



SUMMARY OF BENEFITS COVERAGE UPON TERMINATION OF EMPLOYMENT

APPLYING FOR MEDICARE/SOCIAL SECURITY

To learn more about Medicare, how to sign up, and your coverage options, visit [medicare.gov/basics/get-started-with-medicare](https://www.medicare.gov/basics/get-started-with-medicare). Creating an account and using the chat feature may help get your questions answered quicker than calling over the telephone.

To learn more about Social Security and how to apply for benefits, visit ssa.gov/retirement.

HEALTH CARE

If you are enrolled in a company sponsored health plan (medical, dental, and vision), your coverage ends on the last day of the month you retire in (i.e., you retire 3/10, last day of coverage will be 3/31). You are eligible to continue participation in your health plan(s) under the provisions of the Consolidated Omnibus Budget Reconciliation Act (COBRA)*. You can elect to continue coverage for yourself and/or dependents who are covered under your plan(s) on the last day of your employment. All other benefits end the last day of employment.

You will receive information regarding continuing your coverage from CDB Billing Services, our third party COBRA administrator, within 44 days of your termination date. Once you receive the COBRA paperwork, you will have 60 days from the date of the letter to enroll in COBRA and 45 days from the date you elect COBRA to pay the first payment due.

It is important to know that you may experience a temporary lapse in your coverage until you enroll in COBRA and make your first full payment. In accordance with the COBRA guidelines, when payment is made, your health plan coverage will be reinstated retroactively to your termination date with no gap in coverage. For more information, call Billing Services at 877-878-9898.

*According to the COBRA rules, you will not be able to elect medical coverage for you or your spouse if either of you are age 65 at the time your group medical coverage through Graham Packaging ends. For more information visit <https://www.medicare.gov/medicare-and-you>. Your Non-Medicare eligible qualified dependents, if any, may continue their Graham Packaging healthcare benefits through COBRA for the remainder of their COBRA period.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFS)

If you do not elect to continue participation in your HCFS (after-tax contributions) under COBRA, you may still receive reimbursement for all eligible expenses incurred prior to your termination date. You have 90 days following your termination date to request reimbursement. Contact WEX at 866-451-3399 for additional information.

HEALTH REIMBURSEMENT ACCOUNT (HRA) OR HEALTH SAVINGS ACCOUNT (HSA)

If you have an HRA, your account balance will be forfeited when your medical plan ends; or if you elect COBRA, when your COBRA coverage ends. HRA funds are not portable.

HSA balances are portable and can be used to pay for qualified health care expenses incurred before or after your employment ends. Contact HSA Bank at 855-731-5220 for additional information.

LIFE, ACCIDENTAL DEATH & DISMEMBERMENT

Your participation in these plans ends on the last day of your employment. You do have the option to convert your life insurance coverage to an individual policy. New York Life (offered by Life Insurance Company of North America), the company that underwrites the life insurance policy, will reach out to you with rates and information to assist with your conversion decision. Amwins supports policyholders in converting their New York Life insurance policies. If you do not hear from New York Life (Aminw Group Benefits) within thirty-one (31) days from your last day worked and wish to convert your life insurance coverage to an individual policy, contact Aminw Group Benefits immediately at 800-423-1282.

401(k) – PRINCIPAL (PLAN NO. 529101)

Within 30 days of your last day of employment, Principal will notify you regarding your distribution options. If you have an account balance greater than \$7,000, you may request a withdrawal in the form of cash, a rollover of your account balance to another qualified plan or leave the funds in the plan. If your account balance is less than \$7,000, you will need to take a withdrawal of your account funds. **Please contact Principal at 800-547-7754 to discuss your distribution**

options in more detail. Additionally, all outstanding loans become due and payable upon termination. You should contact Principal directly at 800-547-7754 to obtain instructions on how to pay off your loan. The loan will become delinquent 60 days from the date the last loan payment was made. If you take a distribution (withdrawal) from the plan in the form of cash or a rollover, the loan will default at the time of distribution.

PENSION

If you are vested in the Graham Packaging pension plan or need to confirm your pension plan eligibility, please contact Conduent, the pension plan administrator, at 877-722-8481.

VACATION

Unused accrued vacation will be paid to you on your final paycheck from Graham Packaging.

EMPLOYEE ASSISTANCE PROGRAM (EAP) - COMPSYCH

ComPsych offers all terminated employees and their dependents access to the EAP for 60 days after your termination date at no additional cost to you. They will continue to provide confidential counseling, resources for finding health care coverage aside from COBRA, and information to get you through life's challenges. Contact ComPsych at 866-511-3359 for additional assistance. WebID – GRAHAM.

ADVANTAGE BENEFIT PLANS

For questions regarding any of the following Advantage Benefit Plans, contact the Benefit Center at 877-878-9898.

- Accident
- Critical Illness
- Hospital indemnity
- Group Universal Life
- Identity Protection
- Legal Plan
- Pet Insurance
- Benemoney

Summary Plan Description and Disclaimer

If there are any differences between this summary and the Plan Document, the Plan Document will govern. The Company may change the level of benefits provided under the Plan at any time without prior notice. If a change is made, benefits for claims incurred after the date the change takes effect will be paid according to the revised plan provision. In other words, once a change is made, there are no rights to benefits based on earlier plan provisions.