

What benefits end at the end of the month?

- Medical
- Dental
- Vision

What benefits end on the last day of employment?

Note: Some of the below may be eligible to continue through COBRA; Please refer to the detailed Information In this packet specific to the coverage.

- 401(k)
- Health Care Flexible Spending Account (Twic)
- Dependent Care Flexible Spending Account (Twic)
- Commuter (Twic)
- Life & AD&D Insurance, LTD, STD
- Stock Options
- Infertility & Gender Dysphoria HRA
- Adoption Assistance Program
- Modern Health
- Rocket Lawyer
- Remote Work Support (Twic)

The following information is designed to answer Frequently Asked Questions and to explain your benefit options as a terminated Thumbtack employee.

Email Addresses to know:

- HR People Operations Team: People@thumbtack.com
- Benefits Team: benefits@thumbtack.com
- Payroll/W2/Taxes/Address Change People Ops: payroll@thumbtack.com
- TT Bucks Reimbursements Finance Team: TTBucks@thumbtack.com
- Concur/Expense Reimbursement Accounts Payable: accountspayable@thumbtack.com
- If you need a verification of employment for a new employer, please ask them to contact people@thumbtack.com or provide the phone number 415-316-0817.

COBRA

Coverage for medical, dental and vision ends at the end of month in which your employment with Thumbtack ends. If your employment ends on the first of the month (i.e., April 1st), your benefits will terminate on the last day of that month (i.e., April 30th). Additionally, FSA, Commuter, and HRA ends on your last day of work. Within the next two weeks you will receive a COBRA notice from Discovery Benefits offering you the option to continue these benefits. If you are interested in continuing your health care benefits, you must respond to the COBRA notice within 60 days of the notice. Failure to respond and/or pay your portion of the premiums within the specified time-frame will result in the loss of your health insurance benefits.

COBRA provides you with the option of continuing the same coverage you have at the time of termination for up to 18 months. COBRA does not allow you to change medical plans, but you may elect to continue the plan you have in place on the date of your termination. If you wish to change your medical plan, you must do so during the annual open enrollment period. Under COBRA, you can choose to continue your current level of coverage for yourself and/or any dependents that are covered by the Plan as of your termination date.

If you do not receive or have any questions about COBRA, please reach out to Discovery Benefits by either calling 866-451-3399 or emailing customerservice@discoverybenefits.com.

2022 MONTHLY MEDICAL PLAN COBRA RATES				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
UHC EPO	\$622.38	\$1244.76	\$1182.53	\$1892.02
UHC PPO 500	\$657.06	\$1314.12	\$1248.42	\$1997.47
UHC HDHP HSA 2600	\$596.11	\$1192.22	\$1132.60	\$1812.18
UHC Canopy Health HMO (Bay area only)	\$492.80	\$985.61	\$936.33	\$1498.10
Kaiser HMO (CA only)	\$573.88	\$1147.74	\$1090.37	\$1744.59

2022 MONTHLY DENTAL, VISION & OTHER COBRA RATES				
	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Guardian Dental	\$39.56	\$81.95	\$89.35	\$138.83
Vision Service Plan	\$784	\$13.77	\$12.19	\$19.34
Modern Health EAP	\$19.86	\$19.86	\$19.86	\$19.86
HealthCare FSA	Varies			
Infertility & Gender Dysmorphia HRA	\$500	\$500	\$500	\$500

Note: Rates include a standard 2% COBRA administration fee.

Stock Option Plan

If you have been employed at Thumbtack for less than one year you do not have any vested options. Vesting of your stock options ends and any unvested shares are automatically canceled upon your termination date. General information on how to navigate Carta (formally eShares) can be found at <https://carta.com/eshares-now-carta/>.

What will happen with any RSU grants if I leave Thumbtack?

For any RSUs that have satisfied time-based vesting, they will remain your RSUs until an IPO or sale event, at which point the RSUs will convert to stock. In the unlikely event there is no IPO or sale event (i.e., the performance-based vesting is unmet), any vested RSUs will be forfeited when the RSUs expire. Any RSUs that have not satisfied time-based vesting are forfeited upon departure.

Exercise period after terminating

After 2 years of service, for TT employees that hold options granted after 2016 or those that participated in the 2016 option exchange, the exercise window moves from 90 days post termination to 7 years.

Carta is updated to reflect this exercise window typically within 1 week of termination. It is a manual process so it is not automatic/Carta does not have a way of making this happen unless the finance/legal team actively update it - which is typically done shortly after termination.

The option agreement (the legal document available in Carta) always controls and does lay out the fact that after 2 years of service the post termination exercise window is 7 years.

Update Your Carta Profile

Carta is the platform Thumbtack uses to manage your equity and is accessible to you during and after your employment with the Company.

Log into Carta at <https://app.carta.com/accounts/login/> to update Carta with your personal email address and current contact information. Please refer to the email communication and agreements that have been provided in case you have any questions regarding Carta.

Please email Stock@thumbtack.com in case of any questions.

What will I need to enroll on my spouse's coverage?

If you would like to enroll on your spouse's employer plans you will need to obtain a Certificate of Creditable Coverage. A Certificate of Creditable Coverage may be obtained from your former health insurance carrier. Please contact your previous health carrier and request them to provide you with a certificate. Your spouse will then need to provide the letter to their HR department so that they can open a life event enrollment in their enrollment system. This needs to be done within 30 days.

Modern Health

Your participation in the Modern Health EAP will end on your termination date. In order to continue your coverage through COBRA, you will need to pay your monthly contributions plus a 2% administration fee. You will automatically receive the necessary documentation mailed directly to your home, to continue your participation in the plan after your termination date.

Commuter Transit and Parking

Your participation in the Commuter Transit and/or Parking plan will end on your termination date. Any remaining funds in your account will be forfeited. You will have 90 days after your termination date in which to submit claims for eligible expenses incurred before your termination date for the 2022 Plan year.

Health Care Flexible Spending Account

Your participation in the Health Care Flexible Spending Account will end on your termination date. You will have 90 days after your termination date in which to submit claims for eligible expenses incurred before your termination date for the 2022 Plan year. Once you have been reimbursed for all eligible expenses, any funds remaining in your account will be forfeited.

You may elect to continue your Health Care Flexible Spending Account through COBRA, through December 31, 2022. You may enroll in COBRA for this account only if you have under-spent your account as of your termination date. You have under-spent your account if the maximum amount required to be paid for COBRA coverage during the remainder of the year is equal to or less than the maximum reimbursement available at the time of your termination. In order to continue your coverage through COBRA, you will need to pay your monthly contributions plus a 2% administration fee. You will automatically receive the necessary documentation mailed directly to your home, to continue your participation in the plan after your termination date.

Dependent Care Flexible Spending Account

Your participation in the Dependent Care Flexible Spending Account will end on your termination date. You will have 90 days after your termination date in which to submit claims for eligible expenses incurred before your termination date for the 2022 Plan year.

Health Savings Account

Your contribution to your Health Savings Account will end on your final check. Your account with Optum Bank will remain open and funds available until you determine to close this account. Please keep in mind that there is an administrative fee that you will be responsible for.

Basic Life and AD&D and Optional Life and AD&D

Your participation in the Basic Life and AD&D and Optional Life and AD&D will end on your termination date. You may have the option to continue all or part of the amount that ends, less any amount converted to an Individual policy as provided in the conversion privilege. To apply for the portable group term life Insurance, you must within 31 days of the date you cease to be eligible submit a completed portable group term life Insurance application along with the first premium payment and any required application fee to Lincoln Financial. For a copy of the application or any questions, please reach out to Lincoln Financial client services at clientservices@lfg.com or by calling 800-423-2765. Once you receive a copy and fill out your portion, please let People Operations people@thumbtack.com know so they can fill out the employer portion of the application.

Adoption Assistance Program

Your participation in the Adoption Services Account will end on your termination date. You will have 90 days after your termination date in which to submit claims for eligible expenses incurred before your termination date for the 2022 Plan year.

Remote Work Support

Your participation in the Remote Work Support benefit with Twic will end on your termination date. Please keep in mind that this plan is not COBRA eligible and you will forfeit your balance on your termination date.

401(k) Plan

Eligibility for the Thumbtack 401(k) Plan also ends on your date of termination. You have the following 401(k) options available:

- If your vested account balance is \$5,000 or greater, you may leave the money in the Thumbtack 401(k) Plan or request a cash or rollover distribution. IRS regulations require that cash distributions be subject to certain taxes and penalties. Please review the enclosed Special Tax Notice regarding the tax consequences of your distribution. Charles Schwab will notify you of your distribution options and required actions that must be taken following your termination.
- If your vested account balance is less than \$5,000, we ask that you roll your assets over as soon as possible. If you do not roll your assets over, your account will be either distributed to you or rolled over into an IRA at the end of the calendar year. Please note that participants with account balances in the Plan will incur an account maintenance fee. The fee is \$40 per year and will be billed quarterly.

Please read the enclosed tax information within Charles Schwab's portal carefully, when considering your options. We suggest you speak to your tax advisor before making a decision about your 401(k) account.

If you wish to request a cash distribution or a rollover distribution, or to obtain additional information about your account, please call 800-724-7526 or go online at <https://workplace.schwab.com/public/workplace/retirement-planning>.

If you have any questions concerning Schwab Retirement Plan Services, Inc., Please contact:

Schwab Retirement Plan Services, Inc.

4150 Kinross Lakes Parkway

Richfield, OH 44286

1-800-724-7526

Immigration and Visa

As of the termination date, Thumbtack will no longer pay for, support, or pursue any ongoing or future immigration processes on behalf of the employee and/or the employee's family. Upon termination, Thumbtack will also withdraw non-immigrant H-1B, E-3, and/or H-1B1 petitions and related LCAs, as required by law.

Unemployment Insurance

For each state in the US, Unemployment is administered by a different department. We compiled a comprehensive list here for each state for more information.

California	Eligibility	How to File a Claim
Utah	Eligibility	How to File a Claim
Arizona	Eligibility	How to File a Claim
Colorado	Eligibility	How to File a Claim
Florida	Eligibility	How to File a Claim
Georgia	Eligibility	How to File a Claim
Iowa	Eligibility	How to File a Claim
Illinois	Eligibility	How to File a Claim
Massachusetts	Eligibility	How to File a Claim
North Carolina	Eligibility	How to File a Claim
Nevada	Eligibility	How to File a Claim
New York	Eligibility	How to File a Claim
Ohio	Eligibility	How to File a Claim
Oklahoma	Eligibility	How to File a Claim
Oregon	Eligibility	How to File a Claim
Pennsylvania	Eligibility	How to File a Claim
Tennessee	Eligibility	How to File a Claim
Texas	Eligibility	How to File a Claim
Washington	Eligibility	How to File a Claim
Virginia	Eligibility	How to File a Claim

Access to Workday

You can continue to access Workday to change your address & download pay-stubs and W-2s. If you do not remember your password, you can click "Forgot your User ID/Password" on the login screen. Please email people@thumbtack.com if you have any questions.