

GOING ON A LEAVE OF ABSENCE AND HOW IT IMPACTS YOUR BENEFITS

The following Questions and Answers provide guidance on what you will need to know about your benefits when you go out on leave.

Please review the leave of absence (LOA) request packet and your leave letter that you receive in the mail for more detailed information about LOAs. In addition, refer to the Summary Plan Descriptions for the benefit plans that you are enrolled in for more information on how leave of absence affects your benefits. These can be found at SodexoBenefitsCenter.com.

1. What types of LOAs does Sodexo offer?

The LOAs offered at Sodexo are for:

- Your own serious health conditions (not work-related)
- Your parent, spouse or domestic partner, child, or parent's serious health condition
- Pregnancy, birth, adoption, or foster care
- Workplace Injury/Workers' Compensation
- Military service or for a military caregiver or qualifying exigency for a military family member
- A temporary unit closing
- A furlough
- A personal leave/other

More information about these leaves, intermittent or reduced schedule leaves, and the state paid family leaves are available on SodexoLINK.com under the leave of absence page.

2. How do I apply for a LOA?

- If you are an hourly employee, class 6, tell your manager as soon as you know you need to take a leave. He or she will provide you with the necessary paperwork to request your LOA
- If you are a salaried employee, class 1-4, or in the Education Segment, contact the PeopleCenter 30 days in advance when the need for leave is foreseeable or as soon as practicable when the need for leave is unforeseeable
- You are responsible for reading, understanding and completing the applicable sections of the LOA paperwork in the timeframe specified. This includes obtaining information signed by your doctor, if applicable for your leave
- If you are going out on temporary unit closure (TUC), you do not need to fill out the leave paperwork. Your unit manager/HR Representative will place you on TUC leave in the payroll system and instruct you on next steps
- If you are going out on Furlough (FRL), your unit manager/HR Representative will place you on FRL leave in the payroll system and instruct you on the next steps

If you go out on a leave, it is a good idea to make sure your address is current in the payroll system. You can view or change your address by going online.adp.com/portal/login or contact 877 PAYS DXO (877-729-7396).

Sick/Vacation Leave: If you want to use earned sick and vacation pay during your leave, please make sure to fill out the necessary payroll paperwork. Your manager or the PeopleCenter can help you with this.

10/20

If there is a difference between the information in this document, the Summary Plan Description, the plan document or the carrier's service contract, the information in the plan document or contract governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.

Disability Benefits: Please be aware if you are eligible to receive disability benefits from Cigna, that your disability payment will be reduced by any sick leave used during your disability payment period.

Worker's Compensation: You cannot use sick or vacation leave if you are receiving workers' compensation income replacement benefits.

3. What happens after my request for LOA is processed in the payroll system?

- You will receive a LOA letter with important information about how to make benefits payments while on leave
- It is important to note that the LOA letter does not mean your LOA has been approved. You must provide all of the completed documents required before your leave can be approved

4. What do I need to know about my benefits while I am on LOA?

- When you are on leave, you can continue or cancel benefits coverage for yourself and your enrolled dependents. See questions 15-19.
- Vacation and sick leave do not continue to accumulate when you are on an unpaid leave of absence.
- Your original hire date, years of service, and service anniversary will remain the same.
- Your Sodexo 401(k) Retirement Savings Plan vesting and service recognition will not be affected by your leave
- You will not be able to contribute to the Health Care or Family Care Spending Accounts during an unpaid LOA such as FMLA. However, if you have money in your Health Care Spending Account when you are on an unpaid LOA, you will be able to request reimbursement for expenses incurred before the date your leave begins. If you choose the YSA debit card option, your card will be deactivated during your leave. If your leave exceeds 30 days, you will receive a new debit card once you return to work after your LOA ends. You can request reimbursement using the Reimburse Me mobile app, by mail or fax or by uploading receipts online.
- You may also voluntarily cancel contributions if you are on an unpaid leave of absence. However, unless your leave was a military leave or was qualified under FMLA, you will not be able to re-enroll in the Plan until the following Plan Year.
- For domestic partners and imputed income, see question 12.

5. If I am on leave during Annual Enrollment, what do I do?

- Annual Enrollment materials will be mailed to your home address in the payroll system, if you have chosen postal delivery as your preferred method of delivery through the Sodexo Benefits Center. If you have chosen electronic delivery, your materials will be posted online at the [SodexoBenefitsCenter.com](https://www.SodexoBenefitsCenter.com). Read the materials carefully as they explain what steps to take to ensure you have the coverage you want in the new year

6. What happens if my benefits are scheduled to begin while I am on LOA?

If your benefits are scheduled to begin while you are on leave, only your medical, dental, vision, and identity theft benefits would become effective. You must pay for these plans while on leave or they will be canceled for non-payment.

- If you requested to enroll in a disability, life insurance, and/or supplemental health programs, the coverage will begin when you return to work if you contact the Sodexo Benefits Center within 30 days of your return to activate these benefits.

- For healthcare and family care spending accounts, your deductions will start when you return to work
- If you did not enroll in the disability and/or life insurance when you were first eligible, you are considered a late enrollee. You are required to complete an Evidence of Insurability (EOI) form within 30 days of your return to work. It has to be approved by the insurance company before coverage will begin.

NOTE: For disability coverage if you are enrolling as a late enrollee and are pregnant or have a scheduled surgery, the insurance company may postpone your enrollment. You will be notified in writing if this occurs. Once you have recovered and returned to work, you may request to enroll again within 30 days by completing and submitting a new EOI form to the insurance company

- If your unit is closing temporarily and you will be out on a TUC,
 - the disability coverage you elect will begin as scheduled on the effective date.
 - the life insurance plans you elect will require you to complete the EOI form for review by the insurance company

7. What happens if I have a qualified status change such as marriage, birth, or adoption while I am on LOA?

- You should report the change to the Sodexo Benefits Center at SodexoBenefitsCenter.com or call 855-668-5040 within 30 days of the event. The changes you request will become effective on the date the qualified status change occurred. This could result in you owing money back to the effective date of coverage.

8. How do I make payments for benefits while I am on LOA?

- The first communication you will receive after your LOA has been processed in the payroll system, will be a LOA letter which includes important information on how to maintain your benefits while on leave. A Billing Notice, with payment coupon, will also be mailed to the address of record. You will not receive weekly bills. Billing notices are only sent once you fall 4 or more weeks behind. To avoid cancelling for non-payment or falling 6 weeks behind, you should try to send in at 4 weeks of premiums.
- If your benefits were paid in full at the time of your leave, the billing notice and payment coupon might show that \$0.00 is due; however, once you receive your last paycheck, you should keep your payments current by paying in advance. The amount you owe for your benefits, can be found on your paycheck in the Deductions section under *Other*. Keep in mind if you are paid weekly or bi-weekly when calculating how much to send in to cover your benefits. Send a check or money order along with the payment coupon to the address on the coupon. Include your employee ID on the check
- No, you cannot pay by credit or debit card. You must send in a personal check or money order payable to Sodexo. Cash or credit card payments are not accepted. Your Employee ID number (found in the top left corner of your pay statement) must be included on your check or money order. If paying by personal check, write your Employee ID number in the memo section. If paying by money order, write your Employee ID number in the identification/address section. If someone else is submitting the payment on your behalf, be sure you provide this information to them in advance to avoid delays, which can result in cancellation of your benefits
- Do not write your Social Security number on your payment
- Do not include any correspondence with your payment; it will not be processed or

returned

- Send your payment to Sodexo Operations, LLC, Dept. 2868, Carol Stream, IL 60132-2868 or for overnight, UPS, or FedEx send to Sodexo Operations, LLC, Lockbox 32868, c/o Citibank Lockbox Operations 8430 Bryn Mawr Ave., 3rd Floor, Chicago Illinois 60631
- Payments will be applied to all active benefits plans. If your payment is insufficient to cover plans, they may be canceled
- If you have a payment coupon, include it with your payment for accurate processing. Do not photocopy coupons or the bar code may not be readable. If you do not have a payment coupon, make sure to write your employee ID on the check that you send

9. How much money should I send since my first billing coupon shows \$0.00 due?

- Included with your LOA Letter is a Confirmation of Coverage statement and a Billing Notice/Coupon. Use the Confirmation of Coverage statement, which shows your weekly costs, to determine how much you owe. You can also look at your paystub to determine how much to send
- Once you receive your last paycheck, you should send your payment within two weeks. It is recommended that you send a payment to equal 4 weeks of benefits contributions

10. What happens if I don't make payments while on LOA?

- If you do not make payments, and what you owe falls approximately 6 weeks behind, you will receive a cancelation notice. Your coverage will cancel back to the last date your coverage was paid in full

11. I want to cancel my benefits while on LOA. Is there anything I should know?

- If you voluntarily cancel benefits while on leave, please see questions 14-17 to learn more about how it affects your benefits
- If you still want to cancel coverage while on leave, contact the Benefits Center at SodexoBenefitsCenter.com or call 855-668-5040
- Call or go online to cancel within 30 days of your LOA start date: Coverage will be canceled on your LOA start date
- Call after 30 days: You will not be able to cancel before-tax plans. After-tax plans will cancel on the date of the call

12. What happens to my tax withholdings for domestic partner benefits when I return from LOA?

- Contributions for medical, dental and vision benefits, where coverage is provided for domestic partners and domestic partner's children, are made on an after-tax basis. Your contributions and the company contributions that apply to your domestic partner coverage are considered taxable income to you (called imputed income)
- On each pay statement, the imputed income amount is reported in a field titled DOM. Additional federal income taxes, FICA (Social Security and Medicare) taxes and applicable state and local taxes are withheld from your pay based on this imputed income amount. This amount is also included on your W-2 statement as income
- If you continue coverage for a domestic partner and/or a domestic partner's children under the medical, dental or vision plan, while you are on a leave of absence, the taxes you owe for your imputed income will accumulate while you are out. To calculate the amount of taxes for imputed income that will accumulate, look at the amount in the DOM field on your most recent pay statement and multiply it by the number of weeks

- you plan to be on leave, taking into account whether you are paid weekly or bi-weekly
- You must pay the taxes on that imputed income when you return to work, you can't send in payments to cover imputed income while you are on leave. When you return to work, the taxes on the entire amount of imputed income accrued during your leave will be deducted from your pay. The imputed income that has accrued will be indicated in the DOM field on your pay statement. If one pay period is not enough to cover the entire amount of the taxes on the accrued imputed income, the deductions may be taken from more than one pay period

13. What do I need to know if I am re-enrolling in a medical plan?

It depends on the Plan you were enrolled in. If you are re-enrolling in:

- **CareFirst Preferred Provider Organization (PPO) Plan:** When you return, the deductibles and money you paid toward the out of pocket maximums, before your coverage ended, will pick up where they were prior to your leave and will continue to accumulate for the rest of the plan year
- **CareFirst Health Reimbursement Account (HRA) Plan:** Your HRA balance and the money you paid toward the deductible and out-of-pocket maximums, before your coverage ended, will pick up where they were prior to your leave and will continue to accumulate for the rest of the plan year
- **Kaiser HMO:** Check with your regional Kaiser HMO Plan. Generally, you will be treated as a new member of the HMO. The money you paid toward the deductible and out-of-pocket maximum, before your coverage ended, will not be reinstated once you re-enroll
- **Hawaii HMSA:** You will be treated as a new member. The money you paid toward the deductible and out-of-pocket maximum, before your coverage ended, will not be reinstated once you re-enroll. If you do not re-enroll in medical coverage, you will need to complete the HC-5 waiver of coverage form available at SodexoBenefitsCenter.com or 855-668- 5040. It must be received by the date your medical plan would otherwise begin
- **Triple-S:** You will be treated as a new member. The money you paid toward the deductible and out- of-pocket maximum, before your coverage ended, will not be reinstated once you re-enroll

14. What happens to my dental and vision plans if I decide to re-enroll when I return from leave?

- **Dental:** Your coverage will be limited to the benefits available for the plan year. For example, if you used \$800 of plan benefits, you will have \$1,450 left of the \$2,250 annual maximum to use for the rest of the year
- **Vision:** Your coverage will be limited to the benefits available for the plan year. For example, if you already purchased a pair of frames, you will not be covered for another pair of frames in the current plan year

15. What happens to my disability and/or life plan if I decide to re-enroll when I return from leave?

To re-enroll in disability and/or life insurance coverage, you will be required to complete the EOI form for review by the insurance company. If approved, your coverage in the disability and/or life insurance plans will become effective on the date of approval. If your coverage is denied by the insurance company, you are not eligible to enroll

16. What happens to my supplemental health programs if I decide to re-enroll when I return from leave?

10/20

If there is a difference between the information in this document, the Summary Plan Description, the plan document or the carrier's service contract, the information in the plan document or contract governs. The Plan Administrator reserves the right to resolve any ambiguity in this document.

- If you contact the Sodexo Benefits Center within 30 days of returning to work, your coverage will become effective on your return to work date. This will require you to pay for charges owed back to that date

17. What happens to identity theft coverage?

You can enroll in or cancel identity theft coverage at any time. If you are on leave and continue with coverage, you will need to make payments while you are on leave.

18. What happens to my Health Care and/or Family Care Spending Accounts when I return from LOA?

When you return to work after a LOA, the remaining amount owed from your annual election will be deducted from your pay in equal amounts.

For example, if your annual election is \$2,600 and \$1,000 was deducted before your leave, you will have \$1,600 remaining that you owe. This amount will be deducted from your pay, in equal amounts, over the remaining weeks left in the year after you return to work. If there are 10 weeks remaining in the year you will have \$160 deducted from each week's pay.

If you have money in your HCSA when you go on LOA, you will be able to request reimbursement for eligible expenses up to your elected goal amount for the Plan Year. If you chose the YSA debit card option, your card would be deactivated during your leave. You can request reimbursement using the Reimburse Me mobile app, by mail or fax or by uploading receipts online. Once you return to work your YSA debit card will be reactivated. If you have money on your FCSA, when you go on LOA, you can only request reimbursement up to the amount you contributed year to date.

If you canceled your spending account participation while on LOA (unless your LOA is a military or qualified leave under Family and Medical Leave Act), you will not be able to re-enroll until Annual Enrollment for coverage for the following plan year.

19. Will I be able to re-enroll if I cancel my benefits, either voluntarily or if I miss payments and my coverage is canceled for non-payment?

- Yes, if your coverage is canceled for any reason, you will be able to re-enroll in benefits coverage upon your return to work provided you satisfy the plan eligibility requirements. Regular plan restrictions apply. Go online at SodexoBenefitsCenter.com or call 855 668 5040 within 30 days of your return to work. Your coverage will become effective back to your return to work date except where there are plan restrictions. This will require you to pay for charges owed back to that date
- You may be subject to pre-existing condition limitations in accordance with some plan rules
- You can enroll in or cancel Identity Theft Protection coverage at any time.

20. If I am on an approved LOA, will I be able to remain in the Sodexo Disability Plan?

- Yes, as long as you remain eligible to participate in the Plan and continue to make the required contributions while on leave. Contributions are waived when receiving disability benefits under the Long-Term Disability Plan

21. Do I have to file a claim to receive my disability benefits when I go out on leave?

- Yes, disability benefits are not paid automatically. You must file a claim with Cigna within 31 days of the date you became disabled

- To file a disability claim, call Cigna Claims Center at 800-362-4462, Option 2, during business hours of 8 am – 8 pm ET Monday-Friday; or submit a claim online through myCigna.com. This website is available 24 hours a day, seven days a week
- You may be eligible for a state paid family leave benefit depending on which state you work in. Search for “paid family leave” on Sodexo LINK to see if you qualify

22. I am not enrolled in Sodexo’s Hourly Short-Term Disability Plan because I live in a state with mandated disability benefits (CA, HI, NJ, NY, RI, PR). How can I file a disability claim with the state?

- To file a disability claim, contact the state office of the state you live in listed below:
 - **California**
Employment Development Department
edd.ca.gov/disability
800-480-3287 English
866-658-8846 Spanish
 - **New Jersey**
Department of Labor, Div. of Temporary Disability Insurance
myleavebenefits.nj.gov/worker/tdi/
609-292-7060
 - **Puerto Rico**
Department of Labor Bureau of Employment Security
2.pr.gov/Pages/default.aspx
 - **Rhode Island**
Department of Labor & Training Temporary Disability Insurance
dlt.ri.gov/tdi/
401-462-8420
- For Hawaii and New York, contact Cigna. Cigna Claims Center at 800-362-4462, Option 8, during business hours of 8 am – 8 pm ET Monday-Friday