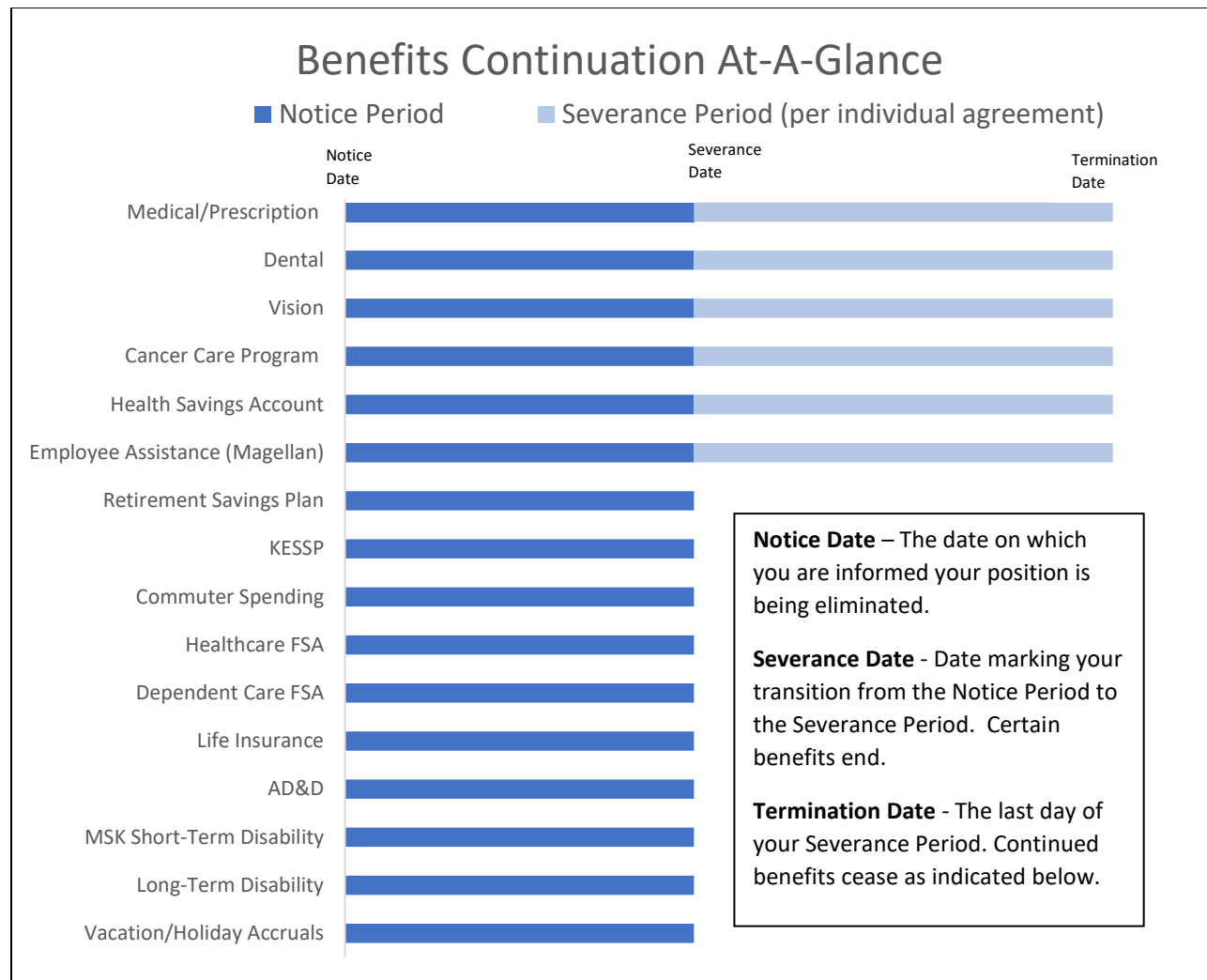


Benefits Information for Exiting Employees

Below is information to help you understand the transition of your MSK benefits. This document contains an at-a-glance visual benefits summary and high-level information about your benefits, as well as contact information should you have questions. Please note that **all current MSK benefits will continue during your Notice Period and certain benefits, as indicated, will continue through your subsequent Severance Period.**

Please review this handout and refer to your individual Separation Agreement for full details. The HR Resource Center is available at hrrc@mskcc.org or (646) 677-7411 from 8 a.m. to 7 p.m. ET, Monday through Friday to answer questions and/or direct you to the appropriate resource.



This document presents a summary of benefits and programs offered by Memorial Sloan Kettering Cancer Center. It is not intended as a complete description of each plan or program. The terms of your benefits are governed by the legal plan documents. In the event of any discrepancy between this summary and the legal plan documents, the provisions of the legal documents will govern. The plans, program, eligibility, and corresponding employee contributions are subject to review and may be modified or discontinued by Memorial Sloan Kettering Cancer Center, in its discretion, at any time.



If your contact information changes, please provide MSK with updated information by contacting the HR Resource Center at hrrc@mskcc.org or (646) 677-7411. This ensures you will continue to receive important benefits information (e.g., COBRA, continuation notice, Retirement Savings Plan notices, etc.).

During Your Notice Period

Throughout the Notice Period (as defined on page one of this document), all of your current MSK benefits will continue, and you will continue to see the regular benefits deductions taken from your biweekly paycheck (see special note about Commuter Spending Account deductions below). During the Notice Period, you can increase or decrease your contributions to the Retirement Savings Account and/or Key Employee Supplemental Savings Plan.

During Your Severance Period

BENEFITS THAT ARE CONTINUED

Throughout your Severance Period (as defined on page one of this document), the following MSK benefits will continue, as outlined below.

- **MEDICAL, PRESCRIPTION, DENTAL, AND VISION COVERAGE**

If you are enrolled in an MSK healthcare plan, your coverage (and the associated payroll deductions) will continue until the last day of the month in which your Severance Period ends. Before your MSK coverage ends, HealthEquity/WageWorks will send you information about continuing your coverage through COBRA to your home address in Workday.

- If you elect COBRA coverage, you will be responsible for paying the associated administrative fees and premiums. For COBRA information and rates go to MSKbenefits.mskcc.org/keyword/COBRA. Note that 2026 rates, if applicable, will be available on this link beginning October 2, 2025.
- If you intend to join another group plan, you can use your COBRA notice as proof of coverage loss.

Note about Open Enrollment: If your Notice Date is in September, you will receive a separate communication about Open Enrollment for 2026 benefits approximately 3



weeks after your Notice Date at your home address in Workday. Please ensure your home address is up to date in Workday.

If your Notice Date is in October or later, you should make your 2026 elections in Workday by November 7, 2025.

Note about MSK Retiree Medical coverage: *If you are eligible for MSK Retiree Medical coverage, you will receive notification during your Notice Period.*

- **MSK CANCER CARE PROGRAM**

Your cancer care program coverage will continue through your Severance Period. If you or a family member would like to seek care at MSK, please call MSK Direct at **(844) MSK-4MSK** or (844) 675-4675, 8 a.m. – 6 p.m. ET

- **HEALTH SAVINGS ACCOUNT (HSA)**

If enrolled, your Health Savings Account contributions will continue until the end of your Severance Period. You can keep your HSA with Optum Bank after the Severance Period ends, but you will be responsible for paying the monthly administrative service fee. For questions about your HSA, please contact Optum Bank at (866) 234-8913, or log in to your HSA portal at optumbank.com.

Note: *If your Severance Period ends in 2026 and you remain enrolled in the UnitedHealthcare CDHP and HSA, you will receive MSK's contribution in January 2026.*

- **EMPLOYEE ASSISTANCE PLAN (MAGELLAN)**

You will continue to have access to mental health support and short-term counseling services through Magellan until the end of your Severance Period. Visit the [Magellan Member website](#) or call Magellan at (800) 327-8793.

BENEFITS THAT ARE DISCONTINUED

The following MSK benefits will cease following your Notice Period, as outlined below.

- **RETIREMENT SAVINGS PLAN (RSP)**

After your Notice Period ends, you will no longer be able to make contributions to your MSK 403(b), nor receive any MSK contributions, if applicable. You can leave your vested balance in your account, transfer the funds to a new place of employment or an IRA, or

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cash out of the account. Keep in mind that the money you cash out could be subject to tax and a penalty.

You are always 100% vested in any contributions that you have made to your 403(b) account. However, MSK Base and Match Contributions are generally not vested until after three Years of Service, or the attainment of age 55 (unvested MSK contributions will be forfeited).

Please note, one Year of Service is defined as one Plan Year during which an employee completes at least 1,000 Hours of Service. For questions about your RSP or distribution options, contact TIAA at (877) 658-6411, or visit MSKbenefits.mskcc.org > Retirement > Retirement Savings Plan (RSP): 403(b).

- **KEY EMPLOYEE SUPPLEMENTAL SAVINGS PLAN (KESSP)**

If you are eligible for and contributing to the KESSP, your paycheck contributions will end on your Severance Date (as defined on page one). TIAA will send an election package to your address on file in their system at the end of the Notice Period. You will have ninety days from your Severance Date to make your KESSP distribution election, otherwise it will be paid out to you in a single lump sum. For questions about your KESSP or distribution options, contact TIAA at (877) 658-6411, or visit MSKbenefits.mskcc.org > Retirement > Key Employee Supplemental Savings Plan (KESSP): 457(b).

- **PENSION**

If eligible, you will receive a pension package approximately 8 weeks after your Notice Period begins. If you are age 65 or older, you will be required to commence your pension benefit on the first of the month following the end of your Notice Period.

- **COMMUTER SPENDING ACCOUNT PROGRAM**

Any Commuter Spending Account(s) will end after your Notice Period. You may be reimbursed for any unused *post-tax* contributions by contacting HealthEquity/WageWorks at (877) 924-3967.

- Transit Account: You will have 90 days from the end of your Notice Period to use any pre-tax funds on your transit commuter card. After 90 days, any remaining unused funds will be forfeited.
- Parking Account: Any unused pre-tax funds in your parking commuter account or on your parking commuter card will be forfeited once your Notice Period ends.

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To view your account(s) or to stop your deductions, visit [HealthEquity/WageWorks](#) and log in. If you have previously only used SSO via Workday to access your account, you will need to register the first time you log in. Click “Register your account”, then follow the steps. (Your ID code is the last four digits of your Social Security Number.)

Note that the deadline to stop deductions is the 15th of the month. All cancellations will be reflected in the second paycheck of the following month.

- **FLEXIBLE SPENDING ACCOUNTS (FSAs)**

Any claims incurred after your Notice Period will not be eligible for reimbursement, unless you elect to continue your HealthCare FSA (HCFSA) under COBRA and have not already used more funds from your HCFSA than you have contributed. While claims may only be incurred through your Notice Period (or later if you elect COBRA), you will have until the plan filing deadline date to submit claims for reimbursement.

When your MSK coverage ends at the end of the Notice Period, HealthEquity/WageWorks will send you information about extending your benefits through COBRA. For questions about your Flexible Spending Account(s), contact HealthEquity/WageWorks at (877) 924-3967.

- **LIFE INSURANCE**

Your Life insurance coverage will continue until the last day of the month in which your Notice Period ends. You have the option to port or convert your coverage to an individual policy by submitting an application and paying the first premium directly to Securian Life within 31 days of your last day of coverage. For more information, visit [MSKbenefits.mskcc.org](#) > Financial > Protection > Life Insurance. You may also contact Securian directly for more information at (855) 750-1906.

- **ACCIDENTAL DEATH & DISMEMBERMENT (AD&D) COVERAGE**

If enrolled, your AD&D coverage will continue until the last day of the month in which your Notice Period ends. You have the option to convert your coverage to an individual policy by paying applicable premiums directly to AIG within 31 days of your last day of coverage. You may contact the HR Resource Center at (646) 677-7411 or hrrc@mskcc.org to request application forms.

- **SHORT- AND LONG-TERM DISABILITY (STD & LTD) INSURANCE**

Disability coverage ends after your Notice Period. You have the option to convert your Long-Term Disability coverage to an individual policy. Contact MetLife at (833) 622-0318



(select option 4) to request the application forms. Your application and first premium payment must be sent directly to MetLife within 31 days of the end of your Notice Period.

- **INDIVIDUAL DISABILITY INSURANCE (IDI)**

If enrolled, your IDI payroll deductions will end after your Notice Period. You will be sent a conservation notice offering you the opportunity to keep the policy by paying premiums directly to Unum within 30 days of the end of the Notice Period. For more information, contact Unum at (800) 633-7490.

- **ADD-ON INSURANCE OPTIONS: SUPPLEMENTAL HEALTH**

If enrolled, your coverage under the Supplement Health insurance plans (Accident Insurance, Specified Disease Insurance, and Hospital Indemnity Insurance) will continue until the last day of the month in which your Notice Period ends. You can continue your coverage for 36 months at the active plan and group rates. You must submit an application to Securian Life within 60 days of your coverage ending. For more information, contact Securian Life at (855) 750-1906.

You can find additional details about these programs at MSKbenefits.mskcc.org > Financial > Add-On Insurance Options.

- **ADD-ON INSURANCE OPTIONS: OTHER**

If enrolled, your coverage under the other Add-On Insurance Options will continue as follows:

- Auto and/or Home Insurance: Payroll deductions will continue until the end of your Notice Period. To continue your policy via direct bill, contact Mercer at (877) 410-6427.
- Identity Protection Insurance (ID Watchdog): Payroll deductions will continue until the end of your Notice Period. After that, you may port your coverage and setup direct bill within 90 days by contacting ID Watchdog at (866) 513-1518.
- Legal Insurance: Coverage will continue until the last day of the month in which your Notice Period ends. To continue coverage, you must enroll online at metlife.com. For details, contact MetLife at (800) 821-6400.
- Pet Insurance: Coverage will continue until the end of your Notice Period. You may continue your coverage through your next renewal by contacting MetLife at (800) 438-6388.



- **VACATION/HOLIDAY TIME**

Vacation (including legal and personal holidays) will stop accruing at the end of your Notice Period. You will receive a lump-sum payment for all accrued unused vacation/holiday time within 30 days of your Severance Date. Any time accrued beyond your standard vacation cap during the temporary removal of vacation accrual caps for the Epic implementation will not be paid out.

- **EMPLOYEE TUITION REIMBURSEMENT**

If you're in the process of taking an approved course through the tuition reimbursement program or awaiting reimbursement for a previously completed course, please contact the HR Resource Center at (646) 677-7411 or hrrc@mskcc.org for more information.

- **INFORMATION AND REFERRALS THROUGH LIFECARE / EMPLOYEE DISCOUNT PROGRAM(S)**

Access to LifeCare, LifeMart, Plum Benefits, WellHub and other employee discount programs ends after your Notice Period. If you need assistance with accessing these benefits, please contact the HR Resource Center at (646) 677-7411 or hrrc@mskcc.org.

- **NO COST CONCIERGE SERVICE FOR CAREGIVERS (WELLTHY)**

Access to the concierge service for caregivers through Wellthy will continue until the last day of the month in which your Notice Period ends. If you have an open care project, you can work with Wellthy to transition to a direct pay arrangement.

- **ADOPTION AND SURROGACY ASSISTANCE PROGRAM**

If you are utilizing this benefit and need more information regarding reimbursement, please contact the HR Resource Center at (646) 677-7411 or hrrc@mskcc.org for more information.

- **BRIGHT HORIZONS PROGRAMS**

Access to College Coach, Specials Needs Guidance, Enhanced Family Support, and Child and Elder Care through Bright Horizons ends after your Notice Period. If you need assistance with accessing these benefits, please contact the HR Resource Center at (646) 677-7411 or hrrc@mskcc.org.

- **GUIDED WELLBEING PORTAL**

Access to the Guided Wellbeing portal ends after your Notice Date.