



Below is an outline of how your benefits with Park Ohio will be impacted during layoff. We are in unprecedented times and these provisions are specific to COVID-19 and may not apply in another layoff situation not related to COVID-19.

### **How will my benefits through Park Ohio be impacted during layoff?**

**Basic Life and Basic AD&D insurance** - The Company provided Life AD&D ends on the day of your layoff. This benefit is not subject to COBRA. Your company provided Life insurance is convertible to a permanent (whole life) policy. You must notify Medical Mutual within 30 days of your layoff in order to convert. Upon return to work from a layoff your company paid Basic Life and Basic AD&D benefits will be restored if the return is by 5-31-20. **This date is based on guidance in regards to COVID-19 pandemic and will be re-evaluated as the carriers receive more information about the pandemic.**

**Optional Life and Optional AD&D insurance** coverage will end the day of your lay off. Optional Life is portable up to \$100,000. Optional AD&D is not portable.

### **What if I don't port my Optional Life insurance?**

Employees enrolled in Optional Life and/or Optional AD&D prior to layoff and do not port their policy will have their benefits restored to the pre-layoff election without evidence of insurability if returned to work by 5-31-20. **This date is based on guidance in regards to COVID-19 pandemic and will be re-evaluated as the carriers receive more information about the pandemic.**

**Short Term Disability buy up** terminates the day of your layoff and is not COBRA eligible, convertible or portable. Employees that enrolled in voluntary short term disability buy up prior to layoff may restore their benefit at the same benefit amount without providing evidence of insurability if returned to work by 5-31-20. **This date is based on guidance in regards to COVID-19 pandemic and will be re-evaluated as the carriers receive more information about the pandemic.**

**Long Term Disability (company provided)** will terminate the end of month of the date of layoff. This benefit is not COBRA eligible and is not convertible or portable. Upon return to work this benefit will be restored the date of return.

**Medical** - Your medical coverage will end on the date of your layoff, unless an alternate coverage end date is given by your employer. Continuation of medical is available through COBRA.

**Dental** – Your dental coverage will end at end of the month of your layoff. Continuation of dental is available through COBRA. Dental benefits will be restored on the day you return from layoff.

**Vision** – Your vision benefit will end at end of the month of your layoff. Continuation of vision coverage is available through COBRA. Vision benefits will be restored on the day you return to work from layoff.



**Trustmark Benefits** (Universal Life, Critical Events, Accident) – These benefits will terminate upon layoff and are portable. Upon layoff, you will have the opportunity to transition these plans to a direct bill at the same rate and benefit as you currently have. Trustmark will send billing information directly to your home mailing address. You will have up to 90 days to port the plans to direct bill. If you port your benefits while laid off, your benefits will return to payroll deduction through Park Ohio upon return to work. If you do not port your plan and you return to work by 9-1-2020 your benefits will be restored without providing evidence of insurability.

**Hospital Indemnity** (Met Life) – The hospital indemnity benefit will terminate the date of your layoff. This benefit is convertible at the same rate and benefit that you currently have. Met Life will send conversion information directly to your home address. If you do not convert this benefit it will be restored upon return from layoff.

**Met Law** – The Met Life Legal benefit will terminate upon layoff. This benefit is convertible. Met Life will send conversion information directly to your home address. If you choose to convert your Met Law policy Met Life will give you two premium payment options; pay three months premium at a time or 12 months premium. If the policy is converted you can join the Park Ohio plan at the next open enrollment.

**Flexible Spending Account (FSA)** – FSA terminates upon layoff. Claims incurred prior to your termination date are eligible for submission through your FSA but will need to be filed manually.



# Care and coverage for COVID-19

## Federal Mandates and Medical Coverage

The situation surrounding COVID-19 continues to change and evolve. We wanted to provide you with a guide on what is covered under the Federal mandates for coverage related to COVID-19. Please see information below.

Federal mandate requirements <sup>2</sup>		Effective 3/18/2020 and ending when the National Emergency is over.
<b>Lab tests related to COVID-19</b>		
In network	Waive copay, coinsurance, deductible for the diagnostic test related to COVID-19.	
Out of network	Waive copay, coinsurance, deductible for the diagnostic test related to COVID-19. Pay up to network allowance and negotiate up to provider's posted amount.	
<b>Office, ER, urgent care and telehealth visits related to COVID-19 testing</b>		
In network	Waive copay, coinsurance, deductible for the medical visit/ER/urgent care and telehealth that leads to the diagnostic test related to COVID-19.	
Out of network	Waive copay, coinsurance, deductible for the medical visit/ER/urgent care and telehealth that leads to the diagnostic test related to COVID-19. Pay up to network allowance.	

		Effective 3/17/2020 for 90 days and ending on 6/14/2020.
<b>Telehealth</b>		
LiveHealth Online	Waive copay, coinsurance, deductible for <b>all covered services</b> appropriate for telehealth for 90-days, through Live Health Online.	
In and out of network	Waive copay, coinsurance, deductible for <b>all covered services</b> appropriate for telehealth for 90-days.	
<b>Telephone calls</b>		
In network	Add coverage for telephone calls. Waive copay, coinsurance, deductible for <b>all covered services</b> appropriate for telephonic visits for 90-days. <i>NOTE:</i> Not a standard benefit.	

## New resources help with COVID-19 mental and social needs

As our nation comes together to address the COVID-19 crisis, the health and well-being of our members continues to be our primary concern. The outbreak and effect of COVID-19 can be overwhelming. Social and emotional well-being is key to our members' whole health. That's why we have partnered with leading community and health organizations to provide new resources and tools to help our members navigate potential stress and anxiety and find important social services such as help with food, housing, job training, and transportation during this challenging time.

We remain deeply committed to supporting you and our members as we all face the daily realities of COVID-19 together.

New resources include:

### **COVID-19 Mental health resource hub**

We have joined with [Psych Hub](#), a free digital hub to help our members with the stress resulting from COVID-19. This hub brings together a variety of resources to help members cope with social isolation, job loss and mental health issues.

### **Aunt Bertha social support services**

During this time, we understand members may need help with food, housing, job training, transportation and other social support. We're partnering with [Aunt Bertha](#) to connect individuals and families to social services in their communities. Members can access these services by visiting [Aunt Bertha](#) and entering their ZIP code.

### **Employee Assistance (EAP) program resources:**

To help our members who need more mental health support, we're providing access to our [EAP website](#) resources **at no cost** through June 30, 2020, to members who don't already have it. Members can go to our EAP website to access online seminars on emotional support and up-to-date links to news outlets and health websites. Other resources include helpful articles, child and eldercare resources, and legal and financial information. Members can access the website using the password EAP Can Help.

### **Locate a COVID-19 testing facility**

Members can quickly locate a COVID-19 testing facility near them with our locator tool by downloading the [Sydney Care](#) mobile app.

Go to [our COVID-19 website](#) for additional information and resources available to you and your employees.

During this time of stress and uncertainty, our mission remains unchanged — to improve lives and the health of our communities. We'll continue to monitor COVID-19 and keep you informed of any new resources that can help you and your employees.

The Sydney Care COVID-19 assessment is based on guidelines issued by the Centers for Disease Control and Prevention, and reviewed and approved by Anthem, Inc.'s Clinical Solutions team.

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# COVID-19 symptoms? Sydney Care can help.

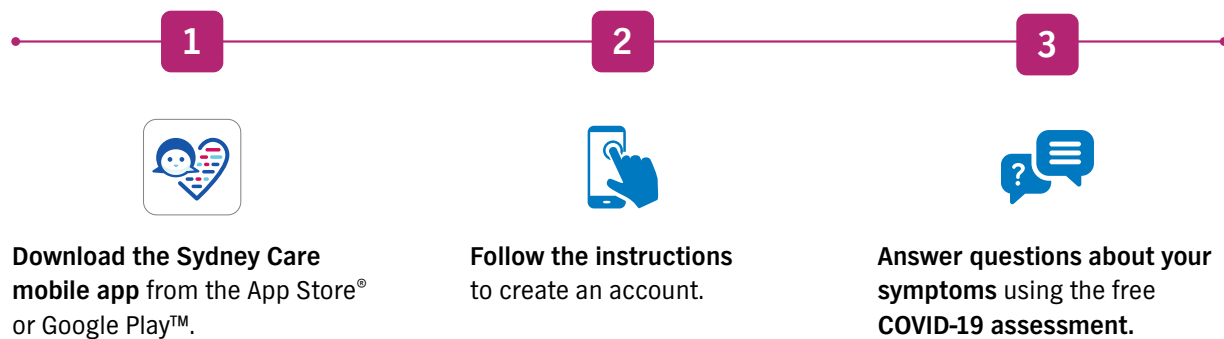
Check your potential risk quickly with the 24/7 Sydney Care mobile app.

The free Sydney Care<sup>SM</sup> mobile app is a quick and easy way to get health answers — without leaving home.



## Assess your symptoms

If you're not feeling well, you can assess your symptoms on Sydney Care in three easy steps:



## Connect with a doctor

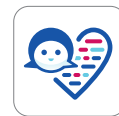
If you need medical care after you assess your symptoms, the app will connect you to a doctor through a LiveHealth Online video session or Virtual Care text session.

The doctor you see through your telehealth visit can evaluate your symptoms, help you understand whether you're at risk for COVID-19, and let you know whether you need to visit a local health care provider for COVID-19 testing.



## How much does it cost?

The Sydney Care Coronavirus Assessment is always free. Between now and June 14, 2020, you can get one Virtual Care text session for free. Additional Virtual Care text sessions cost \$19 each. Also between now and June 14, 2020, your LiveHealth Online visit is no cost.\*



## Get started now

Download the free Sydney Care mobile app. Within minutes, you'll be able to check your symptoms and connect to care.



Visit [anthem.com/coronavirus](https://www.anthem.com/coronavirus) or the CDC website at [cdc.gov/coronavirus](https://www.cdc.gov/coronavirus) to learn more about COVID-19.

\* Most plans include telehealth as part of their benefits. If telehealth isn't part of your plan's benefits, you may have out-of-pocket expenses for this service.

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# If you've been impacted by COVID-19, relief may be available.

The Coronavirus Aid, Relief, and Economic Security (CARES) Act was signed into law on March 27, 2020. For a limited period of time, it allows people affected by the COVID-19 virus to access money in their retirement plan accounts through special provisions.

CARES Act relief may be available if:

- You, your spouse, or another dependent has been diagnosed with COVID-19 by a test approved by the Centers for Disease Control and Prevention, or
- You have suffered financial consequences as a result of COVID-19 (such as quarantine, job loss, furlough, reduction in hours, inability to work due to lack of child care, or loss of your business).

Even in these unprecedented times, tapping into your retirement savings early is a big decision and should only be considered as a last resort to help you bridge the gap. If your current financial situation warrants you accessing the money in your retirement plan account, here is a summary of the key provisions that may help you. **They will be available to you beginning April 15, 2020.**

## What relief can the CARES Act offer me?

### New Coronavirus-Related Distributions are available with no early withdrawal penalty and tax/repayment flexibility.

#### What does this mean for me?

Between now and December 30, 2020, you may withdraw the available vested balance in your retirement plan account, up to \$100,000, through a **Coronavirus-Related Distribution**. The total amount of all Coronavirus-Related Distributions for 2020 cannot exceed \$100,000, taking into account any Coronavirus-Related Distributions from all eligible accounts.

If you take a Coronavirus-Related Distribution of pre-tax money in your retirement plan account, you will owe taxes on the money withdrawn. However, the CARES Act allows you to pay those taxes over a three-year period. It also waives the early withdrawal penalty for those younger than age 59½.

What's more, you can pay yourself back. Unlike other types of distributions, you may repay a Coronavirus-Related Distribution over a three-year period. Repayments can be made back into the qualified retirement plan (or any other plan or IRA that can accept rollovers).

Fees will be waived for all distributions taken from April 15 through December 30, 2020, if applicable for your retirement plan account(s).

#### What do I need to do?

Consider consulting a tax advisor for help with determining how a Coronavirus-Related Distribution will affect your taxable income and to help develop a tax payment strategy.<sup>1</sup>

To request a Coronavirus-Related Distribution, please download the paperwork available at [workplace.schwab.com](https://workplace.schwab.com) or call Schwab Retirement Plan Services at **1-800-724-7526**.

### Higher maximum loan amounts.

#### What does this mean for me?

Between now and September 23, 2020, you may request a loan up to the lesser of 100% of your available vested retirement plan account balance or \$100,000. This is an increase from the normal limit of 50% of your account balance and a maximum loan amount of \$50,000.

Fees will be waived for all loans taken from April 15 through December 31, if applicable for your retirement plan account(s).

#### What do I need to do?

If you choose to request a loan and you qualify for loan relief provided by the CARES Act, please call Schwab Retirement Plan Services at **1-800-724-7526** to speak with a Participant Services Representative.

## Delayed loan repayment schedules available.

### What does this mean for me?

If you currently have an outstanding loan from your retirement plan account, scheduled repayments that are due between March 27 and December 31, 2020 can be delayed for up to one year. Interest on the loan balance will continue to accrue during this period, and your retirement plan can extend the term of the loan for the suspension period. Scheduled loan repayments for new loans that are due between March 27 and December 31, 2020, can also be delayed for up to one year.

Should you choose to delay any of your scheduled payments, after one year your loan balance will be reamortized and payments will automatically resume.

Fees will be waived for all loans from April 15 through December 31, if applicable for your retirement plan account(s).

### What do I need to do?

If you choose to delay any of your scheduled payments and you qualify for loan relief provided by the CARES Act, please call Schwab Retirement Plan Services at **1-800-724-7526** to speak with a Participant Services Representative.

## Required Minimum Distributions are waived for 2020.

If you were at least age 70½ on December 31, 2019, and expect to take an annual Required Minimum Distribution (RMD) from your retirement plan account, the requirement is waived for calendar year 2020. This includes any 2019 RMDs that were required to be paid by April 1, 2020. This provision does not require you to be affected by COVID-19 in any way.

### What does this mean for me?

The one-year suspension of any RMD paid in 2020 may help retirees, because the minimum withdrawals for 2020 would be based on account balances as of December 31, 2019, when the stock market was near record levels, potentially causing a disproportionately large taxable distribution.

### What do I need to do?

You do not need to do anything to waive the 2020 RMD. If you would like to discuss your RMD, contact Schwab Retirement Plan Services at **1-800 724-7526** for assistance.

## Schwab Retirement Plan Services is here for you.

We know you have questions and concerns, so don't hesitate to call **1-800-724-7526**. Participant Services Representatives are available Monday through Friday, from 7 a.m. to 11 p.m. ET.

If you need help with budgeting or have other personal finance concerns, log in to your account at **workplace.schwab.com** and access the **Learning Center**. There you'll find tools and calculators, including a Monthly Budget Planner, as well as helpful articles, videos, and webcasts.

<sup>1</sup> This information is not intended to be a substitute for specific individualized tax, legal, or investment planning advice. Where specific advice is necessary or appropriate, you should consult with a qualified tax advisor, CPA, financial planner or investment manager.

Schwab Retirement Plan Services, Inc. provides recordkeeping and related services with respect to retirement plans and has provided this communication to you as part of the recordkeeping services it provides to the Plan.