

# Frequently Asked Questions

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Compass Group reserves the right to amend or discontinue any benefit plan at any time. If there is a conflict between this overview and the terms of the Plan document, the Plan document will govern. More information is available in our Summary Plan Descriptions (SPDs) and our official plan documents. All terms and conditions of all of our benefit plans are controlled by the official plan documents as interpreted in the sole and absolute discretion of the plan administrator.

## I. Healthcare Coverage during Closures

### 1. My unit has been temporarily closed due to COVID-19. What happens to my healthcare coverage?

Benefit coverage remains active during a furlough or account closure due to COVID-19 so long as the associate is not terminated from employment.

### 2. How are benefit deductions be handled during a temporary unit closure?

Full-Time Associate Benefit Deductions: If a deduction or surcharge is missed, future deductions and surcharges will be taken up to 1.5 times the regular rate until the balance is paid in full, with the exception of any applicable Healthcare and Dependent Daycare Spending Account election(s) and 401(k) loans.

*Once you have returned to work, the plan will re-amortize your loan repayments and spending accounts - for the missed amount(s) - over the remainder of the plan year.*

Part-Time Associate Benefit Deductions: Each deduction provides coverage for one payroll period. If you miss a deduction, you will not have coverage for that time period unless you pay the full missed premium directly to Aetna. Call 888-772-9682 for additional information.

### 3. Will our medical plan cover COVID-19 screening services?

Yes. Compass Group medical plans cover services for COVID-19 the same as any other service, based on your health plan benefits.

### 4. I am not enrolled in a Compass Group medical plan. Are there any services available to me?

If you believe that you have symptoms of the coronavirus or have questions about it, Teladoc\* doctors are available 24/7. Download the app, visit [www.Teladoc.com](http://www.Teladoc.com), or call 1-800-TELADOC (835-2362).

\*Teladoc is available to all Compass Group associates through May 2020. Consultations are provided at no cost if you are enrolled in an eligible Compass Group medical plan and \$49/visit for those not enrolled in an eligible plan. The services offered to those enrolled in a Regional HMO plan may vary.

### 5. Can I change my Compass Group benefit coverage due to a furlough or temporary reduction in pay?

No. You cannot change the benefit coverage you elect until the next Annual Enrollment period – unless you have experienced a qualifying life event (QLE). You can only make changes that are consistent with your QLE. You may not be able to make changes to all benefit elections during this time.

For the following HIPAA Special Enrollment events, you may enroll or make changes to coverage within **60 days** of your event date:

- Marriage
- Birth, legal adoption of a child, placement for adoption, permanent guardianship

- Loss of group insurance coverage
- Gain or loss of Medicaid or Children’s Health Insurance Program (CHIP) coverage
- Eligible dependent entering the United States

For the following qualifying life events, you may enroll or make changes to coverage within **30 days** of your event date:

- The gain of group coverage
- Dependent loses eligibility (divorce/legal separation/ guardianship termination)
- Eligible dependent leaving the United States
- Death of a dependent
- Dependent daycare change

*You are required to submit documentation supporting your QLE within 30 days of your event date.* If you fail to provide the required documentation, your requested benefit change(s) will be denied. To initiate a QLE, visit [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com)

**6. Can I change my Dependent Daycare Spending Account election due a temporary furlough or change in daycare providers?**

Yes. You may change the Dependent Care FSA election amount consistent with a change in qualified dependent daycare expenses. You have 30 days to file your Qualifying Life Event at [www.compassgroup.bswift.com](http://www.compassgroup.bswift.com).

**7. Can I change my Healthcare Spending Account election due temporary furlough or reduction in pay?**

No. You cannot change the coverage you elect until the next Annual Enrollment period – unless you have experienced a qualifying life event (QLE). See question #5 above for additional information.

**8. I am feeling overwhelmed. Can I speak with a counselor?**

If you are feeling overwhelmed with emotions like sadness, depression, or anxiety, call 866-342-6892 for confidential access to a counselor. It is free, confidential and available 24/7 to Compass Group associates and their families.

**9. Are there any well-being programs available to help me?**

Yes. Compass Group understands the importance of supporting your overall well-being, especially during this challenging time. We are providing access to several resources that help to support you and your family. Visit [www.altogethergreat.com](http://www.altogethergreat.com) for more information.

## II. 401(k) Retirement Benefits during Closures

**1. Can I change my deferral elections to the 401(k) retirement plan?**

Yes, at any time. Keep in mind that changes will become effective within the next one to two pay periods following the processing of your request.

- To change your election, visit [wellsfargo.com](http://wellsfargo.com) and select Compass Group Retirement Plan.
  - If using your phone, go to the menu button in the upper right corner and choose My Contributions.
  - If using a computer, go to the Actions & Investments tab and then select My Contributions.
  - You can also call Wells Fargo at 800-728-3123, M-F 7:00 a.m. to 11:00 p.m. EST for assistance.

**2. Can I get money out of my 401(k) retirement plan to help with the financial impact of COVID-19?**

You have two options to access money from your 401(k) account prior to retirement.

1. Loans<sup>1</sup>: You may borrow up to \$100,000, or 100% of your vested balance, whichever is less. The minimum loan amount is \$1,000. You may only have one loan outstanding at a time.

There are two types of loans available:

- General purpose loan with a repayment option of 12 to 60 months
- Primary residence loan with a repayment option of 12 to 180 months

2. Access to Your Balance<sup>1</sup>: You may take a hardship withdrawal\* or COVID-19 distribution in certain cases of financial need as established by IRS regulations.

A COVID-19-related distribution is a distribution made to an individual:

- who is diagnosed with COVID-19
- whose spouse or dependent is diagnosed with COVID-19, or
- who experiences adverse financial consequences as a result of being quarantined, furloughed, laid off, having work hours reduced, being unable to work due to lack of child care due to COVID-19, closing or reducing hours of a business owned or operated by the individual due to COVID-19, or other factors as determined by the Treasury Secretary.

\*Withdrawals are subject to ordinary income taxes (and generally a 10% non-deductible tax penalty if you are under age 59½). The 10% early distribution tax will not apply to COVID-19-related distribution.

*If you believe you qualify for a COVID-19 distribution, visit [wellsfargo.com](https://www.wellsfargo.com).*

<sup>1</sup>Note: Check [wellsfargo.com](https://www.wellsfargo.com) regularly for updates.

*For additional questions, contact the Wells Fargo Service Center at 800-728-3123. Representatives are available Monday through Friday from 7:00 a.m. to 11:00 p.m. EST, excluding certain federal and market holidays. Wells Fargo Service Center response times to phone and email inquiries may be longer than usual due to coronavirus concerns.*

### **3. My unit has been temporarily closed due to COVID-19. Can I take out a new 401(k) loan?**

Yes, you will be able to request a new loan – as long as you do not have an outstanding loan already. Loan repayments for both new and/or outstanding loans will be delayed for up to 12 months, or when you return to work whichever is earlier. Note: If your return from furlough prior to the 12 months, the plan will re-amortize your loan repayments for the missed amount(s).

### **4. What happens to my retirement contributions during furlough?**

Contributions to the plan cease while you are on furlough. Your contributions will automatically resume when you return to work.

### **5. While on furlough, can I make up the missed contributions through a lump sum payment?**

No. You can adjust or increase your deferral rate upon your return to work, to help you make up any missed contributions. To change your deferral rate visit [wellsfargo.com](https://www.wellsfargo.com).

### **6. Does the company contribute toward my retirement plan?**

Effective April 1, 2020, the Employer Match has changed from a per-pay-period contribution to an annual contribution. This does not change the amount you are eligible to receive, but rather when you receive it.

The matching contribution is contingent upon your continued participation in the Plan and the following:

- You must be an active associate on December 31st of each plan year, or
- You are on an authorized Leave of Absence on such date, or
- You have terminated employment after attaining Normal Retirement Age, or
- You were involuntarily terminated, or
- You pass away

The discretionary matching contribution must be approved by the Board of Compass Group USA, Inc. If approved, it will be applied to your account as a lump-sum contribution as soon as administratively practicable, but no later than the end of the first calendar quarter following the end of the calendar year.

To access your retirement account, visit [wellsfargo.com](https://wellsfargo.com)

**7. What happens to my 401(k) employer match prior to April 1, 2020?**

There is no change. If participating, you have already received the employer match for your contribution(s) prior to April 1<sup>st</sup>. The change to the employer match is only effective for new contributions into the plan starting 4/1/2020.

**8. Is the change to the employer match only for the duration of the COVID-19 crisis?**

The change to the employer match is in effect until further notice.

### III. Non-Qualified Deferred Compensation (NQDC) Retirement Benefits during Closures

**1. Can I change my deferral elections to the NQDC plan due to COVID-19?**

Generally, you cannot change your deferral elections except during the annual enrollment period. However, if you otherwise would meet one or more of the qualifications for a hardship withdrawal from the Compass Group Retirement Plan (401(k)), including a COVID-19 hardship withdrawal under the CARES Act, then you may be eligible for a NQDC deferral election change (regardless of eligibility for the 401(k) plan).

If you attest that you qualify for one of the criteria below, you can request to stop your deferrals for the remainder of the Plan Year by emailing [RetirementDepartment@compass-usa.com](mailto:RetirementDepartment@compass-usa.com). *Once you stop your deferrals to the NQDC Plan, they cannot be restarted. You must wait until the next Annual Enrollment period to make elections to the Plan, if eligible.*

COVID-19 distribution - a coronavirus-related distribution is a distribution made to an individual:

- who is diagnosed with COVID-19
- whose spouse or dependent is diagnosed with COVID-19, or
- who experiences adverse financial consequences as a result of being quarantined, furloughed, laid off, having work hours reduced, being unable to work due to lack of child care due to COVID-19, closing or reducing hours of a business owned or operated by the individual due to COVID-19, or other factors as determined by the Treasury Secretary.

401(k) hardship withdrawal reasons are generally limited to the following:

- Prevention of eviction from your principal residence
- Medical expenses not covered by insurance for you or a family member
- Purchase of your principal residence or expenses for the repair of damage to your principal residence
- Post-secondary education for you or a family member
- Funeral expenses for a family member

**2. Can I get money out of my NQDC retirement plan to help with the financial impact of COVID-19?**

You cannot request a withdrawal prior to a scheduled distribution unless it is for an unforeseen emergency under the provisions of the NQDC Plan\*\*. *It is important to know that a reduction in pay is not a permissible reason under section 409A.*

An unforeseeable emergency may include:

- Expenses which are not covered by insurance that your dependent has incurred as a result of, or is required to receive medical care
- Loss of your property due to casualty (including the need to rebuild a home following damage to a home) not otherwise covered by insurance.
- Any other similar extraordinary and unforeseeable circumstance arising as a result of events beyond the control of the Participant that is determined by the Administrator in its sole discretion to constitute an unforeseen emergency under Internal Revenue Code Section 409A and applicable regulations.

\*\*The Administrator in its sole discretion will determine if your request meets the criteria of an unforeseen emergency and may distribute a portion of your balance to meet that need as defined in the plan. The amount of an emergency distribution is limited to the amount necessary to satisfy the need. The amount you withdraw is subject to income tax and income tax withholding.

**3. My unit has been temporarily closed due to COVID-19. What happens to the money in my NQDC plan?**

Your NQDC plan account balance remains in the plan until you have a distributable event as defined in the plan.

**4. When would I receive my NQDC payment?**

Once you have a distributable event, your account balance will be paid per your distribution elections on file.

- If your benefits payable in annual installments over at least 5 years does not exceed \$25,000 on the benefit distribution date, then such benefits shall be paid in the form of a lump sum, regardless of election on file
- Lump sum payments and initial installments are processed effective February or August depending on when you experience a distributable event. Any subsequent installments will be processed effective February of each year.
- If you are deemed a specified employee, a six month delay will apply to your payment date

**5. What happens to my retirement contributions during furlough?**

- Contributions to the plan cease while you are on furlough. Your contributions will automatically resume when you return to work

**6. While on furlough, can I make up the missed contributions through a lump sum payment?**

No. Generally, you cannot increase or change your NQDC deferral rates until the annual enrollment period.

**7. Does the company contribute toward my NQDC plan?**

Effective April 1, 2020, the Employer Match has changed from a per-pay-period contribution to an annual contribution. This does not change the amount you are eligible to receive, but rather when you receive it.

The matching contribution is contingent upon your continued participation in the Plan and the following:

- You must be an active associate on December 31st of each plan year, or
- You are on an authorized Leave of Absence on such date, or
- You have terminated employment after attaining Normal Retirement Age, or
- You were involuntarily terminated, or
- You pass away

The discretionary matching contribution must be approved by the Board of Compass Group USA, Inc. If approved, it will be applied to your account as a lump-sum contribution as soon as administratively practicable, but no later than the end of the first calendar quarter following the end of the calendar year.

To access your retirement account, visit [wellsfargo.com](https://wellsfargo.com)

**8. What happens to my NQDC employer match prior to April 1, 2020?**

There is no change. If participating, you have already received the employer match for your contribution(s) prior to April 1<sup>st</sup>. The change to the employer match is only effective for new contributions into the plan starting 4/1/2020.

**9. Is the change to the employer match only for the duration of the COVID-19 crisis?**

The change to the employer match is in effect until further notice.

If you have additional questions about your NQDC Retirement Plan, contact the Wells Fargo Service Center at 800-728-3123. Representatives are available Monday through Friday from 7:00 a.m. to 11:00 p.m. EST, excluding certain federal and market holidays. Wells Fargo Service Center response times to phone and email inquiries may be longer than usual due to coronavirus concerns.