PREPARING TO LEAVE THE COMPANY? HERE’S YOUR

BENEFITS ACTION GUIDE

UNDERSTAND WHAT STEPS YOU NEED TO TAKE AND HOW YOUR DISNEY BENEFITS WILL BE AFFECTED.

Whether you’re leaving because of a career move or to retire after many years of service, it’s important to prepare for the next phase of your life. On the following pages you’ll find an overview of the impact to each of your Health and Wellness and Retirement and Savings benefits, and the actions you’ll need to take, as you consider separating from the Company.

You are welcome to contact the Disney Add It Up! Benefits Center at 1-800-354-3970 for more information regarding how your benefits will be affected, or, to speak with a dedicated Retirement Benefits Coordinator (RBC).

(RBC assistance is available if you plan to separate within the next 180 days and meet the retirement criteria.)
• Your Disney health care coverage (medical, dental, vision) ends at midnight on your last day with the Company

• Depending on your situation, you may be eligible for COBRA and/or one of the post-retirement health care programs (contact the Disney Add It Up! Benefits Center at 1-800-354-3970 to confirm your eligibility):
  > COBRA — you and your covered dependents may be eligible to continue health care coverage (medical, dental, vision, and health care FSA, if applicable) for 18 months. An information kit will automatically be mailed to your home
  > Continued Medical Coverage (CMC) — (medical and dental coverage) if your most recent hire date is prior to 1-1-1998 and you meet age and service eligibility requirements
  > ABC Retiree Medical and/or ABC Retiree Life Insurance — if you were hired before 1-1-1989, participated in the ABC, Inc. medical and life insurance plans, and you meet age and service eligibility requirements
  > Disney Post-Retirement Medical (PRM) — (medical, dental, and vision coverage) if you were hired before 1-1-1994, participated in the Disney pension plans, and meet age and service eligibility requirements

• If you are a non-active employee and eligible for Medicare because of age or disability, you must contact your local Social Security Administration to enroll for Medicare Part B. Under Disney’s medical plan options, Medicare Part B enrollment will be assumed during the calculation of medical benefits under the Non-duplication Coordination of Benefits process. Disney is required to obtain the Health Insurance Claim Number (HICN) found on your Medicare ID card as well as a physical address (not a P.O. Box) for all Medicare eligible participants. When contacting the Disney Add It Up! Benefits Center to enroll, please have this information available.

• Go to the “Reference Library” in NetBenefits (link at the top of the page on Disney Add It Up! Online)
  > View the eligibility requirements in the Summary Plan Descriptions
  > Access the current year’s COBRA and post-retirement health care contribution charts

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• If you are participating in any tax-advantaged accounts (Flexible Spending Account, Health Reimbursement Account, or Health Savings Account), visit PayFlex at www.disneyhealthhub.com to view the rules and learn how leaving the Company may impact your accounts:
  > Health Care Flexible Spending Account (FSA) — You may elect to continue your participation in a Health Care FSA on an after-tax basis through COBRA until the end of the calendar year. If you participate in COBRA, expenses eligible for reimbursement can be incurred through the the end of the year. If you’re not participating in COBRA, eligible expenses for reimbursement must be incurred on or before your last day with the Company. You can request reimbursement for eligible expenses from your Health Care FSA up until June 30 of the following year
  > Dependent Day Care FSA — If you’re participating in a Dependent Day Care FSA, you can continue to incur eligible expenses until the end of the year in which you leave the Company. You can request reimbursement for eligible expenses from your Dependent Day Care FSA up until June 30 of the following year
  > Health Reimbursement Account (HRA) — once you leave the Company, you must use any remaining funds in your HRA by the end of the year, or they will be forfeited
  > Health Savings Account (HSA) — you can take any remaining balance with you when you leave the Company. HSA balances may be used for eligible health care expenses for yourself and your dependents at any time in the future without tax penalties
WELLNESS REWARDS

- Rewards that have been earned and posted to your account can be used for eligible health care expenses (see the Tax-Advantaged Accounts section for details)
- Go online to PayFlex at Disney.healthhub.com or mycigna.com to review your rewards; all rewards must be earned and credited prior to your separation from the Company

DISNEY PENSION PLANS

- Find out what your accrued Disney pension benefit is and what your distribution options are. Go online to NetBenefits and click on the “Pension Estimating Tool”
- You can get an estimate of your pension benefit or a modeling statement up to 180 days prior to your separation
- If you belong to a union, be sure to get an estimate of any applicable union pension benefit
- In order to ensure that you receive your first pension payment on your elected Benefit Commencement Date, please make sure to contact the Disney Add It Up! Benefits Center at 1-800-354-3970 at least 45-60 days before your last day with the Company. Please note that if you elect a lump sum payment option for your pension benefit, it may take 8–10 weeks after you leave the Company for you to receive your payment.
- If you become eligible for a Social Security Disability Insurance (SSDI) award within 60 days of separation, you are eligible to suspend your pension payments.

DISNEY 401(k) SAVINGS PLANS AND DISNEY RETIREMENT SAVINGS PLAN

- If you have a Disney 401(k) Plan balance and/or a Disney Retirement Savings Plan balance, make sure you understand the options available and the rules regarding withdrawals and benefit payments by reviewing your account online or by calling the Disney Add It Up! Benefits Center at 1-800-354-3970
- You will be sent information related to your account within 7-10 days after you leave the Company. The materials provide you with distribution option information as well as appropriate tax forms and helpful resource information to help you plan for your future
- At any time you may reach out to the Disney Add It Up! Benefits Center and ask to speak to a Guidance Consultant on next steps and other retirement savings opportunities
- You are responsible for the monthly repayment of any outstanding 401(k) loans after you leave the Company. Loans can be repaid via ACH payments. This service is available by calling the Disney Add It Up! Benefits Center
- Make sure you continue to manage your account and assess any asset rebalancing that may be needed based on your situation. Explore your options for consolidating your retirement accounts to manage all your retirement assets in one place. There are several online financial planning resources available to you, as well as personal assistance from Benefit Center Representatives. Just go to NetBenefits from Disney Add It Up! Online or call the Disney Add It Up! Benefits Center
### Voluntary Benefits

- Review which benefits you have that are deducted from your paycheck and which ones you may want to continue after your separation. You will need to contact each provider separately to arrange for direct payment for ongoing coverage.
- For Auto, Home, and Pet Insurance, Purchasing Power, or Identity Protection visit [disneyvoluntarybenefits.com](http://disneyvoluntarybenefits.com) or call **1-800-578-5720**
- For questions regarding your Long-Term Care (LTC) Insurance policy through [MetLife](http://www.metlife.com), call **1-888-526-8495**

### Long-Term Incentive Rewards

- If you are an eligible executive who participates in the Long-term Incentive Program, make sure you understand what happens to your awards when you leave the Company by contacting [Merrill Lynch](http://www.merrilllynch.com) at **1-877-859-1100** in the U.S. or Canada (press 1 for equity awards). Outside the U.S. call **1-609-818-8894**

### Global HR Operations

- Make sure you know when you should expect your final paycheck — and where it will be sent. You may contact [Global HR Operations](http://www.globalemployment.com) at **1-321-939-7000** for payroll-related questions and to make any updates to your contact information.
- Review and update your permanent address, phone number, and any other important information in the Personal Information section on the “Personal Tab” of The Hub **before** you leave the Company. If you need to make any changes to this information or have any questions **after** you leave the Company, contact the [Disney Add It Up! Benefits Center](http://disneyadditup.com) at **1-800-354-3970**
**LIFE AND DISABILITY INSURANCE**

- If you’re enrolled in Disney Life Insurance and/or Accidental Death and Dismemberment coverage, your coverage ends at midnight on your last day with the Company.
- You can convert your employee and dependent life insurance to an individual policy within 31 days by contacting **Securian** directly at **1-866-293-6047**. Information will be mailed to you. To initiate the process, you must submit a completed Election of Term Life Insurance Coverage form by 31 days after your Life Event Date or 15 days after the notification date, whichever is later.
- If you are enrolled in the Corporate-Owned Life Insurance (COLI) coverage offered in 1993, you may wish to contact the **Disney Add It Up! Benefits Center** at **1-800-354-3970** to confirm that your beneficiaries are up to date.
- If you’re enrolled in Disney supplemental short-term disability (Supplemental STD) or long-term disability (LTD), coverage ends at midnight on your last day with the Company. You cannot convert disability coverage to an individual policy.
- If you are separating from the Company following a medical leave of absence, call your **Hartford Ability Analyst** at **1-888-485-7336** to learn how an active disability claim will be impacted.

**OTHER CONSIDERATIONS**

- Review “Your Profile” information on **NetBenefits** (select “Profile” at the top of the page) to make sure we’re sending your benefits information and statements to the right place.
- Consider updating your beneficiaries for any retirement benefits or life insurance you have through the Company.
- Contact the Social Security Administration to begin collecting your Social Security benefit, if applicable.
- If you are leaving due to a disability and have applied for or been granted a Social Security Disability Insurance (SSDI) award, please contact the **Disney Add It Up! Benefits Center** at **1-800-354-3970** to determine if there is an impact to any of your benefits.
- Once you (or your covered dependents) become eligible for Medicare because of age or disability, Medicare is your primary insurance. The Disney plan is your secondary insurance and coordinates benefits with Medicare Parts A and B, up to the amount the Disney plan would have paid alone, regardless of whether you are actually enrolled in Medicare Parts A and B. For more information, call your medical plan’s Customer Service to determine which health plan pays primary and which pays secondary.
- Print out any complimentary park admissions before you leave the Company.
- If you are eligible for continued park admissions in retirement, you will retain the Main Entrance Pass you held while an active employee. To replace a lost pass, visit **http://www.disneyurl.com/mainentrancepassreplacements**.
- For any other questions, contact **retirement.services@disneyparks.com** or go online at **https://disneyretiree.com**.
- After you leave the Company if you move or have any changes to your personal information, you will need to update the information by contacting both the **Disney Add It Up! Benefits Center** at **1-800-354-3970** and the Company by calling **Global HR Operations** at **1-321-939-7000**.
- If you are getting ready to retire, let Personal Life Resources help you plan it, live it, and enjoy it. You’ll find resources to help you transition into retirement like financial and legal assistance, guidance on retirement living, and helpful guides and checklists. Call **LifeCare** at **1-866-574-7229** for more information.
- If you’re eligible, the Group Legal program through Hyatt Legal may also be able to provide assistance with wills and estates. Link: **https://info.legalplans.com/4990010/sponsor**. Phone: **1-800-821-6400**, or if you are outside the U.S., call **1-216-535-4395**.