

## QUESTIONS REGARDING BENEFITS WHEN EMPLOYMENT ENDS

### Important Contacts:

[Payroll@Lakotaonline.com](mailto:Payroll@Lakotaonline.com)

[Benefits@Lakotaonline.com](mailto:Benefits@Lakotaonline.com) or 513-644-1170

Short-Term/Long-Term Disability: VOYA 855-663-8692

Medical Flexible Spending Account (FSA): VOYA 833-232-4673

### How do I update my mailing address, email address and phone number?

Before your last workday, email [payroll@lakotaonline.com](mailto:payroll@lakotaonline.com) from your Lakota email address to provide any personal profile information, including your personal email, mailing address and phone number. This should be done from your Lakota email address, so we know the communication is not fraudulent.

### Where can I access my past pay slips and W2's?

Log into OneLogin and choose the SCView icon to download any previous pay slips and W2 documents under the My Pay tab. If you are unable to access OneLogin, please email [payroll@lakotaonline.com](mailto:payroll@lakotaonline.com).

### When do my insurance benefits end?

Insurance benefits end at the end of the month in which you are employed, except for Long Term and Short-Term Disability which terminate on the last day of your employment. Benefit premiums are paid a month in advance, so no benefit deductions will be taken in the last month you are covered.

**Example 1:** Your employment is ending on June 15<sup>th</sup>. Your benefits will end June 30<sup>th</sup>.

**Example 2:** Your last workday is August 31<sup>st</sup>. Your benefits will end August 31<sup>st</sup>.

### Can I continue my health, dental and vision benefits after my employment ends?

Once your health, dental and vision benefits through Lakota are terminated, you will have the option to continue those benefits through the COBRA plan. Normal COBRA costs are 102% of the monthly premium rate vs. the percentage dictated by your union contract (if applicable).

VOYA will send you the necessary COBRA information, including exact cost once your coverage is terminated through Lakota. In lieu of COBRA, health coverage may be available through the private market.

### Can I continue my life insurance policies after my employment ends?

in which you are last employed. If you would like to convert it to an individual life policy or port coverage with Voya Employee Benefits, you may contact the Lakota Benefits Office at (513) 644-1170 or email [benefits@lakotaonline.com](mailto:benefits@lakotaonline.com). Your conversion or portability paperwork and first full premium must be received by Voya within 31 days after the termination date.

### Can I continue my critical illness and/or accident policies after my employment ends?

Your Critical Illness and Accident insurance coverage will be cancelled at the end of the month in which you are last employed. If you would like to port coverage with Voya Employee Benefits, you may contact the Lakota Benefits Office at (513) 644-1170 or email [benefits@lakotaonline.com](mailto:benefits@lakotaonline.com). Your portability paperwork and first full premium must be received by Voya within 31 days after the termination date.

### I have disability coverage that I purchased through Voya. What happens to that?

Your Voluntary Short-Term Disability and/or Voluntary Long-Term Disability will be cancelled on the last day in which you are employed with Lakota. There are no portability or conversion options for Short-Term Disability. However, there are portability or conversion options for Long-Term Disability. Please contact Lakota Benefits Office at (513) 644-1170 or email [benefits@lakotaonline.com](mailto:benefits@lakotaonline.com) for the form for Long-Term Disability. The request must be submitted to VOYA within 31 days.

### What happens to my medical flexible spending account after my employment ends?

You become ineligible for the FSA plan after your employment ends. You have 90 days to submit claims for reimbursement and the dates of service must be on or before your last day of employment. You are eligible to use all the contributed funds in the FSA provided that the dates of service are within the plan year and are on or before your last day of active employment.

**Claims/Reimbursement:** The first day after your term date, your VOYA debit card will be turned off and you will only be able to submit claims for reimbursement. Any money that has not been claimed after the 90 days past your term date will be forfeited. You will be reimbursed via check or direct deposit. You may submit claims online, through the mobile app or you may mail or fax your itemized receipts along with a VOYA claim form.

**Reminder:** All expenses must be IRS-approved expenses.

If you have a positive balance in your FSA account at the end of your employment, you may choose to elect COBRA for your healthcare FSA. If you do, you will be required to continue to make monthly payments to the FSA account after-tax. Using COBRA to continue a healthcare FSA can be a way to use the balance in your account for eligible expenses incurred after your termination date.

If you have specific questions, you may contact VOYA at 833-232-4673.