COBRA Benefits and Rights

Who's Eligible

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA), you and your covered dependents have a right to continue your medical, dental, and vision coverage for a specified period of time if you become ineligible for coverage through the Company benefits program.

In addition, if you were enrolled in the Health Care Flexible Spending Account on the day before you became ineligible for coverage, you can elect to continue contributing to your account for the remainder of the plan year. (The deadline for incurring expenses for the Health Care FSA varies depending on whether you continue your contributions.)

You can elect coverage for your eligible dependents if they were also covered in benefits that you were enrolled in immediately prior to your employment ending, including:

- Your legal spouse or domestic partner where applicable.
- Your eligible children, up until the end of the month in which your child turns age 26.
- Eligible children age 26 and older who are physically or mentally disabled and incapable of self-support.

Eligible children include your biological children, stepchildren who live with you, children placed for adoption, legally adopted children, foster children, and children for whom you have permanent legal guardianship. The definition of dependents applies to all coverage.

For more information, log in to **mybenefits.republicservices.com** and chat with Sofia, your personal benefits assistant, available 24/7 to answer your benefits questions. Or call 888.850.1767 Monday through Friday, 7 a.m. to 7 p.m. CT.

When You Become Eligible for Benefits

Under certain qualifying life events, COBRA continuation coverage will be available, including:

- You end your employment with Republic Services
- You are no longer eligible for benefits due to a reduction in work hours
- You and your spouse divorce or become legally separated
- Your dependent child reaches the maximum age for coverage

Generally, COBRA coverage is available to you for up to 18 months (additional coverage up to 36 months may be available in certain circumstances, such as divorce). **To receive this coverage, you and/or your eligible family members must:**

- Have been covered by the Company plan immediately prior to the qualifying event
- Enroll for COBRA coverage
- Pay the required premium. The premium you pay for COBRA coverage is equal to the full cost of coverage plus a 2% administration fee.

How to Enroll

Under federal law, you have 60 days from the date of your original notice of COBRA continuation coverage or the coverage termination date, whichever is later, to elect COBRA continuation coverage under the Plan.

If you are electing COBRA as a former employee, you can enroll online by going to **mybenefits.republicservices.com** and logging in with your username and password. If you don't have that information, you can reset your username and password or register as a first-time user. Your Company Key is **republic**.

If you are electing COBRA as an active employee who did not lose all benefits due to your qualifying life event, a retiree who is enrolled in retiree benefits with this employer, or a dependent enrolling in COBRA, either as a result of a dependent qualifying life event (such as divorce or child reaching maximum age) or the dependent of a former employee who is not also electing COBRA, you cannot enroll online. You will need to return the paper election form included in the COBRA notice that was mailed to you. Once enrolled, you will be able to log in to **mybenefits.republicservices.com** and create your online account.

Requests received by mail can take up to 7-10 days from receipt to complete processing. For elections submitted by mail, send the completed form to:

Republic Services (c/o Businessolver.com, Inc.)

ATTN: COBRA Administration

PO Box 850512

Minneapolis, MN 55485-0512

If you do not submit a completed Election Form or complete your online enrollment by the due date shown in your COBRA notice, you will lose your right to elect COBRA continuation coverage. If you reject/waive COBRA continuation coverage before the due date, you may change your mind and revoke your rejection/waiver as long as you complete your enrollment online at **mybenefits.republicservices.com** or submit a completed Election Form before the due date. However, if you change your mind after first rejecting COBRA continuation coverage, your COBRA continuation coverage will begin on the date you submit the completed Election Form.

The benefits you elect will remain in effect until December 31, 2026, or the end of your COBRA continuation period, whichever is earlier. You cannot make changes to your elections until the next Open Enrollment period, unless you have a qualifying life event.

Paying for Your Benefits

The amount you pay for COBRA coverage is equal to the full cost of coverage plus a 2% administration fee. You can pay for your coverage:

- **Online:** Provide your preferred payment method and account information. You can set up automatic monthly payments and avoid the usual $2.00 monthly convenience fee.
- **By Check:** Make your check payable to Businessolver, Inc. and send to:

  Republic Services (c/o Businessolver.com, Inc.)

  PO Box 850512

  Minneapolis, MN 55485-0512

What Happens if You Don't Enroll

- **If this is your initial enrollment for COBRA benefits** (instead of an annual Open Enrollment period) and you don't enroll during your enrollment period, you'll no longer have access to Company-sponsored benefits.
- **If you're currently enrolled in COBRA benefits** and you don't enroll during the Open Enrollment period, your current benefits coverage for medical (including prescription drugs), dental, and vision will continue at the new plan year costs.
- **Take Note!** You are not eligible to reenroll in the Health Care Spending Account (HCSA). You may continue your Health Care FSA participation only during the plan year in which you first become eligible for COBRA benefits.
- **If you are a dependent enrolling in COBRA**, call the Benefits Service Center to make your COBRA elections.