

APTIM 1200 Brickyard Lane Suite 202 Baton Rouge, LA 70802



Your Benefits Resources™ digital.alight.com/aptim



Call Information 833-476-2342

You are receiving this notice because you are either no longer employed at APTIM or you have moved into an APTIM employment role that is no longer eligible for benefits. Your active benefits with APTIM have been terminated due to this. You will be receiving further information in the upcoming weeks relating to your benefit terminations and any action you may wish to take regarding benefit coverage.

This notice provides you a summary and checklist of what to expect and action steps you may want to take for each benefit.

#### **Benefit Termination Timing**

If you have terminated employment, your last day of active coverage will be your termination date. Your benefits will show as terminated as of the next day. (*Example - If your termination is effective 7/14, this is your last day of active coverage*)

If you have moved into a benefits ineligible role, your last day of active coverage will be the day prior to the effective date of this change. *(Example, your new role begins 6/15, then active benefits terminate with your last day of coverage being 6/14).* 

# Medical, Dental, and/or Vision Coverage

#### □ You will receive COBRA Coverage and Information

If you were enrolled in Medical, Dental, or Vision coverage, your last day of active coverage will be your employment termination date. The effective date of your COBRA coverage will be the day after your coverage termination date. You will be receiving COBRA documents in the next 7-10 business days that provide information for electing continuation coverage under COBRA. You will have 60 days to make your COBRA elections from the time we receive your updated status from APTIM. The cost for your COBRA plan(s) is calculated monthly, as the employee cost + the employer cost + 2% processing fee. COBRA coverage applies to your Medical, Dental, and Vision benefits. To enroll, you can call the APTIM Benefits Marketplace for assistance at **833-476-2342** or log in to our website at **digital.alight.com/aptim** to view options and make your elections. If you have any issues or concerns, you can call or open a help ticket through the portal for assistance with this.

#### If you choose to enroll, please read billing statements carefully and follow payment instructions listed on the billing statement. You can log in to our website to view your cost and make a payment. Digital.alight.com/Aptim

**Note:** As per TX Senate Bill 51 – your Medical insurance may terminate at the end of the month that the carrier is notified of the plan termination. Please check with your specific Medical carrier to verify these details.

# Life and Disability Coverage

# You will receive Portability and Conversion options for your Life and Disability Coverage.

You will be receiving paperwork from Prudential with portability and conversion options related to your life and disability coverage, within the next 7-10 business days. Once you receive your paperwork, please review it carefully. If you would like to continue your life or disability coverage through the Portability and Conversion process, you will need to call Prudential as soon as possible at **1-800-842-1718** to obtain the necessary application. A representative can assist you with obtaining the needed document and provide you with costs for this.

<u>Keep in mind, you have limited time to exercise this Portability option.</u> If you do not do <u>this, you will lose this coverage.</u> You will need to contact Prudential as soon as possible if you wish to continue your plan. Your rates will increase by porting your coverage to an individual option. Your completed application will need to be received by Prudential within 62 days of your coverage end date or 31 days from the date of your Port and Convert notice, whichever is later. <u>Note: In No Event Will An Application Be</u> <u>Accepted Beyond 105 Days from your Coverage Termination Date.</u>

If you have any further questions regarding your Life or Disability coverage you can contact Prudential at **1-800-842-1718** or visit their website at **prudential.com/mybenefits**.

# **Health Spending Accounts**

## □ Flexible Spending Accounts

If you were enrolled in a HealthCare Flexible Spending Account (HCFSA), a Limited Purpose Flexible Spending Account (LPFSA), or a Dependent Care Flexible Spending Account (DCFSA) you will have until the plan year run out date (3/31 of the following year) to file claims for expenses incurred during **your period of active coverage.** 

# Example – If your last day of coverage is 5/10/23, you will have until 3/31/2024 to file a claim for expenses incurred through 5/10/23.

Please log in to the benefits marketplace at **http://digital.alight.com** and access your Smart Choice accounts to file a manual claim. You will not be able to use your debit card once coverage has been ended. You can also call us at **833-476-2342** if you need assistance or have any questions.

### □ Health Savings Accounts

If you were enrolled in a Health Savings Account (HSA) With Bank of America, your HSA will continue under an Individual HSA for Life. The account will move out from being listed under APTIM and will become an Individual HSA. When this occurs, you will be responsible for the monthly maintenance fee. Please be on the lookout for a welcome packet from Bank of America, along with a new debit card for this account. If you have any funds remaining in your account, you will be able to use these funds for any qualified medical expenses. Please refer to IRS Publication 969 regarding Eligibility rules for Health Savings Accounts or IRS Publication 502 regarding qualified healthcare expenses. If you need any assistance with your account, you can contact **Bank of America** at **866-791-0250** or access their website at **https://myhealth.bankofamerica.com.** 

### Information for all other plan types

For the timing of your benefit plan terminations, please refer to the Benefit Termination Timing section listed above. No further action will be needed for the remainder of your plans, unless any claims need to be filed for a date that the coverage was active. Below is a list of these plans, along with carrier contact information for reference.

Critical Illness Prudential 1-800-842-1718 or visit prudential.com/mybenefits

Hospital Indemnity Prudential 1-800-842-1718 or visit prudential.com/mybenefits

Group Accident Insurance Prudential 1-800-842-1718 or visit **prudential.com/mybenefits** 

Identify Theft
Allstate
1-800-789-2720
or visit https://www.myaip.com/exchangepap

Commuter Benefits Alight Smart Choice **1-833-476-2342** and follow the prompts or visit **digital.alight.com** and select the tile for **Smart Choice Accounts** 

Employee Assistance Program (EAP)ComPsych1-866-207-5157or visit guidanceresources.comand use Web ID: APTIM

If you review this notice and have any further questions, please contact the APTIM Benefits Marketplace at **833-476-2342** or log in to our portal at **digital.alight.com/aptim**. Benefits representatives are available to assist you Monday through Friday, between 8am and 5pm CST.