

## Income Security Plan (ISP) FORMS CHECKLIST

If you plan to volunteer to leave the Company under the ISP, the following matrix indicates when each form should be submitted. To avoid having your ISP application rejected or vacation payments delayed, the form should be returned promptly but no later than the times indicated.

SEND:	BY:	TO:
<p><b>Deadline to Submit Completed Employee Election of ISP</b></p> <p><b>-AND-</b></p> <p><b>Deadline to Revoke Completed Employee Election of ISP</b></p>	<p><b>11:59 pm EST on 4/29/2022</b></p>	<p>Email: <a href="mailto:HRSeverance@ftr.com">HRSeverance@ftr.com</a></p>
<p><b>Worksheet for Payment in Lieu of Vacation</b></p>	<p><b>11:59 pm EST on 4/29/2022</b></p>	<p>Email: <a href="mailto:HRSeverance@ftr.com">HRSeverance@ftr.com</a></p>

You will receive an email response confirming receipt within 24-48 hours of your submission.

**IMPORTANT: THIS FORMS CHECKLIST IS FOR ISP ELECTIONS ONLY. FORMS REQUIRED FOR INITIATING RETIREMENT ARE NOT CONTAINED IN THIS PACKAGE. CONTACT MILLIMAN AT 1-866-333-2074, OPTION 1 TO INITIATE RETIREMENT.**

## Income Security Plan (ISP) FACT SHEET & FAQ's

### What I need to do

- Complete the enclosed Employee Election Form
- Scan/email to: [HRSeverance@ftr.com](mailto:HRSeverance@ftr.com) no later than 11:59 pm EST on 4/29/2022; keep a copy of your email
- Complete the enclosed Payment in Lieu of Vacation form; obtain your supervisor's approval and signature
- Scan/email to: [HRSeverance@ftr.com](mailto:HRSeverance@ftr.com) no later than 11:59 pm EST on 4/29/2022 keep a copy of your email
- Understand that at the end of the volunteer period, all elections will be final

### Where to find additional information

- Frontier Benefits Center: 1-855-FTR-2887
- Milliman Benefits Center: 1-866-333-2074, Option 1 – Pension, Option 2 – Retiree Medical
- Fidelity Investments: 800-835-5095 or [www.401k.com](http://www.401k.com)

### Information enclosed

- Employee Election Form
- Vacation Form
- Forms Checklist

### Next steps

- If your election to leave the company is accepted, your termination date will be 5/3/2022
- Your HR Manager will notify you *via email* of your status as accepted or denied after the volunteer window closes.

This document was prepared to provide you with a brief summary of the plans and benefits regarding the Income Security Plan (ISP). All rights and/or obligations under the Income Security Plan (ISP) will be governed by the collective bargaining agreements, and plan descriptions covering that benefit. If you received these materials in error or you are not eligible for the program benefits, your receipt of these materials does not make you eligible for the program benefits. If you are uncertain of whether you are eligible, you should contact your supervisor.

## Income Security Plan (ISP)

### FAQ's

Following are some questions and answers for your use as needed to help understand the Income Security Plan (ISP) process.

- 1. Q – If I am eligible and my ISP application is approved, how soon will I receive my payment?**  
A – Employees will receive Severance payments according to the payment scheduled chosen, paid in the month following the month in which the employee leaves the service of the Company.
- 2. Q – Can I delay when I receive my ISP payout or when those payouts begin?**  
A – No. The ISP payout will be automatically generated once the appropriate paperwork is submitted in a timely manner. It cannot be deferred.
- 3. Q – What percent of the ISP will be withheld for tax?**  
A – All benefits payable under the ISP are subject to legally required tax deductions. Depending upon your personal situation, lump sum payments may be subject to higher tax deductions.
- 4. Q – If I am eligible and approved to leave with the ISP, can I leave before May 3, 2022?**  
A – No, May 3, 2022 will be the release date for all approved eligible employees. Any resignations or discharges for cause prior will make you ineligible for the ISP.
- 5. Q – I previously separated from the company and received separation benefits. Will this impact my ISP payout?**  
A – Yes. If you previously separated and received separation benefits, your ISP Termination Pay benefits will be adjusted and paid out based on your most recent date of hire in lieu of your accredited service date. This adjustment is not reflected in this package.
- 6. Q – Can I apply for the ISP if I am out on disability benefits?**  
A – You may apply for the ISP by the deadline if you are on short term disability or accident disability benefits. If your application is approved while you are out on short term disability or accident disability benefits, your benefits will end and your separation date will be May 3, 2022.
- 7. Q – How will my separation be coded?**  
A – The reason for leaving will be "Voluntary Separation with Severance". All unemployment eligibility questions should be referred to State Unemployment offices. The Company will not challenge determinations made by State Unemployment under this ISP but must respond to the state when you file.
- 8. Q – What happens if the ISP forms are not returned by the deadline?**  
A – We will assume that you have declined the ISP and you will forfeit the ability to participate in the ISP.

9. **Q – If I am eligible and accepted for the ISP, what happens to my unused vacation?**  
A – Any unused vacation time will be paid upon separation.
10. **Q – Will wage garnishments be deducted from severance check?**  
A – Yes severance checks are subject to wage garnishments. If have individual questions regarding outstanding amounts, please contact [HRSeverance@ftr.com](mailto:HRSeverance@ftr.com).
11. **Q – Will severance payments be direct deposited?**  
A – Yes if direct deposit is on file. Otherwise, checks will be mailed to home address on file.
12. **Q – What happens to my 401(k) loan?**  
A – Please contact Fidelity at 1-800-835-5095 within your first 90 days after separation to determine your options for continuation of loan payments. Any unpaid loan balances are a taxable distribution if a payment arrangement is not set up with Fidelity.
13. **Q – Do I need to elect a beneficiary for my life insurance coverage?**  
A – If you are retirement eligible, yes, you will need to re-elect a beneficiary. This information will be maintained with Milliman. For non-retirement eligible, contact Securian Life Insurance at 1.866.365.2374 within 30 days of your separation of employment if you are interested in converting your group life insurance to an individual policy.
14. **Q – If I am retirement eligible and I elect to take my pension, how do I pay for my retiree medical?**  
A – You can set up automatic deductions from your checking account with Milliman or receive a monthly bill. If you setup monthly annuity, you can set up a deduction. Please contact Milliman to review your options and set up your deduction.
15. **Q – When does my retiree medical start?**  
A – Your retiree medical benefits will begin on June 1, 2022. Please contact Milliman to enroll in your retiree medical benefits at 1-866-333-2074 option 2.
16. **Q – When can I enroll in retiree medical**  
A – You can enroll in retiree medical beginning May 3 2022 by contacting Milliman at 1-866-333-2074 option 2 or you can enroll online at <https://frontier.mybenefitchoice.com>
17. **Q – If I elect the severance, can I also apply for my pension?**  
A – Yes, you may choose to receive your pension benefit. Please be aware that the approximate time for pension payments to process is 60 days after elections have been received.
18. **Q – If I accept the ISP, will I be entitled to unemployment benefits?**  
A – Employees can apply for unemployment compensation and the State will determine entitlement.
19. **Q – Does my supervisor need to sign the application before I email it?**  
A – Yes as well as to verify your vacation balance.
20. **Q – When do I need to complete the election form?**  
A – The window to elect the ISP is April 15, 2022 to April 29, 2022. Employees must have the application form completed and returned to [HRSeverance@ftr.com](mailto:HRSeverance@ftr.com) by April 29, 2022 11:59 pm (EST) to be considered for this offer. Please retain a copy of the completed application for your records.
21. **Q – If I am not volunteering should I submit the election form indicating that I am not interested in the ISP?**  
A – No. You should only submit the election form if you are electing to accept the ISP offer or if you have previously submitted an Election Form volunteering to leave the service of the Company and would like to withdraw that election. You cannot elect ISP, or make changes to your election, after the election period has closed.
22. **Q – What do I do if I don't have access to a scanner?**

A – Completed application forms must be returned to [HRSeverance@ftr.com](mailto:HRSeverance@ftr.com) by April 29, 2022, 11:59pm (EST). Please talk with your supervisor for assistance with scanning your application. If a scanner is not available, please contact your local HR Business Partner.

**23. Q – If an associate is out of town on vacation during the window, should they complete something prior to vacation or is the window extended for those not available?**

A – The ISP window will not be extended. Management will make every effort reasonable to contact employees out of the office and make sure the necessary arrangements are in place to process the ISP forms.

**24. Q – Can I change my mind after my application is submitted to [HRSeverance@ftr.com](mailto:HRSeverance@ftr.com)?**

A – Your election is irrevocable and cannot be changed after the deadline of April 29, 2022, 11:59 (EST). Please be sure of your decision before submitting the completed application by the deadline of April 29, 2022.

**25. Q – When will my Benefits end if I choose to accept the ISP?**

A – If you voluntarily elect to take the enhanced ISP, your active health & welfare benefits will terminate upon termination of your employment.

- **Retirement Eligible:** You can elect to enroll in the retiree medical upon termination of your active medical coverage
- **Not Retirement Eligible and currently enrolled in medical coverage:** You are eligible for 3 months of Company subsidized medical coverage through COBRA, if you have less than 15 years of service, or 6 months if you have 15 years or more of service. Once your Company subsidized COBRA ends, you may continue your medical coverage under COBRA paying the full COBRA premium for the remaining 18 months of COBRA period.

If you are currently enrolled in the healthcare Flexible Spending Account and have a positive account balance at the time of your separation, you will have an option to continue your healthcare Flexible Spending Account (FSA) coverage through COBRA for the balance of the 2019 plan year. A COBRA kit will be mailed to your home within two (2) weeks of WageWorks, Frontier's COBRA administrator receiving your termination of employment information. You may follow the instructions included in the COBRA kit to enroll in COBRA. If you would like to learn about the monthly COBRA premium in advance of receiving your COBRA kit, please email the Frontier Benefits Team at [Frontier.Benefits.Team@ftr.com](mailto:Frontier.Benefits.Team@ftr.com).

**Life Insurance:** You have an option to convert your Basic, supplemental and dependent life coverage to an Individual policy. Contact Securian, Frontier's Life insurance carrier at 1-866-365-2374 within 30 days of your separation of employment if you are interested in converting your group life insurance to an individual policy.