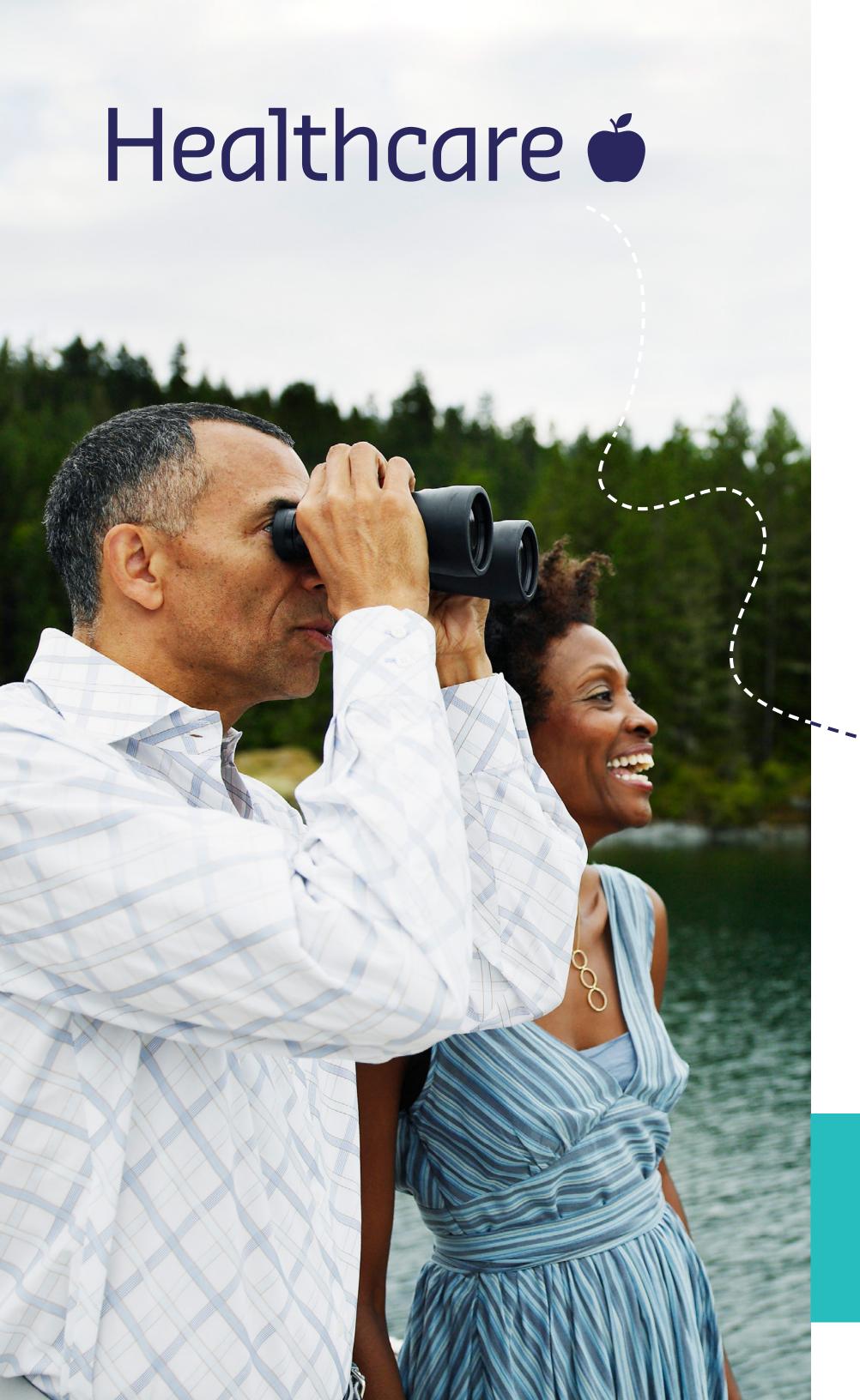




Here's all the health, protection, time off, financial and other benefits information you need to know as you step toward retirement.





Medical

You have options for medical coverage in retirement.

COBRA/Continuation Coverage*

You can elect to continue your current active employee medical coverage (including your dependents) for up to 18 months through COBRA/Continuation Coverage. If you're eligible for this, you'll receive a letter from the Sodexo Benefits Center and you'll have 60 days to contact them at **SodexoBenefitsCenter.com** or **855-668-5040** to enroll.

* COBRA Coverage recognizes spouses; Continuation Coverage recognizes domestic partners

Marketplace Coverage

You can buy health insurance through the government-operated Marketplace. To learn more, use Sodexo's free resources available on **SodexoCoverageResources.com** or visit **healthcare.gov**.

Medicare Coverage

Three months before you or your spouse reach age 65, apply for Medicare coverage online at **medicare.gov** or by calling **800-MEDICARE** (**800-633-4227**). You must apply for Medicare; coverage is not automatic when you turn age 65. Learn more at **medicare.gov**.

Dental/Vision

You can continue your dental and/or vision plan coverage under COBRA/Continuation Coverage for yourself and your dependents.

Spending Accounts

When you retire, your Health Care Spending Account (HCSA) will end; however, if you choose to continue benefits through COBRA Continuation Coverage, your HCSA will continue until the end of the current plan year that you retired. The Flexible Care Spending Account (FCSA) ends on your termination date.

Thinking of retirement?

- 1. Determine your eligibility for Social Security and Medicare benefits by contacting **ssa.gov** or **800-772-1213 (TTY 800-324-0778)**.
- 2. Make any changes to your home address (phone and email) in **Employee Self Service** or by completing the **Address Change Form** available on **sodexolink.com**, or get the form from your manager.

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Life Insurance

You may be able to convert your Group Term Life and Free Basic Life coverage to an Individual Life Policy.* Group Term Life can also be ported.**

Contact a Securian Life Representative at 877-282-1936 for more information.

- * Dependent coverage can be converted too
- ** Dependent coverage can only be ported if your coverage is ported.

Disability

Short- and/or Long-Term Disability coverage ends on the date you retire. If you are receiving disability benefits at the time of your retirement, your benefits will continue as long as you meet the plan requirements.

Supplemental Insurance Plans

You can convert your coverage to an individual policy if you choose to. You will receive a letter from MetLife explaining your options. If you choose to continue your coverage on your own, you will pay MetLife directly for your premiums. Contact MetLife at **800-GET-MET8** (800-438-6388) for more information.

Paid Time Off

Accrue and Take Plan (salaried employees)*

If you retire at age 55 or over with at least 10 years of service, you will be paid for any vacation that you have earned and not used as of the last day of active employment.

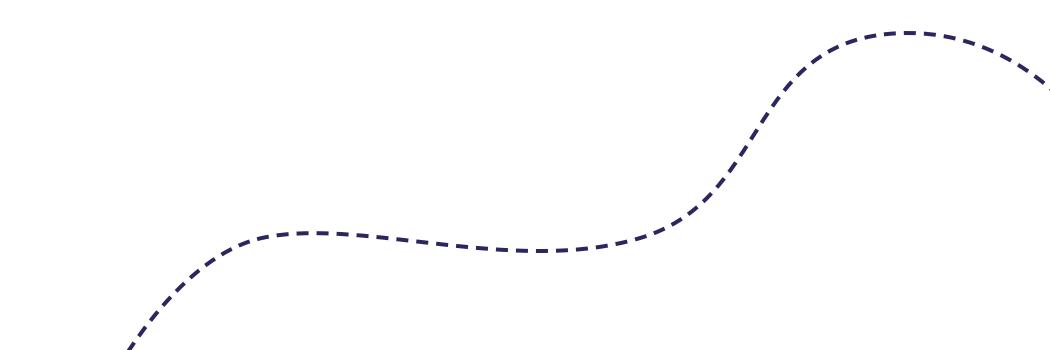
Vested Vacation Plan (hourly employees)*

If you retire between the ages of 55 and 59 with 10 years of service, you will be paid your unused vested and unvested vacation balance, up to 240 hours combined. If you retire at age 60 or over with 10 years of service, you will be paid your unused vested and unvested vacation leave without any limitation.

Immediate Vesting Plan (California employees)*

You can receive all eligible vacation leave amounts.

* Balances for sick leave and personal days are not paid upon retirement.





401(k) Savings Plan

Company Contributions

You are entitled to receive the company contribution for the last full quarter in which you were employed.

Leaving Money in Your Account

If your account balance is \$1,000 or greater, you can leave it in the plan until you reach age $72 \frac{1}{2}$.

For more information about your 401(k), go to **MySodexoSavingsPlan.com** or contact the Savings Plan Information Line at **866-7MY-PLAN (866-769-7526)**.

Compensation

Performance Shares

In most cases, if you receive Performance Shares but retire before those shares vest, you forfeit your rights to any unvested shares and are no longer eligible to receive them. However, if you are granted **Approved Retiree Status for the Performance Share Plan**, you remain eligible to receive your shares at the end of their vesting period. Any shares subject to performance conditions must still meet those conditions at the time of vesting, regardless of your retirement date.

Annual Incentive Plan

If you retire after the close of the fiscal year in good standing, you will be eligible for an Annual Incentive Plan payment related to the fiscal year when you were an active employee. Contact your Human Resources Representative for details.

Credit Unions

After you retire, you can continue to be a member of the Marriott Employees Federal Credit Union and First Commonwealth Credit Union.

Tuition Reimbursement

If you retire before you complete a course, you will not be reimbursed by the company for educational expenses.

Employee Stock Purchase Plan (ESPP)

If you participated in the ESPP before it was discontinued and still have an account, your account will remain active with Computer Share after you retire.



Relocation

If you recently relocated, you may be responsible for the prorated repayment of relocation costs. Contact Relocation Services at **716-428-8565**.

LifeWorks

You and your family may continue to use LifeWorks at no cost for 18 months after your retirement date. Just call **866-675-6566** (for Spanish, call **888-732-9020**). Or, visit **login.lifeworks.com** or download the LifeWorks app. Enter the login ID: sodexo and password: COBRA (case sensitive) to access the website and app.

Identity Theft Protection

If you or your family are enrolled in identity theft protection, your coverage will end when you leave the company; however, you can convert your coverage to an individual plan by contacting Allstate at **800-789-2720**.

Remember:



- 1. On your last day at work, return all company property.
- 2. If you owe any outstanding money to the company, it will be deducted from your last paycheck.
- 3. Your last paycheck will be delivered to your unit.

Certain employees subject to a collective bargaining agreement are only eligible to participate in these plans to the extent provided for in the applicable collective bargaining agreement. 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.