Leaving Dell Technologies: A guide to U.S. benefits

Executive version

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Leaving Dell Guide Insert

On May 4, 2020, the U.S. Departments of Labor and the Treasury (the agencies) issued guidance that temporarily extended the deadlines in place for certain benefit changes and processes associated with election, notification, payment and claims/appeals. To protect individuals from losing benefits, the agencies extended deadlines that could be missed during the "Outbreak Period" associated with COVID-19, which began March 1, 2020, and was set to expire 60 days after the end of the National Emergency. This insert to the Leaving Dell Guide summarizes these guidelines, and how it may impact you after your last day with Dell Technologies.

The National Emergency ended on May 11, 2023. Your extended deadline will be the earlier of one year from your original deadline or your original timing after the end of the "Outbreak Period" described above. The Outbreak Period ended July 10, 2023.

Extended COBRA enrollment deadline

If you or your dependent(s) are experiencing one of the following situations, the deadlines have been recalculated as defined above.

If your enrollment deadline falls within the defined "Outbreak Period" above, you may have up to the earlier of one year from your original deadline or 60 days past the end of the "Outbreak Period" to enroll in COBRA. This 60-day period ends as of September 8, 2023. To enroll in COBRA, log on to My Well at Dell and select the Your Action Needed link to enroll, or call the Dell Benefits Center at 1-888-335-5663 for additional assistance.

Paying for COBRA coverage

If enrolled in COBRA, you generally have 45 days to submit payment for your initial bill and 30 days to submit payment for subsequent bills. However, for payment deadlines that fall within the defined "Outbreak Period", you may have up to the earlier of one year from your original deadline or additional 30/45 days past the end of the "Outbreak Period", described above, to submit a payment. If the full amount is not submitted by the extended deadline, coverage will end as of the last day for which you have made payment.

Other coverage options

There may be other, more affordable coverage options for you and your family through the Health Insurance Marketplace, Medicaid, or other group health plan coverage options (such as a spouse's plan) through what is called a "special enrollment period", even if the plan generally does not accept late enrollees. In the Marketplace, you could be eligible for a new kind of tax credit that lowers your monthly premiums, and you can see what your premium, deductibles, and out-of-pocket costs will be before you make a decision to enroll. Being eligible for COBRA does not limit your eligibility for coverage for a tax credit through the Marketplace. You should compare your other coverage options with your COBRA continuation coverage and choose the coverage that is best for you. More information on health insurance options through the Marketplace can be found at www.HealthCare.gov.

Need help?

For more information about deadline extensions, contact the Dell Benefits Center 1-888-335-5663, 7 a.m. to 7 p.m., CT, Monday through Friday or visit MyWellatDell.com.

Important benefits information

Reservation of right to amend or terminate benefit plans

Dell Technologies (Dell) reserves the right to amend or terminate any of the plans and programs described in this guide at any time.

Plan documents govern

This guide contains information about certain ERISA and non-ERISA benefit plans and programs offered by Dell. For more information about these plans and programs, please refer to the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Description (SPD). The SPD is available at My Well at Dell, or you can request a printed copy by calling the Dell Benefits Center at 1-888-335-5663.

In the event of any inconsistency between this guide, the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Description (SPD), and the terms of the plans or programs, the terms of the plans or programs will control.

Overview

When you leave Dell, you'll need to make some important decisions about your executive team member benefit plans. For example, you have options with your Dell 401(k) account balance and whether to continue your Dell health coverage. You may have to take steps to continue certain programs, while other benefits will no longer be available to you. Additionally, how you access your benefits may change after your employment ends. This guide, which applies to Dell executive benefits, outlines what you need to know and do when you leave the company.

Which sections apply to me?

This guide provides general information about how pay and benefits are affected by leaving Dell, but not everything will apply to your specific situation.

It is important that your home address in the Dell HR system of record is up to date, as any materials or communications Dell sends to you will be delivered to the home address you have established in that system. If after reading this document you still have questions, please use the Contact Information at the end of this document to determine where to direct your inquiry.

Using this guide

This guide includes information about each of your Dell benefits and certain pay programs. You'll also find a list of resources with contact details so you can access additional information if needed. Be sure to review this information carefully to help you make the choices that work best for you. You can find this guide online on My Well at Dell under "Plan information". You can log on via Single Sign On (SSO) when you're on the Dell network. You will need your benefits user ID and password to access the site outside of the Dell network.

*Note: This information reflects Dell's current benefit plan designs. Dell reserves the right to terminate or modify these plans at any time, even if the benefits are negotiated.

Other special considerations*

Other special considerations may apply if you are leaving Dell for any of the following reasons:

- Workforce reduction: If you're an eligible team member leaving in accordance with an
 eligible Dell cost reduction program, your termination date will be identified in your
 severance package. Within your separation agreement you can find information about
 severance pay and benefits; contact Americas.WFR.Operations@Dell.com if you have
 questions regarding benefits.
- Termination while approved for disability benefits or while on other approved leave of absence: If your employment status is terminated while you are receiving benefits under one of Dell's disability plans or while on other approved leave of absence, you will be eligible to continue medical benefits coverage through COBRA if you are enrolled in an eligible plan at the time your employment status is terminated.

To learn more

To find out more about how your benefits are affected when you leave Dell, see the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Description (SPD) available at My Well at Dell, or you can request a hard copy by calling the Dell Benefits Center at 1-888-335-5663, 7 a.m. to 7 p.m. CT, Monday through Friday.

You may continue to contact your Benefit Pro for questions and issues related to Dell benefits after your separation date. Your Benefit Pro is a highly trained expert who leads a team of people that will help you and your family navigate complex benefits and health care issues. To contact the Benefit Pro team, call 1-877-964-5313 or email DellBenefitPro@Alight.com. Benefit Pros are available 7 a.m. to 6 p.m. CT, Monday through Friday.

Your pay

The types of payments and other compensation you may receive from Dell will depend on your reason for leaving. Not everyone will be eligible for payments above and beyond their regular pay.

Your last paycheck

You will be paid your normal pay through your last day of employment. All payments will be processed as part of the normal, scheduled pay processes, unless otherwise required by law. If you are due to be paid a shift differential, this will also be paid to you through your last day of employment.

Benefit premiums are not prorated for the last pay period you were actively at work. Your final paycheck will include benefit deductions for the entire two-week pay period that includes your last day of employment. Your health and welfare coverage ends as of your last day of employment at 11:59 p.m.

Paystubs and direct deposit

You may view or print paystubs and W2s via the online check stub tool at My ADP. You will have access to the external ADP site indefinitely from your termination date.

- You will need to set up a user ID and password prior to your last day of employment;registration code is DELLCORP-IPAY.
- You must login at least once every 12 months to keep the account active.
- If you need help, contact Americas_Payroll@Dell.com.

Credited sales incentives:

Incentives paid will include any commissions earned prior to your last day of employment (as defined by the terms of that particular plan or program). Any sales incentives due under your sales incentive compensation plan prior to your last day of employment will be paid on the normal commission pay dates. Because of Dell's normal commission crediting and auditing processes, it is not possible to make these payments outside of the normal process. Final payment amounts will include 401(k) deductions, as long as the payout occurs within 30 days after your last day of employment, and all applicable taxes will be withheld.

You must take action!

Regardless of your situation, it's important to make sure Dell has your current address in order to mail your W-2 form for wages. Make sure the following steps are taken **before your last day of employment** with Dell:

- Return all Dell Technologies confidential or proprietary information Business documents you created while at Dell Technologies belong to Dell Technologies and may be confidential or proprietary; downloading or copying them when leaving Dell Technologies is a violation of the Code of Conduct, your agreements with Dell Technologies and is possibly illegal. If you have any Dell Technologies information in your possession, please work with your Leader to ensure they are returned. Learn more about applicable policies and what you can and can't take with you in our Information Protection Quick Reference Guide.
- Update your mailing address with Dell so that you can continue to receive communications, including any COBRA enrollment details, password resets, and/or the 1099-R form if you take a distribution from your 401(k) account. Remember, any medical coverage for which you're eligible is based on your home address, if different from your mailing address.
 - Active team members can update home and/or mailing address by going to My HR Profile > Personal Information > Contact Information > Edit: Select the Pencil icon on the right-side of the page to make updates and click the checkbox to save, then confirm your My HR inbox and click and review the W-4 Pending Task, then add a comment stating that you have reviewed it, then clicksubmit to complete.
 - If you have any questions or need help, please go to My HR where you can search for information, Chat with an HR Representative or submit a Case. If you experience issues with updating your information, please open a My HR case.
 - After you are no longer employed by Dell, please use the <u>Alumni solution form</u>, complete all the required information that will help to verify your identity and your request type. Once your request is submitted it will be assigned to an HR representative who will review and follow up with you as soon as possible.
- Add your personal email address and phone number to your Contact Information
 within your accounts at My Well at Dell and Net Benefits. Adding a personal email
 address will allow you to receive password resets at your personal email address, if
 necessary.
- Post-Employment queries: For any post-employment HR related questions or requests, please use the <u>Alumni solution form</u>, complete all the required information that will help to verify your identity and your request type. Once your request is submitted it will be assigned to an HR representative who will review and follow up with you as soon as possible.

- Submit all outstanding corporate card expenses by reconciling your current account balance from your American Express statement against your CONCUR charges. Pay any outstanding personal American Express charges. Your account must be brought to a zero balance. Verify that your mailing address, email address and phone contacts are up to date with American Express. If for any reason you are unable to submit your report prior to leaving Dell, please visit Expense Report for Terminated Team Members (sharepoint.com) for instructions for you and your manager. Your manager will need to submit an expense report on your behalf. Other inquiries may be directed to Global_Corporate_Card@Dell.com.
- Cancel any upcoming travel reservations by contacting your local American Express
 Global Business Travel Office. Travel related inquiries may be directed to
 Global_Travel_Department@Dell.com.
- CANCEL/DESTROY all company owned credit cards
 - AMEX CORPORATE CARD used for Business Travel (T&E) will be green in color and state *Corporate Card* in the top right-hand corner of the card
 - Please notify the Program Administrator so the card can be closed/canceled and destroy the physical card. To Do this, please create a ticket using the <u>ServiceNow</u> customer support tool - <u>How to Create and Manage Tickets</u>
 - Select "Create a Ticket"
 - Select "Not Listed Above" (Create Ticket Now)
 - Under Product Name, please select one of the below options to better direct your ticket to the correct team: American Express Corporate Card
 - Reconcile any open items for the Corporate Card in the CONCUR tool for all outstanding matters.
- L-Dell: If you currently carry an AMEX Purchasing Card (P-Card), please notify the Program Administrator at <u>Global P-Card Administrator@Dell.com</u> so the card can be closed/canceled and destroy the physical card. Reconcile any open items for the P-Card in the CONCUR tool for all cycles with outstanding matters.
- L-EMC: If you currently carry a PNC Bank or Citibank Purchasing Card (P-Card),
 please notify the Program Administrator so the card can be closed/canceled and destroy
 the physical card. Reconcile any open items for the P-Card in the Active Pay (PNC) or
 GCMS (Citi) tool for all cycles with outstanding matters; PNC Bank:
 P_Card_PNC@Dell.com
- Return Dell assets when you leave Dell. This includes home loan equipment, computer equipment, Dell-issued software, Dell badge(s) and ID cards(s), corporate card(s), calling card(s), security access card(s), and other items or information belonging to Dell. If you work on site, please return all Dell assets to your manager or to a team member designated by your manager if they are not on site. If you work remotely, please refer to the instructions in the offboarding Resources portal.
- **Corporate issued mobile phones** are considered Dell assets and should be returned to Dell IT when leaving the company.
 - Prior to your last day of employment, you may request financial responsibility of the mobile phone line of service and take personal ownership of the mobile phone number. However, Dell may choose to retain the telephone number for business and/or legal reasons.
 - You may submit request by completing the <u>Wireless Number Transfer Personal</u>
 <u>Ownership</u> work order at least one week before your last day of employment

- to avoid service disruptions.
- If your separation is involuntarily or if you did not have advance notice prior to
 exiting the company, then you may submit a request by emailing your former
 manager and mobilephone@Dell.com, with subject line: Wireless Number
 transfer personal ownership. Your email should include your full name,
 Badge number, personal email address, corporate cell phone number and name
 of personal cell phone carrier.
- The mobility team will respond to your email and if request is approved then the mobility team will provide guidance to you and your personal cell phone carrier on how to port the device.
- If needed, submit changes for direct deposit information via the online check stub tool at My ADP. You will need to enter your payroll user ID and password. If you need help, please contact Americas Payroll@Dell.com.
- If needed, your personal belongings will be boxed up by your leader and sent to you.

Severance

If you are leaving due to a workforce or cost reduction program

For information about the Dell Severance Plan, see the *Dell, Inc. Severance Pay Plan for Executive Employees Summary Plan Description* available at My Well at Dell. You can request a printed copy by calling the Dell Benefits Center at 1-888-335-5663 or by visiting My Well at Dell.

Taxation and withholding

Severance pay is considered supplemental pay; therefore, the federal income tax withholding on these earnings generally must be at the supplemental tax rate of 22 percent. Additional applicable withholdings include Social Security, Medicare and state/local taxes as required. Severance payments will not include 401(k) or any other benefits-related deductions.

Severance pay, long-term incentive (LTI) pay, incentive payouts, lump-sum benefit payments, and payment in lieu of WARN notices are all taxable and will be reported to the IRS as income.

Child support orders

If you have an active child support order in a state that requires additional child support withholding, Dell Payroll will withhold additional child support in compliance with the law of the State where you work.

Payment timeline

Contact Americas.WFR.Operations@Dell.com for verification of receipt and estimation of payment timing. Remember that you must return all pages of your agreement: Attachment A (initialed) and all pages of the signed Separation Agreement and Release (not just the signature page) or it will not be processed. For information about the Separation Agreement and Release, email Americas.WFR.Operations@Dell.com. Payroll will be notified of your severance payment after your Separation Agreement and Release has been received by Dell. For additional information, see the Dell, Inc. Severance Pay Plan for Executive Employees Summary Plan Description.

Reimbursements

Travel and expense reimbursement

Submit all outstanding corporate card expenses by reconciling your current American Express account balance against your Concur charges. Pay any outstanding personal American Express charges. Your account must be brought to a zero balance. Verify that your mailing address, email and phone contacts are up to date with American Express. If for any reason you are unable to submit your report prior to leaving Dell, please visit Expense Report for Terminated Team Members (sharepoint.com) for instructions for you and your manager. Your manager will need to submit an expense report on your behalf. Please notify the program administrator at Global_Corporate_Card@Dell.com so the card can be cancelled and destroy the physical card.

Cancel any upcoming travel reservations by contacting your local American Express Global Business Travel Office. Travel related inquiries may be directed to Global_Travel_Department@Dell.com.

Tuition reimbursement

If you leave Dell as part of a designated workforce reduction program and you are taking an outside class at the time you leave, you may be eligible for reimbursement for this class. To be reimbursed, you will need to turn in all required paperwork upon class completion and meet all requirements as outlined in the Dell educational reimbursement policy. Questions may be direct to <u>EdAssist</u> at 1-855-500-8881.

Long-term incentives (LTI)

At the time of termination, regardless of any subsequent employment with VMWare, Inc., SecureWorks Corp., or their respective subsidiaries, all unvested portions of any long-term incentive awards will be immediately canceled. Any vested portion of any long-term cash

awards will already have been paid out and is yours to keep (subject to the terms and conditions of your original cash award agreements). Any vested portion of any RSUs issued to you pursuant to a long-term incentive award will have already been converted to shares and are yours to keep and trade on the open market (subject to the terms and conditions of your award agreements, <u>Dell's Securities Trading Policy</u>, and applicable law).

What happens to the post-employment restrictions contained in the long-term incentive award agreements? The terms and conditions of your long-term incentive award agreements remain in full force and effect following the termination of your employment. Your agreements may require you to return shares of stock, share value, option proceeds, or cash if you engage in certain conduct detrimental to Dell after the termination of your employment. For additional information about these restrictions, please refer to your long-term incentive award agreements.

Access your account online through <u>Net Benefits</u>, or contact Fidelity at the phone number listed in the "Contact Information" section of this guide.

If you're leaving the company as part of a workforce reduction

As noted above, typically all unvested LTI awards are canceled upon termination per the terms and conditions of the LTI award agreements, except as otherwise provided therein. However, in the case of termination due to workforce reductions (WFR), although your unvested awards will still be canceled in accordance with their terms, subject to Dell discretion you may be eligible to receive a one-time payment equal to the prorated value of certain unvested LTI awards as part of your severance package if you sign (and do not revoke) a separation agreement and Release. For details, see the *Dell, Inc. Severance Pay Plan for Executive Employees Summary Plan Description* available at My Well at Dell. You can request a printed copy by calling the Dell Benefits Center at 1-888-335-5663 or by visiting My Well at Dell.

Inspire Points & Service Awards

Team members should redeem all awards before their last day and may be reminded of this during the exit process. However, an award is considered the property of the team member once received and is redeemable even after termination by contacting Workhuman customer service toll-free at 1-844-732-5501.

Your health and insurance benefits

In this section, many of your questions will be answered regarding health and insurance coverage after you leave Dell. Many of these sections have been formatted to walk you through each step of the process and answer your questions along the way. If you can't find the answer to your question, contact the Dell Benefits Center at 1-888-335-5663.

Medical (includes prescription drug and mental health & substance use disorder benefits), dental and vision coverage

If you were enrolled in a medical, dental and/or vision plan immediately prior to leaving Dell, your coverage under these plans will end at 11:59 p.m. on your last day of employment with Dell.

You can access all of your health and insurance benefits information on My Well at Dell or by calling the Dell Benefits Center. You will need your benefits user ID and password.

As described in the COBRA section below, you generally can elect to continue your medical (which includes prescription drug and mental health benefits), dental and/or vision coverage for up to 18 months after your last day of employment. You can elect to continue your Health Care Flexible Spending Account until Dec. 31 of the year you leave Dell.

If you elect to continue your medical coverage under COBRA, your prescription drug coverage, the associated mail-order drug program and mental health benefits will automatically continue, provided you make your monthly COBRA payments on time.

If you will be added to a medical plan outside of Dell, you may be required to provide proof of your Dell medical coverage dates. This is not available prior to separation but will be mailed to your home address after separation as part of the COBRA materials described below.

What is COBRA coverage and how do I get it?

The Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) allows you and your eligible dependents to continue portions of your health coverage after you leave Dell. COBRA applies to medical (which includes prescription drug and mental health benefits), dental, vision and Health Care Flexible Spending Account. Generally, COBRA coverage lasts for up to 18 months. You are required to pay the full premiums for coverage, plus a two percent administrative fee. For your Health Care Flexible Spending Account, your COBRA coverage is only available until Dec. 31 of the year you leave Dell; you are required to pay the two percent administrative fee for continuing your Health Care Flexible Spending Account until year end. (See "How will I pay for this coverage?" on page 13.) The COBRA enrollment notice you receive will contain information regarding the cost for your COBRA coverage. In some cases, COBRA coverage can be extended for up to 36 months, but special COBRA coverage extension rules may apply.

For more information about COBRA, please refer to the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Description (SPD) posted in your account at My Well at Dell, or call the Dell Benefits Center.

You can also access your coverage and the cost by following the steps below:

- Visit MyWellatDell (Benefits Portal)
- Select Work/Life on the dashboard
- Select Continuing Coverage through COBRA under the Job Related Changes drop down
- Review information and select **Preview your Coverage** for detailed information

For additional information on benefits, please call the Dell Benefits Center at 1-888-335-5663, Monday-Friday, 7am – 7pm CT.

You must take action!

To enroll in COBRA, you must go online to MyWellatDell.com or call the Dell Benefits Center and speak with a representative. You must complete COBRA enrollment process on or before the 60th calendar day after your last day of employment or within the 60th calendar day from the date the COBRA notice is mailed. If you do not complete the enrollment within the required period, you will not be eligible to continue your benefits coverage through **COBRA.** Once enrolled, you must continue to make your monthly payments on time for as long as you choose to stay covered under COBRA and remain eligible.

Once you leave Dell:

COBRA coverage will be offered for medical (which includes prescription drug and mental health benefits), dental, vision and Health Care Flexible Spending Account, if you were eligible and enrolled in these plans on your last day of employment at Dell.

If you are eligible, a COBRA enrollment notice will be mailed to your home address on file in Dell's HR system. This notice will show your COBRA eligible coverage level on your last day of employment, your options, and your prices. This information will be processed and generated to be mailed within 7-10 days of your termination. A copy of this notice will also be posted in your Secure Participant Mailbox on My Well at Dell for quicker access. By electing and paying for COBRA coverage, you will continue coverage in the health care plan in which you were enrolled immediately prior to leaving Dell.

COBRA coverage is retroactive. When you elect COBRA, your COBRA coverage is effective the day after your active coverage ends. This means there will be no break in coverage, even if you wait until day 59 to make your COBRA election. Of course, because the coverage is retroactive, the payment will also be retroactive.

You will be responsible for making the entire required initial COBRA payment within 45 days after electing the COBRA coverage, and for continuing to make the required monthly payments on time. If you do not make your initial required COBRA payment within 45 days after electing coverage, or if you do not continue to make your required monthly payments on time, your COBRA coverage will end and cannot be reinstated.

Coverage election process

You must complete your election for COBRA coverage within 60 days after your last day of employment or within 60 days from the date the COBRA notification is mailed.

If you are transferring to another location which requires you to choose another health plan provider (for example, moving from Aetna to Blue Cross Blue Shield of IL), you will need to contact your current carrier to obtain a current copy of your year-to-date Explanation of Benefits

(EOB) statement, and then provide this to your future carrier to get credit for out-of-pocket expenses you've already incurred during the year. If you need help, your Benefit Pro can assist.

Once you have made your enrollment election, you must make your first required payment within 45 days after that election. (See "How will I pay for this coverage?") Coverage is retroactive to the date your active coverage ended, and your first required payment includes coverage through the end of the month in which you make your COBRA election. If timely payment is not received, your COBRA coverage will not take effect and any health plan claims incurred after your active coverage ends will be denied.

After the initial payment, subsequent payments are for one month of coverage only and are due on the first of each month. A grace period of 30 days applies. For example, the June payment is due June 1, but will be accepted if it is postmarked by June 30. Payments received beyond the grace period cannot be accepted and your coverage will end on the last day of the prior month.

You will pay copays, deductibles, and coinsurance amounts, as well as the premiums associated with your particular health plan.

How will I pay for this coverage?

After you have elected COBRA coverage, a bill will be mailed to your home address within 10 business days. You are responsible for making your first required payment within 45 days after making the election, and for making required payments each month in order to continue coverage.

If you leave the company under Dell's Severance Plan and enroll in COBRA, and you sign and do not revoke a Separation Agreement and Release, Dell may pay the full cost of your first six months of COBRA coverage. If you're eligible, your COBRA enrollment notice for your first six months of COBRA coverage will reflect a \$0 amount due. At the end of this six-month period, you will begin receiving billing notices for the full COBRA cost, which is equal to 100% of the cost of coverage plus a two percent administration fee.

It is your responsibility to make payments each month on time. Additionally, you can make arrangements to pay your premiums via direct debit payment from your checking account by visiting My Well at Dell. Failure to make a full monthly payment on time will result in termination of your coverage and you will not be able to reinstate coverage.

Please note: If you made any changes to your coverage on or after the "Statement Date" that appears on your COBRA enrollment notice, your coverage and premium amount may not be accurately listed.

Need help?

For more information about deadline extensions, contact the Dell Benefits Center 1-888-335-5663, 7 a.m. to 7 p.m. CT, Monday through Friday, or visit My Well at Dell.

Election of COBRA coverage during Annual Enrollment

If you decide to enroll in COBRA coverage and your last day of employment is in October, November or December, you will need to make a new enrollment election for the upcoming plan year at the time you enroll in COBRA coverage. Any elections you may have made during Annual Enrollment as an active team member will not carry forward. Your Annual Enrollment election is for coverage effective the next plan year (Jan. 1). You can enroll in COBRA coverage online by accessing My Well at Dell or by calling the Dell Benefits Center at 1-888-335-5663.

After Annual Enrollment ends, you will receive a Confirmation of Enrollment statement. This will be delivered to you based on the elections you made on My Well at Dell (e.g. electronic or paper). You should carefully review your Confirmation of Enrollment notice and retain for future reference. If you need to make an adjustment to your elections, call the Dell Benefits Center immediately.

Can I change my coverage?

Generally, you cannot change your health care plan options or your coverage categories once you have enrolled in COBRA coverage, because you are subject to the same rules and responsibilities as with current coverage. However, you may change your coverage:

- During the plan year if you experience a qualified status change, including moving into a geographic area not covered by your current plan; or
- At the beginning of each year if you are eligible for Annual Enrollment (enrollment period is generally in October or November of each plan year).

If you have questions about your enrollment, call the Dell Benefits Center at 1-888-335-5663.

If you are electing COBRA coverage for the first time, you can change your coverage category from family to individual coverage, and you can choose not to elect coverage that you currently have. You can also choose to not cover yourself under COBRA, but to cover anyone else under COBRA who had coverage as your dependent prior to your last day of employment.

If it is more than 60 days after your last day of employment with Dell, you can only make changes to your coverage during an Annual Enrollment event or if you experience a qualified status change. Some examples of qualified status change are marriage, divorce, or the birth/adoption of a child. You have 31 calendar days from the date of the qualified status change to make applicable changes to your benefits (or within 60 days of adding a new child due to birth, adoption or placement for adoption for medical coverage).

You should review the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Description (SPD) by accessing My Well at Dell or by calling the Dell Benefits Center at 1-888-335-5663 for an explanation of the qualified status change rules.

You can stop your payments and thereby forfeit your COBRA coverage at any time. However, you should be aware that once coverage is dropped it cannot later be reinstated even during Annual Enrollment.

Dell Annual Enrollment once you're enrolled in COBRA coverage

If you are still eligible for coverage by a Dell health care plan at the time of the next Dell Annual Enrollment, you will be able to make changes to your benefit elections. You will be notified of the Annual Enrollment dates and plan changes for the next year. This notification will be mailed to your home address on file in Dell's HR system. To learn more about Dell benefit plans, visit My Well at Dell.

Are there medical coverage alternatives available?

There may be other medical coverage options available through the Health Insurance Marketplace, Medicaid, or other group health plan coverages (such as a spouse's plan). You should compare your coverage options and choose the coverage that is best for you. You can access the Marketplace for your state and learn more about coverage and available tax credits at HealthCare.gov.

You have 60 days from the time you lose your job-based coverage to enroll in the Marketplace. In addition, during a Marketplace open enrollment period, anyone can enroll in Marketplace coverage.

If you sign up for COBRA continuation coverage, there are restrictions on when you can change to Marketplace coverage:

You can switch to a Marketplace plan during the Marketplace open enrollment period.

If you have a qualifying event such as marriage or birth of a child, you can end your COBRA continuation coverage early and switch to a Marketplace plan through something called a "special enrollment period".

Please note: If you terminate your COBRA continuation coverage early without another qualifying event, you will have to wait until the next open enrollment period to enroll in Marketplace coverage.

Once your COBRA coverage expires, you will be eligible to enroll in Marketplace coverage through a "special enrollment period".

If you sign up for Marketplace coverage instead of COBRA continuation, you will not be able to elect COBRA continuation coverage at a later time.

If you are over 65 and/or eligible for Medicare

If you (and/or your covered spouse/domestic partner) are over the age of 65 at the time you leave Dell, regardless of your years of service, you and your dependents have the option to temporarily extend group coverage through COBRA for up to 18 months, but medical coverage through COBRA coverage is secondary to Medicare coverage. This means that the Dell plan will cover services on a secondary basis to what Medicare would have paid regardless of your Medicare Part B enrollment, so you will need to enroll in Medicare prior to leaving Dell to ensure continuous coverage. Domestic partners are not eligible for COBRA; however, Dell offers domestic partners and their children continuation coverage similar to COBRA coverage. If you and/or your covered spouse/domestic partner are or will be Medicare eligible, please refer to the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Description (SPD) for information about the impact of that eligibility and when group coverage will be secondary to Medicare coverage. For more information, contact the Dell Benefits Center at 1-888-335-5663. If you are enrolling in Medicareand need Dell to provide you with the CMS-L564 form, please send your request via email to Benefits Administrator@Dell.com.

Life Insurance and Accidental death and dismemberment (AD&D) insurance

Once you leave Dell, you can convert or port your term life insurance policies into individual policies:

The portability ("port") option allows you to continue your coverage as group term coverage. This means you can keep the advantage of group rates, which are generally lower than those for individual policies. If you are actively at work and terminate your employment, you have the option to bring your insurance contract with you. By doing this, you maintain your life insurance coverage and send your premiums directly to MetLife. For more details such as eligibility and coverage reductions, refer to the plan certificate. You can also convert your current life insurance coverage to an individual life policy with MetLife.

If you would like to convert your or your dependents' life insurance coverage to individual policies (premiums paid by you) or port your coverage, you must do so within 31 days after your last day of employment. You will be responsible for your entire premium. A notice from MetLife will be mailed to your home with instructions on how to convert or port coverage.

You can find conversion and portability information by logging into My Well at Dell and selectingthe Plan Documents tile.

You cannot convert your AD&D insurance to an individual policy, but you may be eligible to port your AD&D coverage. If you have questions regarding porting AD&D coverage, contact AIG at 1-877-244-6871.

Disability insurance

If you are unable to work as a result of a qualified disability and you are already receiving disability benefit payments on your last day of employment, you will continue to receive disability payments for as long as your current disability remains a qualified disability and you continue to comply with any applicable plan requirements. If your qualified disability continues beyond 180 days **and** you were enrolled in long-term disability (LTD) coverage prior to leaving Dell, you **may** be eligible to apply for LTD benefits. Please note that, while you are on disability, if you do not pay your portion of the benefit coverage premiums within the timeframe noted on the monthly billing notice, your medical, dental, and/or vision coverage may terminate, and you will not be eligible for COBRA benefits continuation.

If you become disabled after leaving Dell, you will not be eligible for disability benefits. If you are enrolled for LTD coverage but do not have a qualified disability as of your last day of employment, your coverage ends on the last day of your employment. Call the Dell Benefits Center at 1-888-335-5663 for answers to your disability questions. LTD coverage is not available under COBRA.

It is important that you report your disability immediately to the Dell Benefits Center if you are enrolled in COBRA coverage. In some cases, health care coverage through COBRA can be extended up to 29 months if it is determined that you, your covered spouse, or a covered dependent were disabled during the first 60 days of COBRA coverage (or were disabled for Social Security purposes before COBRA coverage began) and remain disabled. Call the Dell Benefits Center to discuss COBRA coverage extension due to a disability.

Voluntary Supplemental Long-Term Disability

If you are currently enrolled in the Voluntary Supplemental Long-Term Disability program, this program is portable. When you port the policy, it is considered an individual policy, held and paid for by you. Your current policies will remain in effect as long as you continue to make premium payments. You will receive a benefit continuation letter from the plan provider, Unum, outlining the process to continue or terminate your coverage.

Flexible Spending Accounts

If, on your last day of employment, you are a participant in the Dell Health Care Flexible Spending Account (FSA) and/or the Dependent Care (Day Care) FSA, your eligibility for these accounts will end on your last day of employment. Any claims incurred prior to or on your last day of employment are eligible for reimbursement as long as they are submitted by the claim submission deadline. For claims submission information and deadlines, please refer to the Dell Inc. Comprehensive Welfare Benefits Plan Summary Plan Description (SPD).

If, on your last day of employment, you are a participant in the Health Care Flexible Spending Account (FSA), you can continue your participation through COBRA until December 31 of the

year you leave Dell (see COBRA section). You cannot continue participation in the Dependent Care (Day Care) Flexible Spending Account. Your COBRA enrollment notice will show your Health Care FSA COBRA coverage options and process.

Note: All expenses must be incurred prior to or on your last day at Dell, unless you elect the Health Care FSA through COBRA. All claims will be processed through Smart-Choice by logging into My Well at Dell and selecting the Smart-Choice tile, or by calling the Dell Benefits Center at 1-888-335-5663, Monday through Friday, from 7 a.m. to 7 p.m. CT.

Health Savings Account

When you leave Dell, the funds in your Health Savings Account (HSA) are yours to keep and use. Within a few weeks of your separation from Dell you will receive a notice from Alight Smart-Choice detailing your options regarding your HSA funds.

Your access to your HSA will change within one week after leaving Dell; you will need to access the new account directly at <u>Smart Choice Accounts</u>; select <u>Smart-Choice HSA</u> during your online registration, along with your Dell Badge number. You will receive a letter with additional details, and you will receive new HSA cards. If you are still employed by Dell or within the first week after term date and need additional assistance, you may contact the Smart-Choice team at 1-888-335-5663; after that you may contact the Smart-Choice team at 1-833-769-4784.

Once you separate from Dell, you will be responsible for all fees affiliated with your Smart-Choice HSA. In addition, Dell will no longer make contributions to your account.

Options for your HSA upon separation from Dell:

You may:

- Keep your Health Savings Account with Alight Smart-Choice.
- Move/transfer your Health Savings Account funds to another Health Savings Account.
 The new financial institution you select can initiate and facilitate this process for you.
- Close your Health Savings Account. You may be subject to taxes and possible penalties
 if HSA funds are not used for eligible expenses or rolled over to another HSA.

For information or questions, please contact the Dell Benefits Center at 1-888-335-5663.

Commuter benefits program

The commuter benefits program is designed for you to use commuter products to get to and from work. Your account will be closed as soon as administratively possible following your date of separation. Once you are no longer employed by Dell, the balance in your commuter account will be forfeited.

Well at Dell programs

Your eligibility to participate in the Dell Wellness Hub (powered by Virgin Pulse) Health Rewards program, such as the Virgin Pulse Health Review and Journey, will end the day you leave Dell unless you elect COBRA coverage. COBRA participants are eligible to participate in Health Rewards but are not eligible to earn the Health Rewards medical premium discount (same applies to your medically enrolled spouse or domestic partner who may have participated in the program).

Your eligibility to participate in the Dell Wellness Hub Activity Rewards programs, such as points you have earned for completing health coaching or any of the other multiple ways to earn points and reach the rewardable Pulse Cash levels, will end the day you leave Dell. Team members (and their medically enrolled spouse or domestic partner) have 30 days from their term date to redeem their Pulse Cash for gift cards. Note, there is a 30-day grace period but you are required to call Virgin Pulse Member Services to redeem Pulse Cash in the grace period. COBRA

participants are eligible to participate in Activity Rewards but are not eligible to earn the monetary rewards.

Important note: Prior to leaving Dell, we strongly recommend you update your email address with Virgin Pulse to ensure you still receive emails from them during the 30-day grace period (reminder email for instance to redeem your Pulse Cash). If you already have a personal email address on file with them, please disregard.

Your eligibility to participate in Livongo will end the day youleave Dell unless you elect COBRA coverage.

Your Dell 401(k) account

You will continue to have access to your Dell 401(k) account through the Fidelity NetBenefits website and the Dell Retirement Service Center. The status of your account depends on your account balance and your age at the time you leave Dell.

		Balance is between \$1,001 and	
If:	Balance is \$1,000 or less	\$5,000	Balance is more than \$5,000

your balance in cash via a be rolled over to an IRA and/or Roth check or direct deposit. IRA (depending on the type of contributions you made while participating in the Dell 401(k) Plan) in Plan; Receive a stream of monthly, quarterly, sem annual or annual installment payments;				
month following the 90th day following the 90th day after the date	Then:	less and you do not take a distribution from the Plan, you'll automatically receive your balance in cash via a	but less than or equal to \$5,000 and you do not take a distribution from the Plan, your balance will automatically be rolled over to an IRA and/or Roth IRA (depending on the type of contributions you made while participating in the Dell 401(k) Plan) in	\$5,000, you can do one of the following: Leave your money in the Plan; Receive a stream of monthly, quarterly, semi-annual or annual installment payments; Receive a lump sum or partial payment; or Roll over your balance directly to an IRA or
	When:	month following the 90th day	following the 90th day after the date	Anytime.

You will receive a notice in the mail that explains the available forms of distribution, the rights you may have associated with your distribution, the distribution options that may be available to you, and certain tax consequences related to distribution. Final distributions have a required wait time of 30 days from your last day of employment before the money can be removed from your account.

You will receive further detailed information in the mail at your home address on file in Dell's HR system verifying your account balance and any outstanding loan balances as of your last day of employment. You can also log in to or call the Dell Retirement Service Center to review your current account balance or request a final payment from your 401(k) account. You can find more details in the Dell Inc. 401(k) Plan Summary Plan Description, posted within your account at Fidelity NetBenefits.

What is a rollover?

Simply put, a rollover is moving your money from one employer account or IRA to another employer account or IRA. There are two types of rollovers: direct and indirect.

Before you initiate your rollover(s) from the Dell 401(k) Plan to an IRA and/or Roth IRA or to another qualified plan, make sure you have a new IRA and/or Roth IRA account set up to receive your money, or a new 401(k) account set up through your new employer. This way, you'll have the appropriate account numbers and addresses for receiving your money.

With a 401(k) rollover, be sure you have correctly filled out the election form. If you are rolling your money to an IRA and/or Roth IRA, include the new IRA account number and custodian's address.

With a rollover to a new 401(k) plan, check to see if your new plan accepts rollovers of pretax 401(k) balances (not all plans do), check to see if your new plan accepts rollovers of Roth 401(k) balances (many plans do not) if you made Roth 401(k) contributions to the Plan, check to see if your new plan accepts rollovers of after-tax contributions (many plans do not), and then make sure you have the correct information about the trustee who will accept your money.

Direct rollover

A direct rollover is a distribution of your 401(k) account assets to a traditional IRA, Roth IRA, 403(b) plan, governmental 457 plan, 401(k) plan or any other eligible retirement plan.

Direct rollover assets are made payable to the eligible retirement plan or IRA custodian/trustee — never to the individual.

A direct rollover is reportable but not taxable.

Indirect rollover

An indirect rollover enables you to directly receive your Dell 401(k) account assets and decide to roll over either all or a portion of the assets into another eligible retirement plan within 60 days after receiving the distribution. Please note that the Dell 401(k) Plan is required to withhold an amount equal to 20 percent of your pretax contributions and applicable earnings, matching contributions, after-tax contribution earnings, and ineligible Roth 401(k) earnings and will remit these income tax withholdings to the IRS on your behalf.

If you decide to roll the money over, you will deposit it into the new employer account or IRA and will be required to make up the taxes that were withheld at the time of distribution (when payment was made to you) in order to avoid tax consequences. The withheld taxes will be credited against your tax obligation, and some or all of the taxes may be returned to you when you file your taxes for the year.

Loan repayment

When you leave Dell, you have the option of continuing your loan payments or paying the loan in full. Please contact the Dell Retirement Service Center at 1-800-466-2900 or access NetBenefits to set up monthly recurring payments via ACH or request a pay-off amount. If your loan payments are not continued or the loan itself isn't paid in full, your loan will be considered in default.

Default of a loan means the loan is no longer being paid back to your 401(k) account and instead is considered a withdrawal that is subject to taxes and penalties. A defaulted loan is not reportable on your credit history, however, the balance(s) of the outstanding loan(s) will be subject to federal income taxes and may also be subject to a 10 percent early distribution penalty tax and, in some areas, state income taxes. Your personal tax advisor can help you report this taxable distribution on your personal income tax return and determine if you are required to pay the 10 percent early distribution tax penalty. The defaulted loan(s) value will be offset from your 401(k) account balance, and a 20 percent income tax withholding will be taken from the vested balance of your 401(k) distribution. If you request a final distribution prior to paying your loan(s) in full, your loan(s) will immediately be foreclosed, even if 90 days have not passed since your last day of employment. For filing your income tax return, a 1099-R tax form 19 Dell Leaving Guide – Executive Version | © Dell – Confidential

will be mailed to you in January of the year following the tax year to which the taxable distribution relates.

Dell Financial Planning Program

Your eligibility to the Financial Planning Program (FPP) will stop effective as of the last day of employment. However, you can submit all eligible financial planning expenses you incurred prior to your termination date. Submit your claims through Smart-Choice on My Well at Dell. You have up through March 31 of the following calendar year to submit your claims. You can also contact Smart-Choice at 1-888-335-5663 for assistance.

Dell Deferred Compensation Plan

Your Deferred Compensation Plan account balance will be distributed to you based on the termination distribution elections you made when you enrolled in the Dell Deferred Compensation Plan (if applicable). For details regarding your personal plan account, please visit the Fidelity NetBenefits website and/or call the Dell Retirement Service Center at 1-800-466-2900.

Work/Life balance programs

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) helps you deal with a wide range of life issues. This program provides up to 12 free professional counseling visits per calendar year, to help manage stress, relationship issues, loss/grief, financial stress, depression, etc. You and your eligible dependents will continue to be eligible for EAP services (provided by Lyra Health) for 36 months after you leave Dell. You must take action in order to continue Lyra coverage. Pelease contact your Benefit Pro to request extending coverage beyond termination. Direct contact information can be found by logging into My Well at Dell and clicking the tile "Contact Your Benefit Pro." You can also contact the Alight Benefit Pro Team at 1-888.335.5663.

Please Note: Mental health and substance use disorder coverage (including access to Lyra Health providers beyond the 12 visits) is covered under the Dell Medical Plan. To continue access to those benefits after you leave Dell, you must enroll in COBRA continuation coverage for the Dell Medical Plan.

Unused vacation

Per the Dell policy, when you leave Dell, you will forfeit any accrued but unused vacation as of your last day of employment. You will therefore not receive payment for any unused vacation except in those states that prohibit forfeiture policies. More information regarding vacation payout states can be found on MyWellatDell in the "Paid Time Away Benefits" section, then select Vacation.

Voluntary Benefits & Employee discount programs

Your eligibility for employee discounts through Dell Benefits Marketplace, group auto, home and pet insurance programs, MetLife Legal Plans, Allstate Identity Protection, and Cigna Critical Illness/Accident insurance and the employee purchase programs will end on your last day of employment. Please contact the carrier to continue your coverage after your termination date. Continuation of MetLife Legal Plans and Cigna Critical Illness/Accident insurance must be done within 30 days of termination and Allstate Identity Protection within 90 days of termination.

Fitness reimbursement

Fitness reimbursement claims incurred during the current calendar year are eligible for reimbursement as long as they are submitted during the same calendar year and on or before your last day of employment. Fitness reimbursement claims will be processed through Smart-Choice by logging into My Well at Dell and selecting the Smart-Choice tile, or by calling the Dell Benefits Center at 1-888-335-5663, Monday through Friday, from 7 a.m. to 7 p.m. CT

Executive Wellness Program

Executive Wellness exams need to be completed by your last day of employment when your eligibility for this program benefit ends.

Other programs

Unless noted previously, access to all other Well at Dell and Work/Life programs ends on your last day of employment.

Contact Information

After reading these materials, if you have questions about:	Contact:
Your pay/Overtime, etc.	Americas Payroll@Dell.com;
Online Check Stub Tool	SSO: MyADP Single Sign-On, External: https://my.adp.com/
Travel Inquiries	Global Travel Department@Dell.com
Expense & Corporate card	Global Corporate Card@Dell.com
Long-Term Incentive/Stock	Fidelity: U.S. Customer Service Center
Options	(800) 544-9354
	Sunday 5:00PM EST-Friday 12:00AM midnight EST
	International Customer Service Center
	Your Country-specific access code (www.fidelity.com/globalcall) +(800) 544-0275 Monday-Friday 8:00AM – 8:00PM your local time
Executive Compensation	executive_compensation@Dell.com
Voluntary Supplemental Disability Program (UNUM)	UNUM - 1-800-633-7490
Verification of Employment	The Work Number: 1-800 367-5690 (Dell code: 10097)
Collecting Personal Items	Your leader at the time you leave the company.
Severance Agreement Status	Americas.WFR.Operations@Dell.com
Severance Pay Questions	Questions about amount and timing of severance pay:
	Americas.WFR.Operations@Dell.com
Health and Insurance	MyWellatDell.com
COBRA	You may call the Dell Benefits Center toll free at 1-888-335-5663. Hours of
Life Insurance Coverage	operation are 7 a.m. to 7 p.m. CT Monday through Friday. To call or access
	personalized content on the website, you will be asked for your benefits user ID
	and password. If you do not know or can't remember your benefits user ID and/or
	password, a representative from the Dell Benefits Center will be able to assist.
Leave and Disability	The Leave and Disability Center: 1-855-857-0325 <u>mySedgwick.com/dell</u>

After reading these materials, if you have questions about:	Contact:
401(k) and Deferred Compensation Plan	netbenefits.com/Dell You may also call the Dell Retirement Service Center toll free at 800-466-2900. Representatives are available from 7:30 a.m. to 7:30 p.m. Central time Monday through Friday.

Provider	Phone	Website
Dell Benefits Center	(888) 335-5663	MyWellatDell.com
		(Chat available M-F, 7a to 7p CT)
Benefit Pro	(877) 964-5313	MyWellatDell.com
		Email: DellBenefitPro@Alight.com
Aetna (US)	(800) 522-6710	aetna.com/dse/custom/dell
Aetna International (Expat)	(800) 231-7729	aetnainternational.com
Blue Cross Blue Shield of	(888) 907-7925	bcbsil.com/Dell
Illinois		
Kaiser Permanente	(800) 464-4000	my.kp.org/Dell/
(California)		
Kaiser Permanente (Hawaii	(800) 966-5955	my.kp.org/Dell/
only)	(outside Oahu)	
	(808) 432-5955	
	(Oahu)	
CVS Caremark (Prescription	(855) 248-3445	caremark.com
Drug Program)	,	
Delta Dental	800-693-2659	Deltadentalins.com/Dell
VSP (Vision Plan)	(800) 877-7195	vsp.com
Alight Smart-Choice (Health	(888) 335-5663	MyWellatDell.com
Care and Dependent Care	(000) 000 0000	
FSAs, HSA, Commuter,		
Fitness Reimbursement, and		
Financial Planning Benefits)		
MetLife (to port or convert	(800) 638-6420	
life insurance coverage)	,	
AIG (to port AD&D	(877) 244-6871	aig.com/us/travelguardassistance
insurance coverage)		Email: assistance@AIG.com
Sedgwick (Dell Leave and	(855) 857-0325	mysedgwick.com/dell
Disability Center for Leaves		
and Short-Term Disability)		
New York Life (Long Term	(855) 857-0325,	
Disability Claims)	Option 3	
UNUM (Voluntary	800-633-7490	
Supplemental Disability		
Program (VSDP)	(
Lyra Health	(877) 222-4258	Lyrahealth.com/Dell
(All team members: EAP)		
Lee Hecht Harrison	(866) 689-1128	LHH.com
(Outplacement)	(/	
Fidelity LTI	(800) 544-0275	netbenefits.com/Dell
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After reading these materials, if you have questions about:	Contact:	
Allstate Identity Protection	1-800-789-2720	Customercareaip.com
MetLife Legal	1-800-821-6400	Members.legalplans.com
Workhuman (Inspire/Svc. Awards)	1-844-732-5501	
Nationwide (Pet insurance)	1-877-738-7874	
Cigna Critical Illness/Accident	1-800-754-3207	
Virgin Pulse	1-888-317-1268	
	Call Center Hours: 7:00am-8:00pm	
	CT Monday-Friday	