthly payments or payment in full.

Any questions pertaining to these Benefits can be handled with Benefit Connect at 888-409-3300. You can also reach out to the Benefits Office at the Casting Plant and speak with James Boyer at 765-454-1761.