

Administrative

Question	Answer
Question: Who do I contact for Employment verification?	**Answer:** You can call the Questco Care Center at 888.595.8968
Question: Will former client worksite employees continue to have access to the Employee Portal (Prism) platform?	**Answer:** As a former employee of a Questco Client, you have access to the Questco Employee Portal indefinitely following your separation date. You have access to information regarding benefits, check-stubs, and W-2s. Former employees' personal information can still be edited, such as updating a home address. Former employees will have access to their Retirement Summary, as well as the 401(k) login, if applicable.
Question: As a former client worksite employee, how will I receive my W-2? What about my 1095-C?	**Answer:** If you opted to receive an electronic W-2, the W-2 will become available in the Employee Portal after year-end reporting. A physical copy will not be sent to your home if you opt to receive it electronically. If you opted out of receiving the W-2 electronically, a paper copy of the W-2 will be mailed to your home address on file. If your address has changed, you should access the Questco Employee Portal and update your address as soon as possible. If your employer was an Applicable Large Employer (ALE), tax forms will be available via the Questco Employee portal by the IRS deadline under the tax section.

Benefits

Question	Answer
Question: What happens to the balance on my Transit Commuter Card after my last day of employment?	**Answer:** The plan ends upon employment termination and includes a 30-day run-out to submit eligible expenses dated on or before the last day of employment. Participants will forfeit commuter balances after the runout period.
Question: What happens to the balance in my "Parking-Pay Me Back" account after my last day of employment?	**Answer:** The plan ends upon employment termination and includes a 30-day run-out to submit eligible expenses dated on or before last day of employment. Participants will forfeit commuter balances after the runout period.
Question: How do I file an unemployment claim?	**Answer:** Once you are separated, call 888-595-8968 and tell the Care Team representative that you are calling for Unemployment reassignment. They will go through a series of questions and will follow up with an email that contains directions on how to file for unemployment. This email will provide information to help you file for unemployment in your state. It will also provide you with the phone numbers and websites of the respective State Agencies.
Question: Will Questco provide information on how to continue health coverage under COBRA?	**Answer:** Yes. Within 14 days of when Questco Group Health Plan coverage terminates, you and your covered dependents will receive by mail a COBRA notice that explains how to continue coverage under COBRA, and the cost of such coverage (COBRA premium rates are determined by the type of coverage elected). The COBRA notice will come from "ThrivePass." Coverage under the Questco Group Health Plan ends at midnight on the last date of the termination month. Example: Client Worksite Employee separates on October 15th and will maintain Group Health Plan coverage until October 31st. Client Worksite Employees and their dependents who lose health coverage due to a termination of employment will have the opportunity to continue their coverage for a specified period of time under a federal law known as the Consolidated Omnibus Budget Reconciliation Act (COBRA).
Question: How long can the Questco Group Health Plan coverage continue under COBRA?	**Answer:** In the case of termination of employment, coverage may continue for up to 18 months. Extended benefits are available in certain circumstances, as outlined in the COBRA notice.
Question: When does coverage under the Questco FSA plan end?	**Answer:** Coverage under the Questco Health Care FSA Plan ends at midnight on the date of termination. You have thirty (30) days to file claims for eligible expenses incurred before the date of termination.
Question: When does coverage under the Questco HSA plan end?	**Answer:** HSAs are individually owned accounts, so they remain accessible to employees even after their employment ends. After termination, the HSA account transitions from the group plan to an individual retail account, and any associated account fees become the responsibility of the account holder. Tax form - 1099 - SA is downloadable via the ThrivePass website
Question: When does coverage end for all voluntary insurance products that I'm currently enrolled in?	**Answer:** End of the month following termination.
Question: How do I continue coverage for portable products, if applicable?	**Answer:** Carriers will mail out packets on the portability of eligible products. Accident, Critical Illness, Cancer, and Life products require the former client worksite employee to contact the carrier within 31 days of termination date for assistance.

Question	Answer
Question: Are my voluntary benefits (such as employee-paid life insurance) portable?	**Answer:** Client worksite employees currently enrolled in the employee-paid voluntary benefits available should contact the carrier directly to determine if the product in which they are enrolled is available through a direct bill arrangement, i.e., to determine portability or conversion. It is important to note that certain products may require the Worksite Employee to complete an application for continuation of coverage. We recommend they call carrier within 31 days of termination date.

401(k)

Question: If I am participating in the Questco Slavic 401(k) plan, what happens to my account balance upon termination of employment?	**Answer:** If your company is terminating the Questco relationship: your employer will provide directions on 401(k) options. If you have terminated employment from your Company: • If you have terminated employment from your Company, you are eligible to distribute or rollover funds from your 401(k). This includes money you have contributed, any vested contributions from your employer, and investment profits. • Please contact Slavic directly to inquire about the process and requirements: 1-800-356-3009, or customers@slavic401k.com.
Question: What happens if I have an outstanding 401(k) loan?	**Answer:** Terminated client worksite employees with an outstanding 401(k) loan will have until the end of the quarter following the quarter in which you made your last payment to repay the loan before it goes into default. Defaulted 401(k) loans do not report to credit agencies. If you do not repay the loan within the specified timeframe, you will be required to report the unpaid principal balance as ordinary income on your individual income tax return. You may also be subject to a penalty on the loan balance. If you are eligible to receive a termination withdrawal, then upon withdrawing, Slavic will offset your outstanding loan balance, and the unpaid loan principal balance will become ordinary income. If the loan is defaulted, the amount of the loan principal will report as taxable income to the IRS, and you will receive a 1099-R related to the year of default in January of the following year. Former client worksite employees should also be aware that if the loan is defaulted, the loan continues to appear as an outstanding loan against your account until the balance is withdrawn, or by the end of the year in which the loan is in default, whichever is earlier.
Question: What happens if I'm rehired as an active employe with a Questco Client Employer?	**Answer:** The account would be reinstated, and the newly established employee would not be subject to a waiting period if rehired prior to 5 years of the termination date. Employees should always log in to their Slavic account and update their deferral elections.
Question: How can I elect a distribution or rollover?	**Answer:** Distribution requests can be requested by the Slavic Participant Portal, or by completing the Distribution request form available through Slavic Customer Service.