



COBRA Frequently Asked Questions

What COBRA benefits am I eligible for?

Employees impacted by an involuntary separation can extend their current medical, prescription, dental and vision benefits coverage for an additional 18 months under COBRA (a federal law allowing employees to continue to participate in various employer health benefits at their cost). If part of a reduction in force, Jabil will fully cover your costs (both employer and employee contributions) for COBRA benefits for 3 or 6 months, per your severance agreement, if you elect COBRA within 60 days from the date of notice. If you do not complete the COBRA election paperwork on time, you will not be able to receive this benefit. Jabil subsidy will end if you receive health insurance coverage from another employer. Notify bswift if this occurs.

What if I am eligible for Medicare?

If you are age 65 or eligible for Medicare, COBRA coverage is not considered creditable coverage for Medicare. This means if you enroll in COBRA instead of Medicare and later enroll in Medicare after your special enrollment period, your enrollment may be delayed, and you may have to pay a late enrollment penalty for the entire time you maintain Medicare coverage. While on COBRA, Medicare will be considered primary, and the Jabil medical coverage will be secondary. If you incur a claim, Medicare will pay first. Therefore, if you have not enrolled in Medicare, you will be responsible for the claim that Medicare would have paid.

When should I expect to receive COBRA letter?

An Initial COBRA rights notification will be mailed to your home address on file by bswift within 7 to 14 business days after your employment end date. Seven (7) days after your separation agreement is signed, a second letter with a subsidy notice will be mailed to you. Both letters will show the full premium, however when you enroll in the plan, you will see \$0 due because you the subsidy. If you choose to remain on COBRA after the Jabil subsidy ends, you are responsible for paying the full premium.

What actions are required to elect COBRA coverage?

After you receive the COBRA notification packet, you have 60 days to elect to continue coverage for yourself and any covered dependents. You cannot add a dependent at this time if they were not already on the plan. Log on jabilbenefits.bswift.com to get started.

Who can I contact with any other COBRA questions?

Call Jabil Benefits Service Center at 866.365.2413 or jabilbenefits.bswift.com.

Will my insurance information or ID cards change?

After your COBRA election and enrollment is completed, your Aetna Group # will change but your Aetna ID number (W#) will remain the same. You will receive new ID cards, but you will be able to use old cards until the new ones have arrived. You can always download a digital copy of your ID card at <https://www.aetna.com>.

Note: Please make sure you update your email address to your personal email address with all vendors.



Benefit	When Coverage Ends / Things to Consider
<p>Medical and Prescription Drug, Dental, Vision Coverage ends on the last day of the month you leave Jabil. Enroll in COBRA to continue coverage within 60 days from the date coverage ends. Make sure to keep your current ID cards until you receive new ones for your COBRA plans.</p>	<p>Aetna https://www.aetna.com</p> <p>Medical Concierge Member Services 833.361.0224</p> <p>Dental Member Services 877.238.6200</p> <p>Vision Member Services 877.973.3238</p>
<p>Employee Assistance Program (EAP) Aetna Resources for Living will be available to you at no cost after your last day of employment through the extent of your Cobra Subsidy.</p>	<p>Aetna Resources for Living www.resourcesforliving.com 833.657.2097 Username: jabil Password: eap</p>
<p>Life/AD&D Insurance/Disability Plans Life Insurance/AD&D and Disability coverage ends on your termination date. You may convert your Basic Life & AD&D insurance policy to an individual policy. You can continue your Supplement Life Insurance by choosing the portability option through MetLife. MetLife will send a letter shortly after your last day. If you wish to convert/port your Life Insurance, you will have 31 days from your coverage termination date to elect. You cannot convert disability policies.</p>	<p>MetLife https://online.metlife.com/edge/web/public/benefits 855.522.4565</p>
<p>Flexible Spending Accounts (FSA) & Commuter Dependent Care FSA and Commuter benefits end on last day of employment and cannot be continued under COBRA.</p> <p>Medical FSA also ends on your last day of employment but can be continued under COBRA on an after-tax basis. If you continue through COBRA, you can only participate through the end of the current year and you make contributions on an after-tax basis. Your debit card is deactivated when you terminate. It will be reactivated when you elect coverage through COBRA.</p> <p>For all accounts: You will lose any money in your account unless you submit claims within 60 days of your termination date.</p> <p>Please update your email address to your personal email address.</p>	<p>WEX https://benefitslogin.wexhealth.com/ 866.451.3399</p>



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<p>Health Reimbursement Account (HRA) Jabil does not make any additional contributions to your HRA after you leave the company. If you continue coverage under the Healthy Premier plan with HRA coverage through COBRA, HRA dollars will be applied to any remaining balance as you incur medical claims until all funds are used.</p>	<p>Aetna https://www.aetna.com</p>
<p>Health Savings Account (HSA) If you continue Healthy Plus with HSA coverage through COBRA, you can still contribute to your HSA on a post-tax basis, up to IRS limits. Jabil will no longer contribute to your HSA. If you have any existing HSA balance, keep your debit card – you won't receive a new one.</p>	<p>WEX https://benefitslogin.wexhealth.com/ 866.451.3399</p>
<p>Voluntary Policies Voluntary policies are not eligible for COBRA continuation. Contact the policy carriers directly about converting to individual policies.</p>	<p>MetLife – Hospital Insurance, Critical Illness Insurance, Accident Insurance, Pet Insurance and Legal Services https://online.metlife.com/edge/web/public/benefits</p> <p>Allstate – Identify Theft Protection https://www.allstateidentityprotection.com/</p>
<p>Jabil 401(k) If you participated in the Jabil 401(k) Plan, you would continue to have contributions deducted through your final paycheck. Shortly after your final employment date, Merrill Lynch will mail a packet containing details regarding your distribution options. You may contact Merrill Lynch directly at any time for your distribution options.</p> <p>If you have an outstanding loan, please contact Merrill Lynch directly for repayment options.</p>	<p>Merrill Lynch https://www.benefits.ml.com 1.800.228.4015</p>
<p>Employee Stock Purchase Plan (ESPP) Upon separation from the company, you do not have the option to purchase company stock through the ESPP. Any contributions made during the current Offering Period will be refunded to you in your last paycheck. If you previously purchased company stock, you can obtain information about your account by contacting UBS directly.</p>	<p>UBS www.ubs.com/onesource/jbl 1.800.679.0921</p>