

Furlough Resource Guide

The following information is designed to provide helpful information during this furlough period.

Medical & Vision

Currently, your medical and/or vision coverage will remain in effect. The company continues to assess the public health crisis and will keep you updated as changes occur.

Dental

Your dental coverage will remain in effect. If you or an eligible dependent require service, you are covered and can visit a dental office.

Flexible Spending Accounts (FSA)

Dependent Care Account claims are still eligible for reimbursement. Continue to manage your account as you normally would during this time.

Health Savings Account (HSA)

Your HSA account remains active and you can continue to use any of the funds in your HSA for medical expenses during this time. The assets in your HSA always belong to you and funds will remain in the account unless they are used.

Short Term Disability

If you have elected to participate in the Company's Short Term Disability (STD) plan, coverage will remain in effect. During furlough, you cannot use STD benefits as supplemental income. STD benefits may only be applied when a qualifying medical event occurs and is certified by a medical professional. You will still be subject to any applicable waiting periods and pre-existing condition clauses..

Questions?

Contact the Smile Brands Benefits Center at 1-877-263-2363 or
www.smilebrandsbenefits.com

401(k) Plan

Depending on your circumstances, there are certain requirements that must be met for a 401k hardship loan. Please visit www.401k.com or call 800.835.5097 to understand your options and to determine if a withdrawal or hardship loan is right for you. We have also included directions on how to access Fidelity's website.

PTO Hours

You are able to apply any unused and accrued PTO to cover for time out of the office.

State Unemployment Benefits

You are eligible to file an application for unemployment benefits immediately upon notification of furlough. Each state has its own procedure and dedicated website for this service. Please see the list on the following page to contact the Unemployment Department in your state via their web site or by phone.

Insurance Carrier Contacts

Below is a list of contact information for carriers in the event you may need their services.

Insurance	Carrier	Phone Number
Flexible Spending Accounts (FSA) Health Savings Account (HSA)	Control Source	877-263-2363
Medical & Vision	Anthem (BRMS)	844-747-9718
Medical	Kaiser	800-464-4000
Life	Prudential	800-524-0542
Accident/Critical Illness/Hospital/Legal/Auto & Home	MetLife	800-438-6388
Identify Theft	LifeLock	800-416-0599
Pet Insurance	VPI / Nationwide	888-899-4874
401k	Fidelity	800-835-5097

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State	Unemployment Department	Contact (File UI Claim by Phone)	Website To File Claim
Arizona	https://des.az.gov/services/employment/unemployment-individual	877- 600-2722	https://des.az.gov/services/employment/unemployment-individual/apply-ui-benefits
Arkansas	https://www.dws.arkansas.gov/unemployment/	501-907-2590	https://www.ezarc.adws.arkansas.gov/
California	https://edd.ca.gov/Unemployment/	866-333-4606	https://edd.ca.gov/Unemployment/Filing_a_Claim.htm
Colorado	https://www.colorado.gov/cdle/unemployment	800-388-5515	https://www.colorado.gov/cdle/unemployment
Florida	http://www.floridajobs.org/job-seekers-community-services	800-204-2418	https://connect.myflorida.com/Claimant/Corre/Login.ASPX
Illinois	https://www2.illinois.gov/ides/individuals/UnemploymentInsurance/Pages/default.aspx	800-244-5631	https://www2.illinois.gov/ides/aboutides/Pages/10%20Things%20You%20Should%20Know.aspx
Indiana	https://www.in.gov/dwd/3474.htm	800-891-6499	https://www.in.gov/dwd/2362.htm
Maryland	http://www.dlrr.state.md.us/employment/unemployment.shtml	877-293-4125	http://www.dlrr.state.md.us/employment/unemployment.shtml
Nevada	http://ui.nv.gov/home.htm	888- 890-8211	http://ui.nv.gov/css.html
Ohio	https://unemployment.ohio.gov/PublicSelfServiceChoice.html	877-644-6562	http://jfs.ohio.gov/ouc/
Oregon	https://www.oregon.gov/EMPLOY/Unemployment/Pages/default.aspx#	877- 345-3484	https://secure.emp.state.or.us/ocs4/index.cfm?u=F20161026A115006B48721263.5255&lang=E
Pennsylvania	http://www.uc.pa.gov/unemployment-benefits/Pages/default.aspx	888-313-7284	http://www.uc.pa.gov/unemployment-benefits/file/Pages/File%20an%20Initial%20Claim.aspx
Tennessee	https://www.tn.gov/workforce/unemployment.html	844-224-5818	https://www.tn.gov/workforce/unemployment.html
Texas	http://www.twc.state.tx.us/jobseekers/unemployment-benefits	800-628-5115	http://www.twc.state.tx.us/jobseekers/unemployment-benefits-services
Utah	https://jobs.utah.gov/ui/home/	888-848-0688	https://jobs.utah.gov/ui/initialclaims/welcome.aspx
Virginia	http://www.vec.virginia.gov/unemployed	866-832-2363	http://www.vec.virginia.gov/unemployed/online-services/apply-for-unemployment-benefits
Washington	https://esd.wa.gov/unemployment	800-318-6022	https://secure.esd.wa.gov/home/

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