



2026 Summary of Benefits After Employment Ends

Medical, Dental and Vision	Coverage ends at 11:59 pm on the last day of the month in which your separation occurred. After your coverage ends, you will be eligible for continued coverage under COBRA. Information from BRI will be mailed to your home address on file.
Employee Assistance Program (EAP)	Coverage ends 18 months after your separation date.
Health Care Flexible Spending Account (FSA) and Dependent Care Account	Participation ends on your separation date. However, you can be reimbursed for qualifying expenses incurred prior to your separation date, up to the balance in your account as of your separation date. Eligibility for continuation of coverage is available through BRI for the medical expense account. Dependent care is not eligible for continuance of coverage after separation of employment.
Health Savings Account (HSA)	HSA is a portable benefit. A participant will have their account transition to an individual account following separation. An individual account is charged a monthly maintenance fee. Participants will receive a letter from BRI outlining steps to view their individual account and how to receive new debit cards.
Disability Benefits (<i>Full Time Only</i>)	Coverage ends on your separation date.
Life/Accidental Death and Dismemberment (AD&D) and Voluntary Life Insurance Coverage (<i>Full Time Only</i>)	Coverage ends at 11:59 pm on the last day of the month in which your separation occurred. Continuation of the life insurance coverage is available through COBRA. Information will be mailed to your home address on file from BRI.
Voluntary Worksite Benefits: Accident Insurance Critical Illness Insurance Hospital Indemnity Insurance	Coverage ends on the last day of the month following your separation date. You will have 31 days to elect portable coverage. Visit https://info.selmanco.com/hartford-forms to download the applicable portability forms.
Voluntary Worksite Benefit: Voluntary Life Insurance (<i>Part Time Only</i>)	Coverage ends on the last day of the month following your separation date. You will have 31 days to convert coverage. Visit https://info.selmanco.com/hartfordnocp for rates and additional information on policy conversion.

Voluntary Worksite Benefits: Whole Life Insurance Short Term Disability (<i>Part Time Only</i>)	<p>Coverage ends at 11:59 pm on the last day of the month in which your separation occurred. After coverage ends, you will be eligible for continued coverage through Unum. Unum will mail continuance of coverage information to your home about 4-6 weeks after separation of employment.</p>
Voluntary Worksite Benefits: Identify Theft Insurance	<p>Coverage ends at 11:59 pm on the last day of the month in which your separation occurred. After coverage ends, you will receive continuation coverage options through Allstate. Allstate will mail information to your home about 4-6 weeks after separation of employment.</p>
401K Retirement Saving Account	<p>Participants will be eligible for a distribution (cash or roll-over) after employment ends. Participants with balances greater than \$7,000 have the option to keep their funds in the Coborn's 401k plan. Participants will automatically receive distribution information from Empower Retirement and can also contact Empower Retirement at any time to begin the distribution process.</p>
Employee Stock Option Plan (ESOP)	<p>The ESOP distribution cycle occurs once per year for all eligible participants. Participants with a vested ESOP balance will be eligible for a distribution in approximately the fall of 2027. Coborn's, Inc. will automatically mail information to the employee's home address on file when the distribution process kicks off.</p> <p>It's important to keep a current address on file with Coborn's so you receive distribution information in a timely manner.</p>
Coborn's Pulse	<p>Any Pulse Cash you have received can be submitted for a prize award. You will have a total of 30 days from your separation date to make your selection. After 30 days, any unused Pulse Cash is forfeited. To access the Coborn's Pulse platform after your employment ends, visit intranet.cobornsinc.com and login using your Coborn's Intranet credentials. Navigate to the 'Wellbeing Portal' icon and click 'Login' to be routed to Coborn's Pulse to redeem your Pulse Cash.</p>

Paid Time Off (PTO)	If applicable, Coborn' will payout any accrued (useable) PTO upon separation of employment on the next regular scheduled pay date. <i>*Please refer to the Time Off Policies document for PTO payout eligibility upon separation of employment.</i>
Floating Holiday	Unless required by state law, Floating Holiday hours are <u>not</u> paid out upon termination.
W-2	W-2 tax statements will be mailed to your home address on file. Please ensure that Coborn's has your current address on file. You can contact the payroll department via email at payroll.info@cobornsinc.com or by phone at 320-203-6333.
Payroll/Pay Statements	You can access your Coborn's Inc. 2026 pay statements via PeopleHQ up to 45 days after your separation date. After 45 days, you must contact the payroll department for any payroll-related information. To access PeopleHQ after your employment ends, visit https://cobornsinc.ultipro.com ; using your Coborn's Intranet credentials. You can contact the payroll department via email at payroll.info@cobornsinc.com or by phone at 320-203-6333.
Employee Discount	The 10% Employee Discount will end on your separation date.

Important Contact Information			
Questions Regarding:	Service Provider	Phone Number	Website and/or Email
Medical Benefits	Blue Cross and Blue Shield of Minnesota	1-855-626-2583	www.bluecrossmn.com
Dental Benefits	Delta Dental Customer Service	1-651-406-5916 1-800-553-9536	www.deltadentalmn.org
Vision Benefits	VSP	1-800-877-7195	www.vsp.com
Flexible Spending Account (FSA) Health Savings Account (HSA) COBRA	BRI Customer Service	1-800-473-9595	www.BRIweb.com
Life Insurance and Accidental Death and Dismemberment (full-time)	Lincoln Financial Group	1-800-713-7384	www.MyLincolnPortal.com
Disability Benefits	Lincoln Financial Group	1-800-713-7384	www.MyLincolnPortal.com
Voluntary Worksite Benefits Accident Insurance Critical Illness Insurance Hospital Indemnity Insurance	The Hartford	1-877-645-1334	https://info.selmanco.com/hartford-forms
Voluntary Worksite Benefits Life Insurance (Part Time Only)	The Hartford	1-877-320-0484	https://info.selmanco.com/hartfordnoco
Identity Theft Insurance	Allstate	1-800-789-2720	myprivacyarmor.com
401(k) Retirement Savings Plan	Empower Retirement	1-844-465-4455	www.empowermyretirement.com
Employee Stock Ownership Plan (ESOP)	Retirement Focus Service Center	1-833-855-1804	www.retirementfocus.com
Employee Assistance Program (EAP)	Lincoln Financial Group	1-888-628-4824	www.guidanceresources.com Username: LFGsupport Password: LFGsupport1
Accessing PeopleHQ after employment ends (if you need your password reset)	Coborn's IT Help Desk	1-844-262-6260	Help.Desk@cobornsinc.com Provide your employee ID number, that you are a former employee, and that you need your password reset.
Other General Benefit Questions	Coborn's Benefit Communication Specialist	1-877-237-6486	Coborns.Benefits@CobornsInc.com