

## Non-Union Craft 2025 Offboarding Information & Resources

The information in this document will provide you the information you need to know when ending your employment with Mortenson. You are eligible to continue your medical, dental, and life insurance (if applicable) through COBRA retroactive to your separation date (if COBRA coverage is purchased you won't go a day without coverage). Information on this option will be mailed to your address on file. Please note, there are deadline associated with electing COBRA coverage. It is very important you review the material carefully upon receipt. Rates can be found at the end of this document.

If you have any questions after reviewing this information, please contact Mortenson's HR Service Center at [askHR@mortenson.com](mailto:askHR@mortenson.com) or 800-780-0642.

If you are interested in reapplying for a position within Mortenson, please go to <https://www.mortenson.com/careers> to search for current openings to reapply.

Service	Important Information	Vendor Contact Information
<b>Medical, Prescription, Vision and Dental Insurance</b>	<p>Coverage ends on your last day worked. You'll have 60 days after your termination to extend coverage through COBRA.</p> <p>Our COBRA vendor, WEX, will mail you COBRA paperwork approximately 2 weeks after your last day worked.</p> <p>COBRA is effective the first day after loss of coverage and is retroactive once an election is made and payment is received by WEX. Coverage will be reinstated at UHC and VSP (medical election) and Delta Dental (dental election) after:</p> <ul style="list-style-type: none"> <li>• COBRA elections have been completed at WEX</li> <li>• Payment has been made</li> </ul> <p>Visit <a href="https://perks.optum.com/savings">https://perks.optum.com/savings</a> for more information on discounted prescription drugs.</p>	<p><b>WEX (COBRA)</b> 866.451.3399 <a href="http://www.WEXinc.com">www.WEXinc.com</a></p> <p><b>United Healthcare (UHC) Medical</b> 833-209-6462 <a href="http://www.myuhc.com">www.myuhc.com</a></p> <p><b>VSP Vision</b> 800.877.7195 <a href="http://www.vsp.com">www.vsp.com</a></p> <p><b>Delta Dental of MN</b> 800-448-3815 <a href="http://www.deltadentalmn.com">www.deltadentalmn.com</a></p>
<b>Company Paid Basic Life Insurance and Optional Team Member, Spouse, and/or Children Life Insurance</b>	<p>Coverage ends on your last day worked. You'll have 60 days after your termination to extend coverage through COBRA.</p> <p>If coverage is continued through COBRA you or your beneficiary will need to reach out to the Mortenson HRSC upon passing to file the claim with Securian (our life insurance vendor). WEX does not communicate this information Securian.</p>	<p><b>WEX (COBRA)</b> 866.451.3399 <a href="http://www.WEXinc.com">www.WEXinc.com</a></p> <p><b>Securian</b> 833-810-8262 <a href="http://www.securian.com">www.securian.com</a></p> <p><b>Mortenson HRSC</b> 800-780-0642 <a href="mailto:askHR@mortenson.com">askHR@mortenson.com</a></p>
<b>Short-Term Disability</b>	<p>Coverage ends on your last day worked. If you were on disability, maternity or Family Medical Leave (FMLA) or need information regarding past time off please contact New York Life.</p>	<p><b>New York Life</b> 888-842-4462 <a href="http://www.mynylgbs.com">www.mynylgbs.com</a></p>

<b>Retirement Plans – 401(k)</b>	<p>Contact our vendor, Fidelity, to discuss rollover and/or withdrawal options available to you. After your last day, a letter will be mailed to your home outlining the options for your 401k retirement account:</p> <ul style="list-style-type: none"> <li>• If your balance exceeds \$5,000 you may defer receipt of your distribution until a later date.</li> <li>• If your vested account balance is \$1,000 to \$5,000, your vested account balance will be transferred to an Individual Retirement Account or Annuity ("IRA") established in your name.</li> <li>• If your vested account balance is \$1,000 or less, your vested account balance will be distributed directly to you in cash.</li> </ul>	<b>Fidelity</b> 800-835-5095 <a href="http://www.netbenefits.com">www.netbenefits.com</a>
<b>Spring Health Employee Assistance Program (EAP)</b>	Coverage ends on last day worked.	N/A
<b>Paid Time Off (PTO)</b>	Any remaining accrued, unused balance will be paid out to you (see Payroll information below)	<b>Mortenson Payroll</b> <a href="mailto:payroll@mortenson.com">payroll@mortenson.com</a>
<b>Payroll</b>	<p>Your final paycheck and PTO payout will be issued according to state guidelines regarding final paychecks. Unless otherwise communicated, this would be on the regularly scheduled pay date for the final pay period worked. Payment will be made in the same manner as all other previous paychecks (direct deposit or check).</p> <p>Your final pay stubs can be accessed via ADP using the registration code: MORTENSON-W2, company code L5Z.</p>	<b>Mortenson Payroll</b> <a href="mailto:payroll@mortenson.com">payroll@mortenson.com</a>  <b>ADP</b> <a href="http://www.myadp.com">www.myadp.com</a> <b>Registration code:</b> MORTENSON-W2 <b>Company Code:</b> L5Z
<b>W2 Form</b>	W2 forms will be mailed to your address on file in compliance with Federal regulations. If you do not receive a W2 form, please contact Payroll.	<b>Mortenson Payroll</b> <a href="mailto:payroll@mortenson.com">payroll@mortenson.com</a>
<b>Address on File</b>	To update your address in Mortenson's record, please email your current mailing address to <a href="mailto:askHR@mortenson.com">askHR@mortenson.com</a>	<b>Mortenson HR Service Center</b> 800-780-0642 <a href="mailto:askHR@mortenson.com">askHR@mortenson.com</a>
<b>Unemployment</b>	Contact your local unemployment office. Each state works differently, so Mortenson is unable to answer any questions regarding unemployment eligibility or processes.	N/A
<b>Employment Verification</b>	If you need an employment verification to apply for unemployment benefits, go to <a href="http://www.theworknumber.com/employees">www.theworknumber.com/employees</a> , enter Mortenson's employment code (15763), and set up your profile.	<b>The Work Number</b> <a href="http://www.theworknumber.com/employees">www.theworknumber.com/employees</a> <b>Employment Code:</b> 15763

## COBRA Rates

2025 Monthly COBRA Rates				
Plan	Team Member	Team Member + Spouse	Team Member + Child(ren)	Family
NUC Copay Plan	\$468.96	\$1,170.30	\$935.81	\$1,640.30
Dental	\$34.84	\$60.98	\$60.98	\$104.53

Plan	Rate
Basic Life	\$0.066 / \$1,000

Team Members who had elected for Optional Team Member, Spousal Life and/or Child Insurance while active also have the option to continue these policies through COBRA. Rates vary by age and tobacco / non-tobacco status. Please reach out to the Mortenson HR Service Center at [askHR@mortenson.com](mailto:askHR@mortenson.com) / 800.780.0642 or WEX at 866.451.3399 for your specific rate(s).

## Frequently Asked Questions

### Q: What if I need to use my medical coverage before it has been COBRA coverage has been reinstated?

A: Once COBRA coverage is reinstated, your coverage is retroactive back to your last day worked, meaning you won't have any gaps or days without coverage. Due to the delay and timing to get coverage reinstated, if have any medical care during this time you may receive invoices for the full cost without insurance and need to request claims to be re-adjudicated to have insurance payment applied. In some instances, you may need to pre-pay for visit or for prescription drugs to be filled, if you pre-paid for services you will need to request a refund after coverage has been reinstated.

### Q: What do I need to do to continue my medical and dental coverage?

A: Complete COBRA elections and return to WEX. A COBRA Specific Right Notice will be mailed to your home within 2 weeks of your separation date. You must complete and submit your benefit elections in the COBRA Specific Rights Notice to WEX and make payment for the coverages you elect.

### Q: What if I am unable to receive mail or do not receive my COBRA Specific Rights Notice?

A: Contact [askhr@mortenson.com](mailto:askhr@mortenson.com).

### Q: How long will it take for health care coverage to be reinstated?

A: Up to 1 week from when your COBRA elections have been received and WEX has received your payment.

### Q: Will I need to re-start my deductible and out-of-pocket maximum accumulators?

A: Your deductible and out-of-pocket maximum continues where you were at as an active team member, meaning if you had already met your deductible, you also met your deductible on COBRA. COBRA follows the same calendar year with deductible and out-of-pocket maximums re-setting annually on January 1.

### Q: Who is covered by the plan?

A: You can cover the same dependents on COBRA as eligible dependents as an active team member. If a qualifying event occurs during your COBRA period, you can add a new dependent or remove a dependent.