



2024 How Departure Affects Your Benefits

Employees Below Leadership of Accenture and Eligible Adopting Employers (Excluding Accenture Flex/N3)

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Medical Coverage

Your coverage ends at midnight on the last day of the month in which you depart. You and any family members covered at the time you depart are eligible to continue your current medical plan under COBRA for up to 18 months at a cost of 102% of the full premium.

You can only continue the coverage option in effect at the time you depart.

Upon receipt of notification of your departure, the Accenture Benefits Center will send you detailed information about COBRA and how to enroll for coverage. Generally, the Benefits Center is notified of your departure within 2-3 business days after you leave.

You can enroll in COBRA coverage through the Accenture Benefit Center site (benefitscenter.accenture.com) and pay your bill online after electing coverage. On or about the 2nd/3rd of each month, you will get an email notice that your account statement is available, and you can go online and pay. The mailing address for payments is included on the site and on your COBRA notices. You can also sign up for direct debit from your checking or saving account.

If you have accrued wellness points through Virgin Pulse, you have 30 days after leaving your employer to access the platform and redeem your rewards or your rewards are forfeited.

Health Savings Account (HSA)

If you were enrolled in a High Deductible Health Plan (HDHP) prior to leaving, you may have a Health Savings Account (HSA). The money that you have accumulated in your HSA is yours to keep. If you continue the HDHP medical plan under COBRA and are under age 65, you will be eligible to contribute to your Health Savings Account (HSA). You can contribute to your HSA directly from your bank account or by writing a check. Since your contributions made outside of payroll deductions are post-tax contributions, any eligible tax savings will be received when you file your tax returns for the given calendar year. If you enroll as a retiree, there is no HSA employer contribution for retirees in the HDHP.

Beginning January 1, 2025, if you enroll in or continue an HDHP with Health Savings Account as a COBRA member, the HSA employer contribution will no longer be provided. However, the money that you have accumulated in your HSA is yours to keep.

If you are no longer in an HDHP, your HSA balance options are to:

- Maintain your HSA with Inspira Financial (formerly called PayFlex) for a monthly fee of \$5.00, automatically deducted from your HSA account
- Close your HSA and roll funds to another HSA administrator within 60 days
- Close your HSA and receive your funds subject to taxes and penalties.

If you have specific questions regarding the Health Savings Account, call Inspira Financial at +1 888 678 8242. Representatives are available Monday - Friday, 7 a.m. - 7 p.m. (CT) and Saturday, 9 a.m. - 2 p.m. (CT).

Vision Coverage

Your coverage ends at midnight on the last day of the month in which you depart. You and any family members who are covered at the time you depart are eligible to continue vision coverage under COBRA for up to 18 months at a cost of 102% of the full premium.

You can only continue the coverage option in effect at the time you depart.

Upon receipt of notification of your departure, the Benefits Center will send you information about COBRA. Generally, the Benefits Center is notified of your departure within 2-3 business days after you leave.

You can enroll in COBRA coverage through the Benefits Center site (benefitscenter.accenture.com) and pay your bill online after electing coverage. On or about the 2nd/3rd of each month, you will get an email notice that your account statement is available, and you can go online and pay. The mailing address for payments is included on the site and on your COBRA notices. You can also sign up for direct debit from your checking or saving account.

Dental Coverage

Your coverage ends at midnight on the last day of the month in which you depart. You and any family members who are covered at the time you depart are eligible to continue dental coverage under COBRA for up to 18 months at a cost of 102% of the full premium.

You can only continue the coverage option in effect at the time you depart.

Upon receipt of notification of your departure, the Benefits Center will send you information about COBRA. Generally, the Benefits Center is notified of your departure within 2-3 business days after you leave.

You can enroll in COBRA coverage through the Benefits Center site (benefitscenter.accenture.com) and pay your bill online after electing coverage. On or about the 2nd/3rd of each month, you will get an email notice that your account statement is available, and you can go online and pay. The mailing address for payments is included on the site and on your COBRA notices. You can also sign up for direct debit from your checking or saving account.

Employee Life/AD&D Insurance

Your coverage ends at midnight on the last day of the month in which you depart. If you apply within 31 days of the date your active coverage ends, you have the following options. You can:

- **Port** Optional Life and Optional AD&D coverage of \$10,000 or more. Porting coverage is significantly less expensive than converting coverage. Due to state regulations, portability is not available in Vermont and limited in Michigan.
- **Convert** Basic Life and Optional Life coverage to individual policies. However, regular individual permanent or term life insurance that you can obtain on your own generally offers a greater selection of policies and lower premium rates than an individual conversion policy.

If you are a Minnesota resident, Minnesota state law requires that you be allowed to continue the Life Insurance in effect at the time you departed.

Prudential will send you information about porting or converting your coverage or Minnesota continuance when they receive notification of your departure. If you have questions, contact Prudential at +1 800 778 3827.

Dependent Life/AD&D Insurance

Your coverage ends at midnight on the last day of the month in which you depart. The life insurance portion of your coverage can be converted to an individual policy if you apply within 31 days of the date your active coverage ends. However, regular individual permanent or term life insurance that you can obtain on your own generally offers a greater selection of policies and lower premium rates than an individual conversion policy. The AD&D portion of your coverage cannot be converted.

You also have the option to port the Life and AD&D coverage when you leave your employer. Portability means that you are eligible to continue coverage at a group portability rate by paying the premium directly to the insurance company.

If you have questions, contact Prudential at +1 800 778 3827.

Long Term Disability (LTD) Insurance

Group LTD Insurance

Your coverage ends at midnight on the last day of the month in which you depart. Coverage cannot be continued after departure or converted to an individual policy. If you are receiving LTD benefits at the time you depart, benefits will continue as long as you meet the plan's definition of total or partial disability (as determined by your doctor and the insurance company) or until you reach age 65. If you are on short-term disability when you depart, you can apply for long-term disability benefits if you have LTD coverage at the time you depart.

Health Care Flexible Spending Account (FSA)

A Health Care FSA closes at midnight on the last day of the month in which you depart unless you continue it under COBRA. Upon receipt of notification of your departure, the Benefits Center will send you information about how to enroll in COBRA coverage. Generally, the Benefits Center is notified of your departure within 2-3 business days after you leave.

- If you *do not* continue your account under COBRA, claims incurred between the date you opened your account and the last day of the month in which you depart will be paid up to your coverage level in effect at the time claims were incurred minus any previously paid claims. Claims must be submitted and received by April 15 of the following year. Claims submitted after that date cannot be paid.
- If you *do* continue your account under COBRA, claims will be paid up to your total coverage level minus any previously paid claims. (Please note that because contributions to a Health Care account are made in after-tax dollars, there is no tax advantage in continuing an account under COBRA.) The main reason you would continue a Health Care account under COBRA is if you or a covered dependent will have covered expenses after your departure date which would allow you to use the contributions you made prior to that date and have access to the Carryover Amount if it applies.

If you continue your account under COBRA through the end of the year, any unused funds (up to \$640) as of December 31 will carry over to the following calendar year under the Health Care Flexible Spending Account's carryover rules and will generally be available for use for the duration of your COBRA continuation period. Claims must be submitted and received by April 15 of the following year. Claims submitted after that date cannot be paid unless carryover provisions apply.

To enroll in COBRA coverage for a Health Care FSA, you need to call the Benefits Center (+ 888 259 6059 weekdays between 9 a.m. and 6 p.m. ET); you cannot enroll through the Accenture Benefits Center site. You can pay your bill online after electing coverage. On or about the 2nd/3rd of each month, you will get an email notice that your account statement is available, and you can go online and pay. The mailing address for payments is included on the site and on your COBRA notices. You can also sign up for direct debit from your checking or saving account.

NOTE: After you leave your employer, if your Flexible Spending Account has an overpayment due to receiving an erroneous payment or not providing documentation requested by the FSA administrator, Accenture will report your overpayment amount as taxable earnings in the appropriate tax year to be compliant with IRS rules. To resolve your overpayment and avoid possible income tax consequences, please call the FSA administrator, Inspira Financial Customer Service at +1 888 678 8242 weekdays between 7 a.m. and 7 p.m. (Central Time) or on Saturday between 9 a.m. and 2 p.m. (Central Time).

Dependent Day Care Flexible Spending Account

A Dependent Day Care FSA closes at midnight on the last day of the month in which you depart.

It cannot be continued after departure. Claims incurred between the date you opened your account and December 31 will be paid up to the available balance of your payroll contributions minus any previously paid claims. Claims for a current year's account must be submitted and received by April 15 of the following year.

NOTE: After you leave your employer, if your Flexible Spending Account has an overpayment due to receiving an erroneous payment or not providing documentation requested by the FSA administrator, Accenture will report your overpayment amount as taxable earnings in the appropriate tax year to be compliant with IRS rules. To resolve your overpayment and avoid possible income tax consequences, please call your FSA administrator, Inspira Financial Customer Service at +1 888 678 8242 weekdays between 7 a.m. and 7 p.m. (Central Time) or on Saturday between 9 a.m. and 2 p.m. (Central Time).

Legal Plan

Your coverage ends at midnight on the last day of the month in which you depart. The plan will cover the legal fees for those covered services that were opened and pending at the time you depart. No new matters may be started after you depart if you do not continue coverage. You have the option of continuing your coverage for 12 months.

To continue your coverage, you must call MetLife Legal Plan at +1 800 821 6400 within 30 days of the date you depart. You will be advised of your ability to continue similar coverage with the MetLife Legal Plan and arrange for direct payment.

Critical Illness Insurance

Your coverage ends at midnight on the last day of the month in which you depart. Coverage cannot be continued after departure.

Employee Assistance Program (EAP)

The Employee Assistance Program through Optum continues for 18 months following your departure date at no cost to you. Call EAP at +1 866 796 1834.

Medical Travel Employee Assistance Program

The **Medical Travel Employee Assistance Program** managed through Inspira Financial will automatically continue for employees during the duration of their COBRA continuation period. Contact Inspira Financial Customer Service at +1 888 678 8242.

Adoption and Surrogacy Programs

Eligibility for the adoption and surrogacy benefit ends at midnight on the last day of the month in which you depart. These programs cannot be continued after departure. If an adoption or surrogacy is in process at the time you depart, eligible expenses incurred up to the end of the month in which you depart will be paid up to the appropriate plan's benefit limit.

Retirement Savings Plan Account Settlement – Accounts of \$1,000 or Less *

If your balance in the 401(k) Match and Savings Plan is \$1,000 or less when you depart, you must withdraw your money from that plan within 90 days of departure.

If you don't make your request within 90 days, you will automatically receive a check payable to you for your balance (minus the mandatory 20% federal income tax withholding). Your distribution will include earnings, gains and losses, through the date the settlement is processed. If your balance is paid directly to you, you are responsible for paying any additional taxes and, if applicable, a penalty for early withdrawal. You can avoid tax on all or part of your distribution by rolling it into another employer's qualified plan or an IRA within 60 days of receiving payment.

* The Account Settlement does not apply to employees in Puerto Rico.

See the Requesting a Settlement section below for more information.

Retirement Savings Plan Account Settlement – Accounts Over \$1,000

If your balance (excluding any rollover balance) in the 401(k) Match and Savings Plan is over \$1,000, you have three options:

- You can leave your money in the Accenture plan
- You can roll your balance to another employer's qualified plan or an IRA
- You can take your money out of the plan in the form of a distribution paid to you

The Accenture Retirement Center will send you information about settling your account and instructions for requesting a settlement payment. If you elect a distribution, you can request a full or partial settlement, or begin installment payments. Generally, payments are subject to a mandatory 20% federal income tax withholding; you will also be responsible for paying any additional taxes and, if applicable, a penalty for early withdrawal.

See the Requesting a Settlement section below for more information.

Requesting a Settlement of Retirement Savings Plans Account

Settlement requests can be made through the Benefits OnLine site or the Accenture Retirement Center.

Transferring or moving to another entity via outsourcing, divestiture, merger, or an employer within an Accenture controlled group may affect your ability to take a settlement. You'll be advised if this situation applies to you.

Requests made and processed before 3 p.m. (Central Time) are completed that day. Requests after 3 p.m. (Central Time) are processed the following business day. Payments should arrive 7 to 10 days after a request is processed.

Access the Benefits OnLine site (www.benefits.ml.com/login/Accenture) or contact the Accenture Retirement Center at + 888 401 8258, weekdays between 8 a.m. and 9 p.m. (Eastern Time).

401(k) Loans

Loans must be repaid in full within 90 days of the last day of employment or the loan will be treated as a taxable distribution. As a result, the outstanding balance is taxable as ordinary income and may be subject to a penalty.

You can request an early loan payoff through the Benefits OnLine site or Accenture Retirement Center.

Upon receipt of notification of your departure, the Accenture Retirement Center will send you information about repaying your loan. Generally, the Retirement Center is notified of your departure within 2-3 business days after you leave.

Access the Benefits OnLine site (www.benefits.ml.com/login/Accenture) or contact the Accenture Retirement Center at + 888 401 8258 weekdays between 8 a.m. and 9 p.m. (Eastern Time).

Pension Plan

Most employees who earned a benefit from the Pension Plan either took a lump sum distribution or had their benefits transitioned to American General Life Insurance Company (AGL) as part of the Plan Departure Offering. If you were part of the Plan Departure Offering and your benefits were transitioned to AGL, contact the AGL Service Center directly +1 855 793 1578 weekdays between 8 a.m. and 5 p.m. (Eastern Time) with questions regarding your benefits.

Certain employees continue to be eligible for a benefit from the Pension Plan based on date of hire and level/career track. If you are eligible at the time you leave your employer, you can begin receiving your accrued monthly benefit on the first of any month following your 55th birthday (early retirement) or the first day of any following month, but your benefit may be subject to an early retirement adjustment. If you wait to begin your accrued monthly benefit until the first of the month following your 62nd birthday (normal retirement or 65th birthday for Transfer Plan Participants), your benefit will not be subject to an early retirement adjustment. *You must apply for the benefit; it will not begin automatically.*

The plan provisions in effect at the time you depart will apply to your benefit unless otherwise stipulated. Your accrued benefit cannot be reduced by any future plan changes.

If you do not proactively reach out to Accenture Pension Center, you will receive information about your Pension Plan benefit from the Pension Center about three months after it receives notification from Accenture of your departure. This information will explain the amount of the benefit and procedures on how to apply for your benefit. You can contact the Accenture Pension Center at + 855 862 2047 to leave a message which will be returned within three business days.

Retiree Insurance Coverage

To be eligible to continue medical, dental, vision, employee life and AD&D insurance when you retire, you must meet both of the following requirements at the time you leave your employer:

- Be age 55 or older.
- Have 10 years of service with Accenture or eligible affiliate (prior international Accenture service is included, however, service associated with a prior employer through an acquisition is not included).

If you're eligible for retiree insurance, you'll receive information from the Benefits Center after it receives notification of your departure.

Generally, the Accenture Benefits Center is notified of your departure within 2-3 business days after you leave.

Functions of the Accenture Benefits Center

If you continue insurance coverage under COBRA or the retiree insurance plans, you can make Life Event and Annual Benefits Enrollment elections and review and update dependent information including Beneficiary Designation information. Because information about your benefits will be mailed to you and our benefits providers may need to talk to you, you should periodically access the Benefits Center site (benefitscenter.accenture.com) to confirm your address and phone number. To reach the Benefits Center, call + 888 259 6059 weekdays from 9 a.m. to 6 p.m. (Eastern Time).

After leaving, you will no longer have single sign-on for the Benefits Center site. You will need to set up a username and password by clicking the Register button, and then provide your Social Security Number, date of birth and zip code. You will then be asked to create a username and password.

Functions of the Accenture Retirement Center

If you remain in the 401(k) Match and Savings Plan, you can review your account information, transfer money among the investment funds and request withdrawals from your account. Because information about your benefits will be mailed to you and our benefits providers may need to talk to you, you should periodically access the Benefits OnLine site (www.benefits.ml.com/login/Accenture) to confirm your address and phone number. Log on to the Benefits OnLine site or contact the Accenture Retirement Center at + 888 401 8258 weekdays from 8 a.m. to 9 p.m. (Eastern Time).

You will need your user ID and password to access the Retirement Center. You cannot use your Enterprise ID and password after you leave.

- **If you forget your user ID:** You'll be asked to verify some personal information and enter your password. Once you've been identified, you'll be able to access your information.

- **If you forget your password:** You'll be asked to answer the security questions you set up the first time you accessed the site. If you answer the security questions correctly, you can create a new password and immediately access the site. If you don't answer the questions correctly or you didn't set up security questions, you may need to contact Accenture Retirement Center for additional assistance with your password.

Every effort has been made to ensure the accuracy of this information. However, if there is any inconsistency between this information or any verbal representation and the applicable plan document, the terms of the applicable plan document will control. Information provided may not address every situation and is intended to summarize information regarding the benefits plans. Accenture is not able to give legal or tax advice. Accenture reserves the right, in its sole discretion, to amend, modify or depart any of its benefit plans at any time.