



## PARTNER SEPARATION FAQ – U.S. RETAIL STORES

If you have any of these or other company-issued items, please make sure you return them to your manager before leaving Starbucks on your last day.

- ☐ Manager laptop computer
  - ☐ Starbucks issued apron(s)
  - ☐ Starbucks facility keys and codes (desk, office, store keys, master keys)
  - ☐ Travel & Entertainment / P-Card (procurement card)
  - ☐ Any outstanding expense receipts
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### PAY & SEPARATION SPECIFICS

**1. When can I expect my final pay?**

Your final pay will be issued on the next regularly scheduled payday following your employment separation, or sooner if required by state law. If you have direct deposit, your pay statement will be mailed to your home address.

**2. How do I ensure I have the correct home mailing address on file with Starbucks?**

Call the Partner Contact Center at (888) SBUX411 (728-9411) to provide updates.

**3. What do I do if I need employment verification?**

We provide employment verification via the Work Number, [www.theworknumber.com](http://www.theworknumber.com). The information provided includes employment status, dates of employment, and title of last position. Steps for online or over the phone verification are as follows:

**Via Phone**

- To provide a verifier with your salary information, you must first call (800) 367-2884 and obtain a salary key. Provide the verifier with the salary key, company code of 10523 and your social security number.
- The verifier needs to then call 800-367-5690.

**Via Online**

- Visit [www.theworknumber.com](http://www.theworknumber.com) and select the "I'm an Employee" tab
- Select "Enter Site"
- Select "Log In"
- Enter employer code: 10523
  - To create a salary key, select the option "I want to provide proof of employment AND income"
  - To create an immigration letter, select the option "I want to use other account features"
    - Enter your global username (uppercase US + partner number) and PIN (Note: Your pin is your 4-digit birth year + last 4 digits of partner number )
    - Select "Continue" (Note: If this is your first time accessing the Work Number, users will be guided through some additional, simple account setup steps. Once authentication is complete, you will be prompted to set a unique personal PIN)
    - Select the appropriate tab based on service needed

**4. Am I eligible for unemployment?**

A person who is separated from employment may be eligible for unemployment benefits. Please contact your state's unemployment agency for clarification on eligibility rules.

**5. If I would like to retire, is that an option?**

To meet the requirements for Starbucks retirement program, which includes continuing partner markout and discount benefits, you must be at least age 55, have 10 years of continuous service with Starbucks and be meeting performance expectations at the time of separation.



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6. **How do I submit outstanding expenses?**  
Please send all original receipts to your notifying manager.

### TOTAL REWARDS AND BENEFITS

7. **Am I eligible for CUP Fund?**  
The CUP Fund is available only to active Starbucks partners.
8. **What happens to my health coverage when my employment with Starbucks ends?**  
If you are enrolled in a Starbucks health plan, your coverage will remain active through the end of the month in which your separation occurs.
9. **What options do I have to continue my health coverage?**  
Upon separation, if you are enrolled in a Starbucks health plan, you are eligible to continue Starbucks health coverage by paying the full cost of coverage for yourself and any covered dependents through COBRA. Your eligibility date is the first date of the month following your separation date. COBRA enrollment materials will be mailed by the Starbucks Benefits Center to your home address shortly after your Starbucks active health coverage ends. If you are enrolled in Starbucks health coverage and do not receive COBRA information within 2 weeks, please contact Starbucks Benefits Center at (877) SBUXBEN (728-9236).

Additionally, if your spouse/domestic partner is enrolled in health coverage through his/her employer, your separation may qualify as a status change, thereby allowing you to be added as a dependent outside the normal plan enrollment window. Your spouse/domestic partner will need to inquire with his/her employer for information and eligibility. You may also wish to look for individual health coverage.

Visit the following site to learn more about COBRA alternatives:  
<https://www.healthcoverageresources.com/StateMarketplaceInformationCenter/home>

10. **Will Starbucks pay my COBRA premiums directly?**  
No. Partners are responsible for 100% of their COBRA premiums directly. Information on how to make payment will be included in the information materials you will receive about enrolling in COBRA benefits.
11. **What happens to my health coverage while I am waiting for my COBRA enrollment materials?**  
During the period after your active Starbucks coverage ends and before your COBRA enrollment materials are received by you and/or processed by your insurance carrier, **you will not have active Starbucks health coverage**. Once your COBRA enrollment is processed and your premium is paid, your health coverage will be reinstated retroactively to your COBRA effective date.
12. **Will there be a waiting period (or gap in coverage) between my Starbucks coverage ending and starting COBRA coverage while waiting for my COBRA enrollment materials?**  
COBRA enrollment materials typically get sent to your home address shortly after your active Starbucks health coverage ends. Former partners sometimes have a small gap of time before they are enrolled.

However, COBRA is retroactive, so even if you aren't enrolled by the first of the month, your coverage will start on the first of the month. Once your COBRA enrollment is processed and your premium is paid, your health coverage will be reinstated retroactively to your COBRA effective date, allowing any claims to be processed retroactively at that time.



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**13. What do I need to do to continue my health coverage through COBRA?**

If you choose to purchase COBRA coverage, you or your eligible dependents have 60-days to enroll from the later of either the date you receive your COBRA enrollment materials or the date you would lose coverage. **You must call the Starbucks Benefits Center to enroll in COBRA coverage.** Your first COBRA premium payment must include any premiums retroactive to the date you lost Starbucks health care coverage. Your COBRA coverage will be activated once your enrollment and premium payment is received and processed.

**14. What happens to my Health Savings Account (HSA)?**

Former partners are unable to contribute to their HSA through payroll deductions after their final paycheck, however they may make direct contributions from their bank account. Partners may continue to use money in their HSA account to pay for eligible expenses. Approximately one to two months after their separation, their Health Savings Account will be transitioned to an individual account with UMB Bank. They will receive a new HSA card, welcome letter, account number, and Customer Service number from UMB. At the time, partners may leave their account at UMB, transfer, or roll their funds into another HSA account in their name.

**15. What happens to my Starbucks life insurance coverage?**

Your life insurance coverage, both Starbucks provided and supplemental coverage you may be purchasing (including dependent coverage) ends the date you separate employment.

**16. Can I continue my Starbucks life insurance coverage?**

Yes. Life insurance paid for by Starbucks can be converted to a personal policy, and life insurance you pay for can be converted or ported, within 31 days of your employment separation. Contact Hartford Life at (877) 320-0484 immediately to convert or port coverage. Your application and first premium must be received by Hartford within 31 days of your separation date.

**\* Minnesota Partners:** You may continue group life insurance for up to 18 months. You have 60 days from the end of the month in which you separate to elect continuation. Call Starbucks Benefits Center at (877) SBUXBEN (728-9236) to continue coverage.

**17. Can I continue my spouse/child life insurance coverage?**

Yes. Spouse and/or child life insurance may be converted or ported within 31-days of your employment separation. Contact Hartford Life at (877) 320-0484 immediately to convert or port coverage. Your application and first premium payment must be received by Hartford within 31-days of your separation date.

**18. What about my Accidental Death & Dismemberment (AD&D) and disability coverage?**

Accidental Death & Dismemberment (AD&D) coverage ends the date you separate employment and cannot be ported, converted or otherwise continued. Disability coverage ends the date you separate employment. If you become disabled prior to this date and are actively at work at the time of your disability, your benefits may continue through the duration of your approved disability.

**19. Who do I contact about questions on my benefits?**

For paycheck questions relating to benefits deductions, partners should call the Partner Contact Center. For benefit eligibility, COBRA enrollment or other benefits questions, partners should go to [mysbuxben.com](https://mysbuxben.com) or call the Benefit Center at (877) SBUXBEN.

**20. I didn't use all my vacation. Will I receive pay for the time I didn't use?**

- Granted but unused vacation hours are forfeited upon separation of employment. You will not be paid any unused hours.
- Accrued but unused vacation hours will be paid as part of your final paycheck. *(Note: The Accrual/Vacation Program applies to partners working in California, Colorado, Illinois, Louisiana and Massachusetts.)*



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**21. What happens to my unused sick time?**

Unused sick time is not paid out upon separation.

**22. What if I applied for a future dated LOA?**

You must be actively employed to be eligible for a Starbucks Leave of Absence. If your leave of absence has not commenced prior to your separation date, your leave application will be cancelled. No action is needed from you to cancel your leave request, and you do not need to submit any documentation to Sedgwick.

**23. What happens to my stock options after I separate from the company?**

Upon separation from Starbucks, any unvested *Bean Stock* or Key Employee stock options are forfeited. If you separate for reasons other than misconduct, you have 90 calendar days or three months, depending on the plan under which the options were granted from the date of separation to complete the exercise of any vested shares before they are cancelled. If you have specific questions, please contact Fidelity directly at (866) 697-1048.

**24. What happens to my restricted stock units (RSUs) after I separate from the company?**

Upon separation from Starbucks, any unvested restricted stock units (RSUs) are forfeited. Any vested RSUs that have been issued and delivered into your account are yours.

- If separation is determined to be due to Total Disability or Death, any unvested RSUs granted on or after November 15, 2017, will vest within a few weeks of the separation being processed. The shares from the accelerated vests will be deposited into the partner's individual account at Fidelity.
- If your separation is a retirement, your unvested *Bean Stock* RSUs will be forfeited. Any vested RSUs that have been issued and delivered into your account are yours. If you received Leadership Stock RSUs, some may have a provision for continued vesting after retirement. For questions specific to your grants, please contact Fidelity directly at (866) 697-1048.

**25. I am participating in S.I.P. (Stock Investment Plan). What happens to the funds I have contributed to the plan?**

Upon separation from Starbucks, you will no longer be eligible to participate in the Stock Investment Plan. The balance of your S.I.P. contributions not used for purchase will be refunded to you as soon as practical after your separation is processed. For more information, please contact Fidelity at (866) 697-1048.

**26. I'm participating in the Future Roast 401(k) plan. What happens to my account and how do I request my account balance?**

If you have a balance in the Future Roast 401(k) plan, you can request a withdrawal of your entire account balance any time after separation. Separated partners who were actively contributing to the Future Roast 401(k) plan should consider delaying the initiation of their withdrawals for two weeks after their date of separation to allow final 401(k) deductions to settle to their accounts. This will help avoid the need for a subsequent withdrawal of small balances.

Withdrawals that are not rolled over to an IRA or other qualified retirement plan are taxable to the partner in the year of distribution and could be subject to a 10% early withdrawal penalty (applicable to partners who are under age 55 at separation). If you are a partner with an account balance of \$1,000 or more, you can elect an unlimited number of withdrawals each year. Your withdrawal may be taken as a lump sum cash payment, a rollover into another eligible retirement plan or IRA, partial withdrawals from time to time, installment payments, or simply keep your money in the plan generally until age 72 when minimum required distributions are required by the IRS. Call (866) 697-1048 to talk to a Fidelity Service Representative or log on to [netbenefits.com](http://netbenefits.com) to request a lump sum cash distribution, partial withdrawals or to rollover your account balance into an IRA or qualified plan.

**401(k) Loans:** If your employment with Starbucks and any related company terminates and you have an outstanding loan balance, you may continue to repay the outstanding balance on the loan until the earliest of the following dates:

- A. The date on which you request a distribution of your Future Roast 401(k) account
- B. The date on which a distribution is made to you without consent (such as distributions of accounts that



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- are \$1,000 or less, or required minimum distributions), or
- C. The last day of the calendar quarter following the calendar quarter in which your payments were not sufficient to avoid default.

If you do not repay the loan by the earliest of one of the dates above, you will be considered in default. Your Future Roast 401(k) account balance will be reduced by the amount of the loan balance, plus accrued interest, and will be treated as a loan offset distribution to you, and you may be subject to a 10% penalty tax on the pre-tax portion of the distribution. You will be required to pay income taxes on the unpaid pre-tax amount of your loan and accrued interest.

To continue loan payments after separation, call Fidelity at (866) 697-1048.

**27. I have enrolled for Fidelity® Personalized Planning & Advice of my investments within my Future Roast 401(k) Savings Plan account at Fidelity. What happens after my employment ends with Starbucks?**

If you have a minimum balance of \$1,000 in your 401(k) and choose to leave your Future Roast 401(k) account balance in the Starbucks plan after separation, you will continue to have eligibility for Fidelity's fee-for-service Personalized Planning & Advice.

**28. What happens to my dependent care and health care reimbursement accounts?**

Your participation ends on the date you separate employment. Health care expenses incurred through your separation date, and dependent care expenses incurred through Sept. 30 of the current year may be submitted for reimbursement until December 31 of the current year.

**29. What happens if I've applied for adoption assistance?**

Adoption assistance is available only to active partners.

**30. What if I am enrolled in the Starbucks College Achievement Program (SCAP)?**

If you were enrolled and eligible at the start of the current session, your tuition and fees were covered upfront by the SCAP benefit (A and/or B session of the current semester). Any courses you enroll in after your separation date for both the current semester and all future semesters will no longer be covered by the SCAP benefit. This does not impact your academic standing with ASU. The ASU Financial Aid Team is available at (844)\_278-6693 as your ASU resource to answer any questions and understand your path forward at ASU.

**31. What if I am enrolled in Pathway to Admission?**

Upon separation, partners are no longer eligible for course conversion costs to be covered through Pathway to Admission. Partners who leave the company before a class ends can still complete coursework and choose to pay for the class conversion cost out of pocket if they want to receive credit for the course. The Pathway to Admission support team is available at (844) 691-2244 to answer questions and help you understand how to proceed.

**32. What happens to my Headspace account?**

When partners separate, they will automatically move to the free version of Headspace at the end of the month in which their separation is processed. They will then have the option to purchase a Headspace Plus subscription.

**33. What happens to my Care@Work benefit?**

Your Care@Work benefit ends on your last day of employment with Starbucks. Your Care.com premium membership will be updated to reflect a free basic membership. If you have backup care scheduled after your last day of employment, a cancellation notice will be sent to you via email.

**34. What happens to my Spotify account?**

Within two weeks of your separation from Starbucks, your Spotify Premium subscription should revert to Spotify Free. You will have the option of paying a monthly fee to reinstate a Spotify Premium subscription.



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**35. What are Wow Points? What happens to my remaining, unused Wow Points?**

Wow Points are a virtual online currency that Starbucks awards to partners for recognition. Wow points can be used to purchase goods and services on the Starbucks Perks at Work website. Upon separation, you will have 30 days to access the Perks at Work site (<https://www.perksatwork.com/login>) to redeem any unused points. If your points are not redeemed within 30 days upon separation, you will lose your unused points.

**36. What happens to my partner markout and discount benefits?**

You will be eligible for your partner discount and markout through your last day with the company.

## STARBUCKS CAREER OPPORTUNITIES

**37. Will I be eligible for rehire?**

Separated partners may be eligible for rehire. You are welcome to explore opportunities by visiting [Starbucks.com/careers](https://www.starbucks.com/careers).

**38. What happens to my benefits if I accept a position with Starbucks Coffee Company in the future?**

If you are re-employed with Starbucks Coffee Company following your effective date of separation, you will be required to re-satisfy the eligibility requirements for benefits upon re-hire.

**39. Will Starbucks provide personal references during my job search?**

Per Starbucks policy, we do not provide personal references. Starbucks will verify your employment through the Work Number (see instructions above in how to access the Work Number).

## OTHER

**40. What is my obligation related to confidential information?**

You must return to Starbucks all confidential or proprietary information. You remain bound by terms of the Confidentiality Policy you signed upon hire. If you have confidential or proprietary information, please notify your manager.

**41. May I explore opportunities with a competitor?**

If, at any time during your employment with Starbucks Corporation, you signed a Non-Compete Agreement, you are bound by the terms of the Non-Compete Agreement in accordance with its terms.

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*Note: Although these FAQs include certain features and summaries of Total Rewards benefits, they do not provide detailed descriptions of the Total Pay benefits and your related rights and responsibilities. While every attempt has been made to ensure the accuracy of this information, if there is any discrepancy between these FAQs and plan documents for the Total Pay benefits, the terms of the legal plan and trust documents always govern. Starbucks intends to continue the Total Pay benefits mentioned in this document and the plan documents, but reserves the right to amend or terminate the plans at any time and for any reason. For additional information, you should also review each plan's current Summary Plan Description and any current Summaries of Material Modifications.*



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### CONTACT NUMBERS

Below is a list of telephone numbers that you may want to keep as a reference. Please call the Partner Contact Center (PCC) if you have additional questions and are not sure who to contact.

Reference	Contact Information
Partner Contact Center (PCC)	(888) SBUX411 (728-9411) Mon – Fri, 5 a.m. – 5 p.m. PT
Starbucks Benefits Center (including coverage explanations, COBRA, etc.) <ul style="list-style-type: none"><li>• Health coverage</li><li>• COBRA administration</li><li>• Commuter benefits</li><li>• Reimbursement accounts</li><li>• Health savings accounts</li><li>• Life insurance and AD&amp;D</li><li>• Aflac voluntary benefits</li><li>• Fitness reimbursement</li></ul>	(877) SBUXBEN (728-9236) Mon – Fri, 7:30 a.m. – 4 p.m. PT <a href="https://www.mysbuxben.com">https://www.mysbuxben.com</a>
Fidelity <ul style="list-style-type: none"><li>• Future Roast 401(k)</li><li>• Stock Investment Plan (S.I.P.)</li><li>• Stock inquiries</li></ul>	(866) 697-1048 Mon – Fri, 5:30 a.m. – 8 p.m. PT <a href="https://www.netbenefits.com">https://www.netbenefits.com</a>  Spanish line: (800) 587-5282
Fidelity Personal Planning & Advice	(866) 811-6041
The Work Number	(800) 367-2884 <a href="http://www.theworknumber.com">www.theworknumber.com</a>