



Retirement Benefit Information

Congratulations on your upcoming retirement. We appreciate your years of dedication and contribution to the growth of our company. As you prepare for your separation from McLane, you may have questions regarding your benefits. The following information is intended to address most inquiries. For additional assistance, contact the individual vendors, speak with your local HR Department, or call the Benefits Hotline at 888-403-6089 email benefits411@mclaneco.com.

MEDICAL, PRESCRIPTION, DENTAL, AND VISION: These benefits will conclude on the last day of the pay period in which your employment ends. This date will always be a Saturday.

COBRA: COBRA allows continuation of your medical, prescription, dental, vision, and flexible spending account benefits after separation. If eligible, you will receive a COBRA package approximately two weeks after your final employment date from Optum. Coverage can continue for up to 18 months for you and your family members. COBRA must be elected within 60 days from the mailing date of the package. For inquiries, contact the Optum Customer Care Center at 855-687-2021 or the McLane Benefits Hotline at 888-403-6089 or benefits411@mclaneco.com.

DENTAL: MetLife's Take Along Dental insurance can be purchased outside of COBRA and maintained indefinitely with premium payment. Contact MetLife directly at 844-263-8336 or visit metlifetakealongdental.com for more information.

BASIC LIFE, OPTIONAL LIFE, AD&D, DISABILITY, ACCIDENT, HOSPITAL, AND CRITICAL ILLNESS INSURANCE; BUSINESS TRAVEL ACCIDENT INSURANCE; FLEXIBLE SPENDING ACCOUNTS: These benefits will terminate on the actual date of your employment separation.

PORTABILITY AND CONVERSION OF INSURANCE: Life, AD&D, and Voluntary Benefits including Accidental Injury, Critical Illness, and Hospital Care: You have options to maintain your current coverage. Within 2-3 weeks of coverage termination, Lincoln Financial will send you a packet containing details about continuing coverage. For questions or if the packet is not received, please call the McLane Benefits Hotline at 888-403-6089 email to benefits411@mclaneco.com.

FLEXIBLE SPENDING ACCOUNT (FSA): Your Flexible Spending Account is to use it or lose its funds. Therefore, if you did not use the money in the account prior to retirement, you are no longer able to access the funds. FSA will accept expenses only for dates prior to your termination date. However, you can elect to continue paying for your FSA when you elect COBRA and continue paying into the account with after tax dollars. For questions visit the Optum website or call 844-579-7619.



HEALTH SAVINGS ACCOUNT (HSA): The HSA is personally owned and can be used for qualifying expenses tax-free as per IRS guidelines, or the balance can be carried forward for future use. Contributions to the HSA cease upon Medicare enrollment at age 65.

For further information regarding Social Security and Medicare, please visit ssa.gov or medicare.gov, or contact them at 800-772-1213. Individuals who postpone Medicare enrollment beyond age 65 should discontinue HSA contributions six months prior to applying for Medicare due to the potential retroactive nature of Medicare Part A, which can extend up to six months. Contributing during this retroactive period may result in a tax penalty.

Post-employment, Medicare becomes the primary coverage for individuals over the age of 65. There is an 8-month special enrollment period to register for Part B without incurring a penalty.

PROFIT SHARING 401(k) PLAN: Withdrawals or rollovers from your 401(k) account are available 31 days post-separation, or anytime if over 59½ years old. Required Minimum Distributions may apply for those over 70½ years. Make requests directly with Merrill at benefits.ml.com or call 800-228-4015. Ensure your address is current with Merrill Lynch.

- Loans must be repaid within 90 days of separation to avoid default and IRS Form 1099 issuance.
- Balances over \$1,000 can remain in the account or be rolled over to an IRA.
- Balances under \$1,000 will automatically be distributed 60 days post-separation unless they rolled over.

Over 65 retirees are eligible for the Match the following year in January/February if a Match is distributed.

TUITION ASSISTANCE: Repay any Educational Assistance received within six months prior to separation as outlined in your agreement.

WORKDAY: You will continue to have access to Workday until March 31st of the following year. To have the ability to obtain any documents that you may need in the future such as your W2, 1095, Payroll Check Stubs, and Benefit Confirmation Forms.

ENGAGE2EXCEL POINT SYSTEM: These points expire on the date of termination.

RETIREMENT GIFT : Check with your HR Department regarding a retirement celebration based on service length.

This summary provides a general overview for McLane teammates who are concluding their employment with McLane. Please note that this information may not cover all possible scenarios. All details are subject to change without prior notice. Last updated on 05/01/2025.

McLane Company, Inc. 4747 McLane Parkway, Temple, TX 76504



VENDOR CONTACT INFORMATION

Contact	Website	Phone #	Group #
No Deductible Plan—BCBS	bcbstx.com/mclane	866-363-7936	152506
Core Plan—BCBS	bcbstx.com/mclane	866-363-7936	90271
In-Network Only Plan—BCBS	bcbstx.com/mclane	866-363-7936	322919
High-Deductible Health Plan (HDHP)BCBS	bcbstx.com/mclane	866-363-7936	90281
Prescription Drug—Express Scripts, Inc.	Express-Scripts.com	855-315-6433	MCLANRX
Health Savings Account (HSA)Bank of America	myhealth.bankofamerica.com	866-791-0250	
Dental Plans I & II—MetLife	mybenefits.metlife.com/benefits login	800-942-0854	303258
Vision—VSP Core & Premium	vsp.com	800-877-7195	30050523
Flexible Spending Account (FSA) Optum Financial	secure.optumfinancial.com	844-579-7619	
Legal Plan — MetLife	info.legalplans.com (Access Code 9903814)	800-821-6400	
Life Insurance—Lincoln Financial Group	mylincolnportal.com	888-787-2129	
Lincoln Financial Group Insurance Accident Hospital Indemnity Critical Illness	www.lfg.com	800-423-2765	
Medicare Choice Group	medicarechoicegroup.com/mclane/	855-754-1452	
401(k) Plan—Merrill Lynch	benefits.ml.com	800-228-4015	301436