



## Benefits Contributions while on Approved Leave of Absence

**Effective May 1, 2025, when you are on an approved leave of absence, you may be eligible to continue some or all of your Cotality benefits. This document provides a general overview of how your benefits are affected while on an approved leave of absence. Your benefits remain subject to the terms of applicable benefits plans and policies.**

### **Benefits Continuation while on a Leave of Absence and receiving pay from The Hartford only (STD/LTD Benefits)**

While on an approved leave of absence, where you are not receiving pay via Cotality payroll, you will need to pay the applicable employee contribution rates (i.e., the amount deducted from your paycheck when actively working) to continue to receive the same Cotality benefits as when you were actively working. Those benefits may include:

- Medical, dental and/or vision coverage
- Supplemental Life and/or AD&D Insurance
- Health Care Flexible Spending Account (Health Care FSA)
- Long-Term Disability (LTD) Buy Up Plan

You will begin receiving monthly invoices for any missed benefit contributions from the prior month. Invoices are mailed by "Businessolver" around the 1<sup>st</sup> week of the month following any missed benefit deductions in the prior month. If an invoice is not received, please contact Businessolver / the Cotality Benefits Center at **(888) 259-3461**. Payment of the applicable employee contributions via check or electronic funds transfer is due on the first day of the month following distribution of an invoice by the Cotality Benefits Center. If the employee contributions are not received within 30 days of the due date (the "grace period"), then elected benefits will be terminated for lack of payment. Termination of benefits will be effective as of the last day of the month of the paid through date.

If you are enrolled in a Dependent Care Flexible Spending Account (Dependent Care FSA), you will not make contributions to the account during your leave, and claims will not be approved during your leave, per IRS rules. When you return from leave, your previous biweekly contributions will resume from your paychecks. If you wish to increase your biweekly contribution to meet your annual goal amount, please change your Dependent Care FSA contribution through [enroll.cotalitybenefits.com](https://enroll.cotalitybenefits.com) after you return from leave.

If you are enrolled in a Health Savings Account (HSA), your contributions to the HSA will stop while you are not receiving a paycheck via payroll. When you return from leave, your previous biweekly contributions will resume from your paychecks. If you wish to change your biweekly contribution, you can do so through [enroll.cotalitybenefits.com](https://enroll.cotalitybenefits.com) after you return from leave.

**NOTE:** You may not change your level of coverage or benefit elections due solely to a leave of absence. You may, however, choose to terminate your coverage during the leave. While on an approved unpaid leave of absence, the total cost of employer-paid benefits, such as Basic Life and AD&D Insurance, Short-Term Disability and Basic Long-Term Disability, will continue to be paid by Cotality. While on an approved unpaid leave of absence, no 401(k) contributions will be made by you or Cotality.

### **Benefits Continuation while on a Leave of Absence and receiving pay from Cotality via payroll**

While on an approved leave of absence, where you are receiving pay via Cotality payroll, you will continue to be eligible to receive Cotality benefits. All benefit deductions will continue to be deducted normally from your pay for the benefits, in which you are enrolled at the time of the leave, including but not limited to:

- 401(k) contributions
- Medical, dental and/or vision coverage
- Health Savings Account (HSA) contributions
- Health Care Flexible Spending Account (FSA) contributions
- Dependent Care Flexible Spending Account (DCFSA) contributions
- Supplemental Life and/or AD&D Insurance
- Long-Term Disability (LTD) Buy Up Plan

*The information presented in this document is not intended to be construed to create a contract between CoreLogic, Inc. (the Company) and any one of its employees, former employees, or anyone else. In the event the content of this information sheet or any written or oral representations made by any person regarding the plan conflict with or are inconsistent with the provisions of the plan document, the provisions of the master plan document will always govern. The Company reserves the right to amend, modify, suspend, replace, or terminate any of its plans, policies, or programs, in whole or in part, including any level or form of coverage by appropriate Company action, without your consent or concurrence.*

**Frequently Asked Questions****1. How do I pay my benefit premiums while on unpaid leave?**

You will receive a monthly invoice from Businessolver / the Cotality Benefits Center for any missed benefit contributions. Payments can be made via personal check (payable to Businessolver) or ACH transfer from a bank account through the Cotality Benefits Center at [enroll.cotalitybenefits.com](https://enroll.cotalitybenefits.com). You will not have SSO access while on a leave of absence, so you will need to register using your SSN, Date of Birth and Zip Code.

**2. When will I receive my first invoice?**

Invoices are mailed around the first week of the month following any missed benefit deductions in the prior month. For example, if you have missed benefit deductions from a June paycheck, you will receive an invoice in early July.

**3. When is payment due?**

Payment is due on the 1<sup>st</sup> of the month following the distribution of an invoice. For example, missed benefit deductions from a June paycheck that are invoiced in early July are due on the 1<sup>st</sup> of August.

**4. What happens if I miss a payment?**

If your payment is not received within 30 days of the due date (the grace period), your benefits will be terminated effective as of the last day of the month for which you have paid.

**5. Will Cotality continue to pay for any benefits while I am on unpaid leave?**

Yes, Cotality will continue to cover the cost of employer-paid benefits such as Basic Life and AD&D Insurance, Short-Term Disability and Basic Long-Term Disability coverage.

**6. What happens to my 401(k) contributions while on unpaid leave?**

401(k) contributions will not be made by you or Cotality while you are on an unpaid leave of absence.

**7. What happens to my Health Savings Account (HSA) and Healthcare Flexible Spending Accounts (FSA)?**

HSA: Contributions will stop while you are not receiving a paycheck, but your previous biweekly contribution will resume upon your return. You can adjust your contribution amount when you return from leave through the Cotality Benefits Center.

Healthcare FSA: You will be invoiced for any missed HCFSA contributions. Ensure that you keep up with any missed contributions to keep your account active.

**8. What happens to my Dependent Care Flexible Spending Account (DCFSA) while on leave?**

Per IRS rules, you are not eligible to incur DCFSA claims while on a leave of absence. If you wish to increase your biweekly contribution amount when you return from leave so that you meet your annual goal amount, you can do so through the Cotality Benefits Center upon your return.



**9. Can I cancel my benefits while on leave?**

Yes, you may choose to terminate your coverage during leave. However, if you cancel coverage, the next opportunity you have to enroll in coverage is upon returning from your leave of absence, experiencing a qualifying event, or during the next annual enrollment period.

**10. What if I have questions about my invoices or payments?**

If you do not receive an invoice or have questions about your payments, contact the Cotality Benefits Center at (888) 259-3461.

**11. What happens when I return from leave?**

If you resumed payment of your benefits while on leave and your coverage remained active, your benefit deductions will automatically resume from your pay once you are actively working and receiving paychecks from Cotality. If you need to adjust contributions for your HSA or Dependent Care FSA, you can do so through [enroll.cotalitybenefits.com](https://enroll.cotalitybenefits.com).