



Loss of Benefits Frequently Asked Questions

What happens to my benefits when my employment ends or I'm no longer eligible for benefits?

Your current benefit elections will remain in place until midnight on the last day of the month in which your employment ends.

What happens to my benefits if I'm no longer eligible for benefits due to a reduction in hours?

Your current benefit elections will remain in place until midnight on the last day of the month in which you are no longer eligible for benefits.

Am I eligible for COBRA?

Yes, under current COBRA regulations you will have the opportunity to continue your Trident plans through COBRA. *Note: while on COBRA, if you turn age 65 and become eligible for Medicare, you will no longer be able to continue your COBRA plan(s). Your COBRA plans will be cancelled at the end of the month following your 65th birthday.*

Which plans are eligible for COBRA?

Trident's medical, dental, and vision plans are eligible for COBRA continuation.

How does COBRA work?

COBRA is a federal regulation that allows employees the option to continue their benefit plans after they lose coverage through their employer's plan(s). Below is a quick breakdown of what to expect:

- Within 30 days of your coverage ending, Trident's COBRA partner, Accrue COBRA Management Services (Accrue CMS), will send you information explaining your rights under COBRA as well as offering you the option to elect COBRA. This information will be sent USPS to your home address on file.
- Your COBRA information will include a code that will allow you to log in and make your elections electronically, or you can send them in via USPS.
- You have 60 days from your notification date to elect COBRA. You must return your COBRA election form to CMS within the 60-day period to remain eligible for COBRA coverage.
- You'll have 45 days from your election date to make your first COBRA payment to Accrue CMS.
- When your first COBRA payment is received by Accrue CMS, they will retro-actively reinstate your coverage to the date it was initially canceled.
- Your current ID cards will remain the same when you elect COBRA.

How much does COBRA cost?

COBRA is 100% paid by the employee, and there is a 2% administration fee included in the monthly cost of each plan. See COBRA Rate Sheet for current costs.

My severance agreement includes a lump sum for COBRA costs; does that mean I have COBRA coverage?

No, the lump sum included in your agreement ***does NOT*** automatically enroll you in COBRA. You will need to complete the enrollment steps with Accrue CMS within the time allowed to have coverage. The lump sum paid to you can be used to help cover those expenses.

How do I contact Accrue CMS?

You can reach them at 888.882.1498 or cobrasupport@accruemacs.com.

What happens to my unused vacation and sick hours?

Your accrued vacation balance (if any) will be paid out on your final paycheck. Sick hours are not eligible for pay out.

Can I access Dayforce after my last day?

Yes, your login information will be the same and you'll have access to your tax information and pay statements. Additionally, you can update your contact information, including being sure your address is up to date.



If logging in for the first time, please use the following credentials: *Company Name: tridentseafoods; Username: your employee number; Password: First-time default password will be Trident + your 4-digit year of birth + last 4 digits of your Social Security Number.* If you need assistance logging into Dayforce, please contact Shannon Clark at sclark@tridentseafoods.com or 206.297.4748.

Website: www.dayforcehcm.com

Can I continue my life insurance after my last day?

Our life insurance plans have a conversion and/or portability option that may allow you to continue your life insurance plan(s) after you leave Trident. If you are interested in exploring this option, contact the Benefits team within 30 days of your termination date to request additional information. *Please note: all decisions regarding the approval/denial of your request are made by The Standard. If you have questions about the status or information you receive regarding your request, please contact The Standard directly.*

Who do I contact with questions about my current insurance?

Medical: Premera Blue Cross

Group number: 1012678

800.722.1471 or www.premera.com

Pharmacy: Costco Health Solutions (CHS)

877.908.6024 or www.pharmacy.costco.com

Mail order: 800.607.6861

Medical: Kaiser Permanente (Washington only)

Group number: 1502700 (Employee Only plans); 1502800 (Family plans)

888.901.4636 or www.wa.kaiserpermanente.org

Dental: Delta Dental

Group number: 03964

800.554.1907 or www.deltadentalwa.com

Vision: VSP

Group number: 12048572

800.877.7195 or www.vsp.com

Employee Assistance Program: ComPsych EAP

Web ID: TridentEAP

877.694.1955 or www.GuidanceResources.com

Note: you will continue to have access to this resource through the end of the month in which your benefits end. This is a confidential resource available to you and your benefit eligible family members that offers solutions to life's challenges, such as marital/family concerns, emotional issues, or substance abuse. They also provide Legal and Financial consultation, all free of charge.

Voluntary Life Insurance: The Standard

Group number: 171868

888.937.4783 or www.standard.com

Supplemental Voluntary Benefits: Colonial Life

Group number: E4020269

800.325.4368

Voluntary Accidental Death & Dismemberment – AIG

Group number: GL-879491

Please contact benefits@tridentseafoods.com if you are interested in continuing your voluntary AD&D coverage.



Who do I contact about my spending and/or retirement accounts?

Health Savings Account (HSA): Optum Bank

Group number: HB4233

844.326.7967 or www.optumbank.com

Note: any monies you have in your account are yours to use for out-of-pocket qualified health care expenses. If your balance is under \$5,000 you will be subject to a \$3.75/month admin fee.

Health Reimbursement Arrangement (HRA): Optum Bank

844.326.7967 or www.optumbank.com

Note: monies in this account can be used for qualified expenses that happened prior to your last day with Trident (or the last day you were a benefit eligible employee). This account is not portable, so monies in this account will be forfeited unless you elect continuation through COBRA. Employer contributions will not be made after your termination date.

Who do I contact about my spending and/or retirement accounts?

Dependent Care Flex Spending Account: Navia Benefit Solutions

800.669.3539 or email at customerservice@naviabenefits.com

Note: eligible claims that happened prior to your coverage ending, will be considered for reimbursement. Please contact Navia with questions regarding eligible expenses and timing of claims submission deadlines.

401(k) Retirement Plan: Fidelity Investments

Plan number: 09428

800.835.5095 or www.netbenefits.com.

Note: if you need language services, you may request an interpreter in a language of your choice when you reach out to Fidelity.

Loans – if you have a loan out against your 401(k) plan on your last day of employment, please contact Fidelity to discuss repayment options.

What if I need assistance with government benefit options?

Social Security Benefits - if applicable, it is suggested that you apply for Social Security Benefits four months before you want your retirement benefits to start. You may apply using the online application at www.socialsecurity.gov or call 800.772.1213.

Medicare Benefits - if applicable, Part A is automatic if you are age 65 and receiving social security benefits or you are considered disabled by Social Security. If you're ready to retire, it is suggested that you sign up for Medicare three months before your 65th birthday by going to www.medicare.gov or call **800.633.4227**. Need further assistance? Amy Johnson at My Benefit Advisor can assist with questions on Medicare enrollment and Medicare supplemental insurance; she can be reached at **707.779.1061** or Amy.Johnson@mybenefitadvisor.com.

How do I contact Trident's Benefits team?

We are always happy to help answer your questions! You can reach us at Benefits@TridentSeafoods.com.