Benefits-Furlough FAQ (Field)

QUESTION	ANSWER
How do I waive (cancel) my benefits during my furlough?	Send an email to <u>benefits@remingtonhotels.com</u> requesting your benefits be canceled during the furlough. Include your full name, location, and employee ID or the last 4 of your SSN.
What is the deadline to waive (cancel) my benefits?	You must notify benefits within 7 calendar days of the effective date of your furlough.
Can I waive (cancel) some benefits and keep others?	Yes, you can choose any combination of which benefits you want to keep or waive.
Can I re-enroll in benefits after the furlough ends?	You will not be able to enroll in benefits until Open Enrollment or if you have a Qualified Life Event, such as a marriage OR a permanent return from furlough when you are reasonably expected to average 30 or more hours per week. When you return from furlough, you need to notify the benefits team within 31 days of
	your return by sending an email to <u>benefits@remingtonhotels.com</u> . Please include your return date and state that you would like to reinstate your benefits upon return.
How do I pay for benefits while on furlough?*	There are 3 options to pay for your benefits:
	 Debit or Credit Card – Visit <u>www.payrembenefits.com</u> to pay your monthly benefit premiums while on furlough. BEST OPTION Vacation Time – Send a request to <u>benefits@remingtonhotels.com</u> to have your vacation time used to pay your bi-weekly premiums. Personal Check or Money Order - Send either to the Corp Office. Make payable to "Remington Lodging & Hospitality".
How do l use my vacation hours to pay for my benefits?*	Send an email to <u>benefits@remingtonhotels.com</u> requesting your vacation time be used to pay for your benefits. We will use the minimum number of hours each pay period to cover your benefit premiums. After your vacation balance is exhausted, you will be notified and will be responsible making payments directly.
How do I calculate my monthly benefit premiums?	You can calculate your monthly premiums by taking your current paycheck deduction multiplied times 26 and divided by 12. (If you are paid weekly, multiple by 52 instead of 26). (Deduction X 26) / 12 = Monthly Premium
	For example, if you current medical premium is 61.80. You would multiple 61.80 X 26 for 1606.80. Then divide 1606.80 by 12 for \$133.90
Where do I send my benefits payments?	Corporate Office c/o Nanci Pyles 14185 Dallas Parkway Suite 1150 Dallas, TX 75254
Can I pay with a money order or cashier's check?	Yes
What information should I include on my check or money order?	Make the check out to "Remington Lodging & Hospitality".
	Include your full legal name is on the check, your location and your Employee ID or the last 4 of your SSN.
When is my monthly payment due?	The first of the month prior to coverage. For example, premiums for November coverage are due by November 1 st . If payment is not received by the 1 st of the month, benefits will be canceled retroactively back to the beginning of the month and claims will be reprocessed.
Can I use my available vacation or sick time during my furlough?	You can only use vacation time from your available balance to cover your benefit premiums.
Can I use my available vacation or sick time if I do not have benefits?	No, you can only use the time to cover the cost of benefits while on furlough.
What happens if my vacation accrual anniversary occurs while I am on furlough?	Your current vacation time will carry over and your expected vacation accrual will be added to your account when you return from furlough.
Can I withdraw from my ESIP account or 401(k) during my furlough?	Based on your age you may be eligible for a hardship withdrawal or an in service distribution from your 401(k). Withdrawals are subject to penalties due to the pre-tax nature of 401(k) contributions. Contact Fidelity at 800-835-5097 for information regarding your options about your 401(k) plan.
	ESIP withdrawals can be requested by contacting American Funds at 800-421-0180.