

## Life Events

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The following tables provide a comprehensive outline of how your benefits are affected, and the action steps you need to take, during certain life events.

## Joining MPTN

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>• You are eligible for coverage starting on the first of the month following 60 days of employment with MPTN.               <ul style="list-style-type: none"> <li>◦ If you are a regular full-time team member,</li> <li>◦ If you are a regular part-time team member,</li> </ul> </li> <li>• If you choose to enroll for coverage through MPTN, you must do so within 60 days of your date of eligibility.</li> <li>• If you want to add dependents or decline coverage, you must do so within 60 days of your date of eligibility. Any eligible dependents can also be added during Open Enrollment.</li> <li>• Regular part-time team members have the option to buy-up coverage for their spouse and/or eligible dependents.</li> </ul>
<b>Dental and Vision Coverage</b>	Same as Medical, above.
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• You are eligible to participate in a Health Care FSA starting on the first of the month following 60 days of employment with MPTN, even if you are not enrolled in health care coverage.</li> <li>• You can contribute up to \$2,000 of your eligible compensation on a pre-tax basis to pay for your eligible health care expenses.</li> <li>• You must elect to enroll within 60 days of your date of eligibility.               <ul style="list-style-type: none"> <li>◦ If you don't enroll within 60 days, you must wait to do so until the next annual enrollment, until you have a qualified change in status, or until the loss of other employer-provided coverage.</li> </ul> </li> <li>• The amount you contribute to this account each year will be the amount you can use for reimbursement of eligible expenses incurred during the remainder of that plan year. Any team member with an account balance of up to \$500 at the end of the year, can carry over that balance to the next year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• You are eligible to participate in a Dependent Care FSA starting on the first of the month following 90 days of employment with MPTN, even if you are not enrolled in health care coverage.</li> <li>• You can contribute up to \$5,000 of your eligible compensation on a pre-tax basis to pay for your eligible dependent care expenses (\$2,500 if you are married and filing separate returns).</li> <li>• You must elect to enroll within 90 days of your date of eligibility.               <ul style="list-style-type: none"> <li>◦ If you don't enroll within 90 days, you must wait to do so until the next annual enrollment, until you have a qualified change in status, or until the loss of other employer-provided coverage.</li> </ul> </li> <li>• The amount you contribute to this account each year will be the amount you can use for reimbursement of eligible expenses incurred during the remainder of that plan year. Any unused contributions will be forfeited at the end of each year.</li> </ul>
<b>Short-Term Disability</b>	Short-Term Disability (STD) Plan coverage is voluntary:

	<ul style="list-style-type: none"> <li>When you become eligible for coverage under the plan, your employer will automatically enroll you in the plan. If you do not want coverage under the plan you may choose to decline within 90 days of your date of eligibility.</li> </ul>
<b>Basic Long-Term Disability</b>	<ul style="list-style-type: none"> <li>Basic coverage is provided by MPTN at no cost to you, starting on the first of the month following 90 days of employment with MPTN.</li> </ul>
<b>Long-Term Disability Buy-Up Option</b>	<ul style="list-style-type: none"> <li>For greater coverage, a buy-up option is available in addition to basic coverage, starting on the first of the month following 90 days of employment with MPTN. The cost for this buy-up coverage depends on your earnings.</li> <li>For the buy-up option, you must elect to enroll within 90 days of your date of eligibility.</li> <li>If you don't enroll for the buy-up option within 90 days, you must wait to do so until the next annual enrollment or until you have a qualified change in status.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>Coverage is provided by MPTN at no cost to you, starting on the first of the month following 90 days of employment with MPTN.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>You can purchase additional coverage for yourself and your dependents, with coverage starting on the first of the month following 90 days of employment with MPTN, if you enroll within 90 days of your date of eligibility.</li> <li>Coverage for your dependents and additional coverage for yourself may require insurance company approval.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>You are eligible to enroll in the plan after you have completed 90 days of employment with MPTN.</li> <li>You can enroll in the plan by contacting the Merrill Lynch Participant Service Center at 1-800-228-4015 or accessing their website at <a href="http://www.benefits.ml.com">www.benefits.ml.com</a>.</li> <li>You can authorize an amount up to 50% of your eligible compensation to be deducted from your paycheck on a Pre-Tax and/or Roth after-tax basis, subject to federal limits.</li> <li>If you are age 50 or will turn age 50 during the plan year, you may make additional Pre-Tax and/or Roth after-tax catch-up contributions subject to federal limits.</li> <li>Rollovers from other tax qualified plans, including 403(b) and 457(b) plans, and traditional IRAs may be accepted by the MPT 401(k) Retirement Plan.</li> </ul>

## Getting Married

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>• If you want to add coverage for your spouse, you must do so within 30 days of your marriage. You must provide marriage certificate and social security number.</li> <li>• If you want to add coverage for new eligible dependent children, you must also do so within 30 days of your marriage. You must provide long form birth certificates and social security numbers.</li> <li>• If you don't make changes within 30 days, you must wait to do so until the next annual enrollment, until you have another qualified change in status, or until the loss of other employer-provided coverage.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>• Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• If you are already enrolled, your participation continues.</li> <li>• You can enroll, increase, decrease or stop your contributions within 30 days of your marriage.</li> <li>• If you don't enroll or make changes within 30 days, you must wait to do so until the next annual enrollment, until you have another qualified change in status or until the loss of other employer-provided coverage.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• Same as Health Care FSA, above.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>• Your current coverage continues.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>• Your current coverage continues.</li> <li>• You can enroll if you are not already enrolled.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> <li>• Consider updating your beneficiary designations.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>• Your coverage continues.</li> <li>• You can purchase coverage for yourself if you have not already done so.</li> <li>• You can increase coverage for yourself, subject to insurance company approval.</li> <li>• You can purchase additional coverage for your new eligible spouse and any new eligible dependent children, subject to insurance company approval.</li> <li>• Consider updating your beneficiary designations.</li> </ul>

**401(k) Plan**

- If you are eligible to join the plan, you can enroll at anytime.  
(See “Joining MPTN” within this section.)
- If you are enrolled in the plan already, you might want to consider increasing your contribution rate, which can be done on a daily basis.
- You might want to re-evaluate your investment mix. The plan allows you to change your investment directions daily for both your future contributions and your accumulated savings.
- Your new spouse automatically becomes your beneficiary. You can name someone else as your beneficiary if your spouse provides written, notarized consent.

## Becoming a Parent

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>• If you want to enroll your new child, you must do so within 30 days of the birth or placement for adoption. Coverage will be retroactive to the date of the birth or placement for adoption. You must provide long form birth certificate and social security number.</li> <li>• If you don't make changes within 30 days, you must wait to do so until the next annual enrollment, until another qualified change in status or until the loss of other employer-provided coverage.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>• Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• If you are already enrolled, your participation continues.</li> <li>• You can enroll, increase, decrease or stop your contributions within 30 days of the birth or placement for adoption.</li> <li>• If you don't enroll or make changes within 30 days, you must wait to do so until the next annual enrollment, until another qualified change in status or until the loss of other employer-provided coverage.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• Same as Health Care FSA, above.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>• Your current coverage continues.</li> <li>• You can enroll if you are not already enrolled.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>• Your current coverage continues.</li> <li>• You can enroll if you are not already enrolled.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> <li>• Consider updating your beneficiary designations.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>• Your coverage continues.</li> <li>• You can purchase coverage for yourself if you have not already done so, subject to insurance company approval.</li> <li>• You can increase coverage for yourself subject to insurance company approval.</li> <li>• You can purchase additional coverage for your new child, subject to insurance company approval.</li> <li>• Consider updating your beneficiary designations.</li> </ul>

**401(k) Plan**

- If you are eligible to join the plan, you can enroll at anytime. (See “Joining MPTN” within this section.)
- If you are enrolled in the plan already, you might consider increasing your contribution rate, which can be done on a daily basis.
- You might want to re-evaluate your investment mix. The plan allows you to change your investment directions daily for both your future contributions and your accumulated savings.
- You might want to review your beneficiary designations to consider your new child.
- If you are considering the purchase of a home, the plan’s loan feature lets you borrow against your account balance, subject to certain maximum/minimum limitations.

## When Your Dependent Loses Eligibility

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>• When a participant loses eligibility, their coverage ends, and the plan will not pay benefits for a participant after his or her coverage has ended. To avoid paying for coverage for a dependent who is no longer eligible, notify Human Resources that your dependent's eligibility has changed.</li> <li>• Your dependents may be eligible to continue coverage, at your own expense and on an after-tax basis, under MPTN COBRA. To do so, they must enroll within the 60-day deadline.</li> <li>• In the case of a divorce or legal separation, or when your covered dependent child loses eligibility, you or the affected individual is responsible for notifying the MPTN Human Resources office within 30 days of the event to request enrollment information and elect MPTN COBRA health coverage.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>• Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• If the dependent is not eligible for MPTN coverage but is still your dependent, you may still use the FSA to cover their eligible expenses.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• Same as Health Care FSA, above.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>• When a participant loses eligibility, their coverage ends, and the plan will not pay benefits for a participant after his or her coverage has ended. To avoid paying for coverage for a dependent who is no longer eligible, notify Human Resources that your dependent's eligibility has changed.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>



## Becoming Divorced, Legally Separated or Receiving an Annulment

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>• If you are enrolled for medical coverage through MPTN, coverage for yourself continues.</li> <li>• If you were covered under your ex-spouse’s plan, you can enroll for coverage through MPTN within 30 days of your divorce, legal separation or annulment.</li> <li>• If you do not enroll within 30 days, you must wait to do so until the next annual enrollment, until you have another qualified change in status or until the loss of other employer-provided coverage.</li> <li>• If your spouse had coverage through MPTN, his or her coverage ends on the last day of the month of your divorce, legal separation or annulment.</li> <li>• Your spouse is eligible for coverage under COBRA.</li> <li>• If your children remain eligible as your dependents, their coverage continues or they can be added to your coverage.</li> <li>• If your children are no longer eligible as your dependents, their coverage ends on the last day of the month of your divorce, legal separation or annulment.</li> <li>• If your children were previously covered, they are eligible for continued coverage through COBRA.</li> <li>• In certain cases, your dependent children may be eligible for continued coverage through a Qualified Medical Child Support Order (QMCSO).</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>• Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• If you are already enrolled, your participation continues.</li> <li>• You can enroll, increase, decrease or stop your contributions within 30 days of your divorce, legal separation or annulment.</li> <li>• If you don’t enroll or make changes within 30 days, you must wait to do so until the next annual enrollment, until you have another qualified change in status or until the loss of other employer-provided coverage.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>• If you are already enrolled, your participation continues.</li> <li>• You can enroll, increase, decrease or stop your contributions within 30 days of your divorce, legal separation or annulment.</li> <li>• If you don’t enroll or make changes within 30 days, you must wait to do so until the next annual enrollment, until you have another qualified change in status or until the loss of other employer-provided coverage.</li> <li>• You can submit claims for eligible expenses relating to the care of your ex-spouse or children who are no longer your dependents, provided those expenses were incurred prior to your divorce, legal separation or annulment.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>• Your coverage is unaffected.</li> </ul>

<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage is unaffected.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>Your coverage is unaffected.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage continues.</li> <li>If your ex-spouse is your beneficiary, he or she will remain so until you designate a new one.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage continues.</li> <li>You can purchase coverage for yourself if you have not already done so subject to insurance company approval.</li> <li>Coverage for your ex-spouse ends on the date of your divorce, legal separation or annulment. Your ex-spouse can purchase coverage at his or her own expense through the insurance company.</li> <li>If your ex-spouse is your beneficiary, he or she will remain so until you designate a new one.</li> <li>If your children remain your dependents, their coverage continues. If your children are no longer your dependents, they are not eligible for coverage, but you may purchase coverage individually through the insurance company.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>The plan automatically revokes your designation of spouse as beneficiary upon divorce.</li> <li>As a participant in the plan, your ex-spouse may be eligible for part or all of your vested account balance through a Qualified Domestic Relations Order (QDRO).</li> </ul>

## Taking a Leave of Absence

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage continues while you are on FML leave, provided you continue to make any required contributions.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Your participation continues while you are on leave, provided you continue to make contributions.</li> <li>You may suspend participation and make no contributions while you are on leave and resume participation when you return.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Same as Health Care FSA, above.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>Your coverage continues while you are on leave, provided you continue to make any required contributions.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage continues while you are on leave.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>Your coverage continues while you are on leave, provided you continue to make any required contributions.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage continues while you are on leave.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>Coverage continues while you are on leave, provided you make the required contributions.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>Your salary deferral contributions and MPTN's matching contributions will stop during your unpaid leave of absence. They will resume through payroll deductions upon your return to work.</li> <li>If you are planning an unpaid leave of absence and currently have an outstanding loan, please contact the Human Resources Department to make loan repayment arrangements.</li> </ul>

## If You Become Disabled

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>If you are eligible and your employment ends, you may continue health care coverage for yourself and your dependents under MPTN COBRA.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>While you are receiving STD benefits, your FSA contributions are suspended until you return from your STD leave, but you continue to be eligible to submit claims for reimbursement of eligible expenses incurred while you were making contributions.</li> <li>If you do not recover and return from your STD leave, and you begin receiving LTD benefits, and your employment ends, so does your FSA participation. You may submit claims for eligible expenses incurred while you were making contributions until March 31st of the following year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Same as Health Care FSA, above.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>Short-Term Disability benefits begin after you complete a seven-day elimination period.</li> <li>You can receive benefits for up to a maximum of 12 weeks.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>After you meet a 90-day elimination period, monthly payments begin as long as your application for Long-Term Disability has been approved. LTD premiums are waived during your disability.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>Same as Long-Term Disability, above.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage continues.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage continues.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>You are eligible to receive a cash distribution from the plan when you become totally and permanently disabled. Human Resources will need to be provided with documentation from the Social Security Administration confirming your disability.</li> <li>You become fully vested in your account balance when your employment ends due to being totally and permanently disabled.</li> <li>When you leave, you can continue to keep your money in the plan if your vested account balance is more than \$1,000, subject to federal minimum required distribution rules.</li> </ul>

- Should you decide to take a distribution from the plan, you will be subject to a mandatory 20% federal income tax withholding, unless your money is directly rolled over into an IRA or another qualified plan that accepts rollovers. However, your account balance will not be subject to a 10% early withdrawal penalty as a result of your total and permanent disability.
- To obtain a distribution, you can contact Merrill Lynch at 1-800-228-4015.

## Terminating Your Employment

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the last day of the month you leave MPTN.</li> <li>You may elect to continue coverage for yourself and your dependents through COBRA.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Your participation ends on the date you leave MPTN.</li> <li>You may submit eligible expenses incurred any time prior to the date you leave MPTN for reimbursement until March 31st of the following year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Same as Health Care FSA, above.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the date you leave MPTN.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the date you leave MPTN.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>Same as Long-Term Disability, above.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the date you leave MPTN.</li> <li>You may be able to convert coverage to an individual policy through the insurance company.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage ends for you and your dependents on the date you leave MPTN.</li> <li>You and your dependents may be able to convert coverage to an individual policy through the insurance company.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>Your salary deferral contributions and MPTN's matching contributions end when you leave the company.</li> <li>When you terminate from MPTN, you can continue to leave your money in the plan if your vested account balance is more than \$1,000, subject to federal minimum required distribution rules.</li> <li>You can take full or partial distributions at any time and can decide on how it is invested.</li> <li>Should you decide to take a distribution from the plan when you leave MPTN, you will be subject to a mandatory 20% federal income tax withholding since you will be liable for taxes. You will also owe a 10% early withdrawal penalty if you are under age 55 when you leave. Rolling your money into an IRA or another qualified plan that accepts rollovers lets you defer taxes and avoid penalties.</li> </ul>

- To obtain a distribution you can contact Merrill Lynch at 1-800-228-4015.

## Planning for Retirement

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the last day of the month of your retirement.</li> <li>You may elect to continue coverage for yourself and your dependents through COBRA.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Your participation ends on the date of your retirement.</li> <li>You may submit eligible expenses incurred any time prior to your retirement date for reimbursement. You can continue to submit claims until March 31<sup>st</sup> of the following year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Same as Health Care FSA, above.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the date of your retirement.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the date of your retirement.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>Same as Long-Term Disability, above.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage ends on the date of your retirement.</li> <li>You may be able to convert coverage to an individual policy through the insurance company.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>Your coverage ends for you and your dependents on the date of your retirement.</li> <li>You and your dependents may be able to convert coverage to an individual policy through the insurance company.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>Your salary deferral contributions and MPTN's matching contributions end when you retire.</li> <li>You become fully vested in your entire account balance, regardless of your years of service, should you leave MPTN at or beyond age 65.</li> <li>When you leave, you can continue to keep your money in the plan if your vested account balance is more than \$1,000, subject to federal minimum required distribution rules.</li> <li>Should you decide to take a distribution from the plan when you leave MPTN, you will be subject to a mandatory 20% federal income tax withholding since you will be liable for taxes. You will also owe a 10% early withdrawal penalty if you are under age 55 when you leave. Rolling your money into an IRA or another qualified plan that accepts rollovers lets you defer taxes and avoid penalties.</li> <li>To obtain a distribution, you can contact Merrill Lynch at 1-800-228-4015.</li> </ul>



## Death

Benefit	What You Should Know
<b>Medical and Prescription Drug Coverage</b>	<ul style="list-style-type: none"> <li>Your dependents' coverage ends on the last day of the month of your death.</li> <li>Your eligible family members may continue coverage through COBRA.</li> </ul>
<b>Dental and Vision Coverage</b>	<ul style="list-style-type: none"> <li>Same as Medical, above.</li> </ul>
<b>Health Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Your participation ends on the day of your death.</li> <li>Your dependents may file claims for eligible expenses incurred before your death until March 31st of the following year.</li> </ul>
<b>Dependent Care Flexible Spending Account (FSA)</b>	<ul style="list-style-type: none"> <li>Your participation ends on the day of your death.</li> <li>Your dependents may file claims for eligible expenses incurred before your death until March 31st of the following year.</li> </ul>
<b>Short-Term Disability</b>	<ul style="list-style-type: none"> <li>Your coverage ends.</li> </ul>
<b>Long-Term Disability — Basic Coverage</b>	<ul style="list-style-type: none"> <li>Your coverage ends.</li> </ul>
<b>Long-Term Disability — Buy-Up Option</b>	<ul style="list-style-type: none"> <li>Your coverage ends.</li> </ul>
<b>Basic Life Insurance</b>	<ul style="list-style-type: none"> <li>Your beneficiary should file a claim.</li> </ul>
<b>Supplemental Life Insurance</b>	<ul style="list-style-type: none"> <li>Your beneficiary should file a claim.</li> <li>Coverage for your dependents ends on the date of your death. Dependents may be eligible to convert their group coverage to individual policies.</li> </ul>
<b>401(k) Plan</b>	<ul style="list-style-type: none"> <li>When you die while actively employed at MPTN, you become fully vested in your entire account balance, regardless of your years of service.</li> <li>When a distribution is made to your beneficiary on account of your death or to your ex-spouse on a Qualified Domestic Relations Order (QDRO), it will be subject to a mandatory 20% federal income tax withholding unless directly rolled over into an IRA or another qualified plan that accept rollovers.</li> <li>The 10% early withdrawal penalty does not apply.</li> <li>Your beneficiary can choose to leave the funds in the plan and can decide on how it is invested. Funds left in the plan, however, are subject to federal minimum required distribution rules. These rules will vary based on whether the spouse is the beneficiary and whether your death occurs before or after you were required to begin minimum required distributions.</li> </ul>