



Benefits Information upon Approved Leave of Absence

The following is a general summary of the effect Leave of Absence has on the benefits offered at Silverado. Please review this summary for any action you may need to take.

In all cases, while you are on leave, you are responsible for paying the full amount of your portion of any insurance premiums for the insurance coverage you wish to maintain. If you fail to make the necessary premium payments in a timely manner, as specified in the law and our policies, your insurance coverage may end. It is, therefore, important that you address your responsibility to pay premiums throughout the period of your absence. Your payments are due at the beginning of the month for that month's coverage. The law provides a 30-day grace period in which you can make payments. However, if payments are not received within this period, your insurance coverage may end automatically.

Medical, Dental and Vision Coverage

Participants currently enrolled in Silverado health plans can continue their benefits as long as premiums continue to be paid on time. If you fail to make the necessary premium payments in a timely manner, as specified in the law and our policies, your insurance coverage may end. It is, therefore, important that you address your responsibility to pay premiums throughout the period of your absence. Your payments are due at the beginning of the month for that month's coverage. The law provides a 30-day grace period in which you can make payments. However, if payments are not received within this period, your insurance coverage may end automatically.

Flexible Spending Accounts

Participants currently enrolled in Silverado Flexible Spending Accounts can continue their benefits as long as contribution payments continue to be paid on time. If you fail to make the necessary contribution payments in a timely manner, as specified in the law and our policies, your coverage may end. It is, therefore, important that you address your responsibility to pay contribution throughout the period of your absence. Your contribution payments are due at the beginning of the month for that month's coverage. The law provides a 30-day grace period in which you can make payments. However, if payments are not received within this period, your insurance coverage may end automatically.



Basic and Supplemental Life Insurance

To be eligible for Life Insurance Policy one of the requirements is active service with at least 30 hours per week. If you are an insured Associate and your Active Service ends due to an Employer approved unpaid leave of absence or family medical leave, your insurance will continue if the required premium is paid and you are eligible for continuance.

Below are the continuation options that Silverado provides on their life policy. In these circumstances, your insurance may continue as follows.

- a) For Leave of Absence - Maximum Benefit Period: up to 12 months
- b) For Family Medical Leave - the later of the period of the approved FMLA leave or the leave period required by the laws of the state in which the Associate is employed.
- c) For Disability for Employees - Maximum Benefit Period: up to 12 months

At the time your continuance ends you have options to continue your current coverage at your own cost. Your deadline to convert your insurance is within 31 days after the continuance end. Conversion forms are available, by request, from Corporate Benefits.

Basic and Supplemental Accident (AD&D) Insurance

To be eligible for our Life and Accidental Death and Dismemberment Insurance Policy one of the requirements is active service with at least 30 hours per week. If you are an insured Associate and your Active Service ends due to an Employer approved unpaid leave of absence or family medical leave, your insurance will continue if the required premium is paid and you are eligible for continuance.

Below are the continuation options that Silverado provides on their AD&D policy.

- a) Insurance for an Employee and Covered Dependents may be continued until the earliest of the following dates if: (a) an Employee is on an Employer-approved leave of absence or an Employer-approved family medical leave; and (b) required premium contributions are paid when due.
 - a. for an Employer-approved leave of absence up to 12 months
 - b. for an Employer-approved family medical leave: the later of the period of the approved FMLA leave or the leave period required by the laws of the state in which the Employee is employed

At the time your continuance ends you have options to continue your current coverage at your own cost. Your deadline to convert your insurance is within 31 days after the continuance end. Conversion forms are available, by request, from Corporate Benefits.



Long Term Disability Insurance

If you are an insured Associate and your Active Service ends due to an approved leave pursuant to the Family and Medical Leave Act (FMLA), Long Term Disability insurance will continue up to the later of the period of his or her approved FMLA leave or the leave period required by law in the state in which he or she is employed. Premiums are required for this coverage.

If an Associate's Active Service ends due to any other excused short term absence from work that is reported to Silverado timely in accordance with the Silverado's reporting requirements for such short term absence, insurance for an Associate will continue until the earlier of:

- a) the date the Employee's employment relationship with the Employer terminates;
- b) the date premiums are not paid when due;
- c) the end of the 30 day period that begins with the first day of such excused absence;
- d) the end of the period for which such short term absence is excused by the Employer.

You should contact the Corporate Benefits Department for any questions you may have.

401(k) Plan

Generally, determining crediting eligibility of service in whether you satisfy any minimum age or service conditions under the Plan, all service you perform during the year is counted. In addition, if you go on a maternity or paternity leave of absence (including a leave of absence under the Family Medical Leave Act) or a military leave of absence, you may receive credit for service during your period of absence for certain purposes under the Plan. You should contact the Corporate Benefits Department to determine the effects of a leave of absence on your eligibility and participation under the Plan or any questions you may have.

Voluntary Benefits

If you are an insured Associate in Voluntary Accident Insurance and/or Voluntary Critical Illness Insurance policy and your Active Service ends due to an Employer approved unpaid leave of absence your insurance will continue if the required premium is paid and you are eligible for continuance.

Below are the continuation options that Silverado provides on their Voluntary Accident Insurance and Critical Illness policy. In these circumstances, your insurance may continue as follows.

- a) For Leave of Absence – through the end of the month that immediately follows the month in which the



Leave of absence begins.

- b) For Family Medical Leave - the later of the period of the approved FMLA leave or the leave period required by the laws of the state in which the Associate is employed.

At the time your continuance ends you may have options to continue your current coverage at your own cost. Please contact the vendor for more information. Vendor contact information is available by logging into your account at <https://silverado.e.paylogix.com>.

Change of address

It is important that we have your current address in the system in the event that we need to contact you with benefits or other payroll or employment related information. If you need to update your address, please log into <http://silverado.com/ultipro>; under the "Myself" tab.

If you have additional questions regarding benefits, contact the Benefits Department at 949-705-4900 or email L-benefits@silverado.com. Additional plan details and vendor contact information can be found on the benefits website: www.silveradobenefits.com.