

## **Notice to Terminating Employees Regarding Benefits and Benefits Vendor Information for Coverage Effective 1/1/26 or later**

Please notify the Businessolver Benefits Center at 888.850.1712 if your mailing address will change after your termination of employment. Your address will be used for your final 1095-C.

If you have a Savings or Spending Account (HSA, FSA, or HRA) with Businessolver's MyChoice Accounts at the point of termination, you can still access it at [myunitibenefits.com](https://myunitibenefits.com). Your CSO credentials will not work post termination – you will need to establish a username and password upon your initial login to [myunitibenefits.com](https://myunitibenefits.com).

### **Paycheck Deductions When You Terminate Employment**

Benefit deductions continue from paychecks containing regular (base) pay, even after your termination date.

### **Medical, Dental and Vision Coverage**

If you and any of your dependents are covered under a Uniti-sponsored group medical, dental or vision plan, your coverage will cease on the last day of the month in which your termination of employment occurs. However, by law you are entitled to continue group coverage (for you and your covered dependents) for up to 18 months beyond the date your coverage would otherwise cease. Coverage may be continued longer than 18 months in certain circumstances. If you choose to continue coverage, you will generally pay the full cost of your coverage plus a 2 percent administrative fee to Businessolver. Qualified beneficiaries for COBRA coverage only include individuals who were covered by a group health plan on the day before a qualifying event and who were either an employee, the employee's spouse, or the employee's dependent child.

After your employment ends, if you were covered by Uniti's plan on your last day of employment, you should receive notice of your eligibility to elect COBRA within 3 weeks of your termination date. If you have questions, you may contact the Businessolver Benefits Center at **888.850.1712**.

After your employment ends, if you were covered by Uniti's plan on your last day of employment and you meet the age and years of service requirements to be considered a retiree, you will have the ability to select retiree benefits through the Businessolver platform accessed at [myunitibenefits.com](https://myunitibenefits.com). You can mix coverage between COBRA and Retiree (e.g. COBRA medical and Retiree dental) but you cannot have duplicative coverage, and consistent enrollment must be maintained. You can enroll in Retiree benefits online and COBRA benefits via paper.

### **Employee Assistance Plan**

You and your family continue to have access to Uniti's Employee Assistance plan with Magellan through COBRA. Magellan can be reached at **800.327.5569**.

### **Health Savings Account (HSA)**

If you participate in a Health Savings Account, your account is yours to keep even after you terminate employment. Your account can be used to pay for qualified medical expenses tax-free, even if you no longer have high deductible health plan coverage. The funds in your account roll over automatically each year and remain indefinitely until used. There is no time limit on using the funds. If you elect a high deductible COBRA medical plan, you can continue to contribute to your account on a post-tax basis and file the information using form 8889 with your tax return. If you do not enroll, you will not be able to make new contributions to your account; however, you'll be able to use the funds you've already contributed. Contact Businessolver at **888.850.1712** for more information.

### **Healthcare Flexible Spending Accounts (FSA)**

If you participate in the Healthcare Flexible Spending Account, your coverage ends on the last day of the month in which your termination occurs. You may receive reimbursement for eligible expenses incurred from January 1 of the plan year (or your FSA effective date, if later) through your employment termination date. However, you have the right to continue making contributions (on a post-tax basis) to your account for up to 18 months after your termination. If you choose not to continue your FSA through COBRA enrollment, you may still file a claim for reimbursement for any outstanding eligible medical expenses incurred on or prior to the date your FSA coverage

ended. Claims for reimbursement must be filed by March 31 of the year following the Plan Year in which the expense was incurred.

### **Health Reimbursement Accounts (HRA)**

If you have a Health Reimbursement Account, you may receive reimbursement for eligible expenses incurred from January 1, 2026, through your employment termination date. Claims for reimbursement for any outstanding eligible expenses incurred on or prior to the date your HRA coverage ended must be filed by March 31, 2027.

### **Documentation of Coverage**

When applying for a new health insurance plan you may be asked to provide documentation showing your Uniti health insurance coverage. Your COBRA packet will show your coverage end date and coverage carrier. Your single sign-on access to the Businessolver site will end with your employment termination. You can also email [unitibenefits@uniti.com](mailto:unitibenefits@uniti.com) to request documentation or call your medical carrier.

### **Retirees**

An active employee covered under a medical plan that retires on or after age 55 with at least 20 years of service, age 60 with at least 15 years of service, or at age 65 with at least 5 years of service, is eligible to continue coverage. An eligible dependent covered under the Plan at the time of your retirement may also continue coverage under the same eligibility terms as active employees. You may have up to three options for health benefits from Uniti following retirement: (1) COBRA continuation coverage, (2) retiree coverage, or (3) post 65 supplemental medical plans directly with a carrier of your choice. COBRA and Retiree information is emailed/mailed after your termination date and the information comes in two separate messages/mailings as appropriate.

### **Retirement Plans**

#### *Uniti 401(k) Plan*

If you are a participant in the Uniti 401(k) Plan, detailed information regarding your account balance and distribution options will be mailed to your home address, usually within 30 days after your termination date.

#### *Windstream Pension Plan*

If you are a vested participant in the Windstream Pension Plan, the following processes apply:

- Not Retirement Eligible at Termination. If you are not retirement eligible at termination, a Notice of Deferred Vested Benefit Package will be mailed to you within 180 days of your termination date.
- Retirement Eligible at Termination. If you are retirement eligible at termination and wish to start your pension, you should generate a pension application package (before your last day of employment) through the Merrill Benefits On-Line System by calling Merrill at **800.228.4015** or going to [www.benefits.ml.com](http://www.benefits.ml.com).

### **Portability of Group Life and Accidental Death Insurance**

Upon termination of employment, you may apply to continue your group basic life, supplemental life, dependent life, and accidental death and dismemberment insurance through the portability provision (up to the maximum amount eligible). New York Life will mail information to you regarding your options, premiums, and deadlines. You may also contact New York Life at **888.842.4462**.

### **Conversion of Basic or Supplemental Group Life Insurance**

Upon loss of any of your active group basic life, supplemental life, or dependent life insurance coverage, you may convert your coverage to an individual policy. New York Life will mail information to you regarding your options, premiums, and deadlines. You may also contact New York Life at **888.842.4462**.

### **Conversion of Long-Term Disability Coverage**

You have the option to convert your long-term disability coverage to an individual policy. New York Life will mail information to you regarding your options, premiums, and deadlines. You may also contact New York Life at **888.842.4462**.

### **Portability of Supplemental Critical Illness, Hospitalization and Accident Plans**

Upon termination of employment, your coverage under supplemental plans ends at the end of the month in which your employment terminates. However, you may apply to port your policy into an individual one by contacting Aetna at **800.607.3366** within 30 days of your termination date.

#### **Dependent Care Plan**

If you participate in the Dependent Care Plan, your coverage under the Plan ends on the last day of the month in which your employment terminates. You may still file a claim for reimbursement for any outstanding eligible dependent care expenses incurred on or prior to the date your Dependent Care FSA coverage ended. Claims for reimbursement must be filed by March 31 of the year following the Plan Year in which the expense was incurred.

#### **Parking and Mass Transit Plans**

If you participate in the Parking or Mass Transit Reimbursement Plans, your coverage under the Plan ends when your employment terminates. You have until March 31 of the following year to file a claim for reimbursement for any outstanding expenses incurred prior to your date of termination.

#### **Next Gen College Investing Plan**

If you are enrolled in the Next Gen College Investing Plan, your payroll direct deposit will end with your last paycheck. You retain control over the use of the account, can change beneficiaries at any time, and may continue to invest in the plan. For more information about Next Gen, please contact a Merrill Lynch Financial Advisor at **877.463.9843**.

#### **Legal Insurance**

Upon termination of employment, your coverage under the MetLife Legal plans ends at the end of the month in which your employment terminates. However, you may elect to continue your coverage through the portability provision. You will have 30 days from your termination date to port and pay the applicable premiums to MetLife. The employee is responsible for requesting information on portability. You must contact MetLife at **800.GET.MET8** if you plan to continue coverage under this option.

#### **Pet Insurance**

Upon termination of employment, your Pet group coverage will end. MetLife will contact you to set up direct payment if you want to continue this coverage.

#### **ID Theft Insurance**

Upon termination of employment, your ID Theft insurance group coverage will end. MetLife will reach out to you via the email you entered when setting up your account advising you that your coverage has been cancelled due to termination and to contact MetLife and provide billing information if you desire to continue your coverage.

#### **Auto & Home Plan**

Upon termination of employment, your Auto & Home Plan will continue until the end of your policy period, provided payment is made to the carrier. However, your payroll deduction discount will end upon termination of employment. Upon policy renewal, you will be offered individual policy rates from your carrier. For questions on continuing your Auto & Home Plan, contact Mercer at **855.978.2934**.

**The Businessolver Benefits Center provided by Businessolver can assist you with questions you have regarding your Uniti benefits and can be reached at 888.850.1712. If you have a question for Human Resources, you may contact 855.411.MYHR.**

*Disclaimer: This notice was developed for eligible employees. It is not intended to replace any Summary Plan Description, Prospectus, or Plan Document. If there is any conflict or ambiguity between this overview and the Summary Plan Description, Prospectus, or Plan Document, the Summary Plan Description, Prospectus, or Plan Document will control. Bargaining employees should always reference their CBA for details that may differ.*