



To: U.S. Team Members Returning from Furlough
From: Lynn Ahlers, VP Total Rewards
Date: May 28, 2020
Subject: Treatment of Benefits Deductions in Arrears

Team, We understand that returning to work following the furlough period will be a transition and you may be wondering about how your benefit deductions in arrears will be handled. Here is an update for you.

As previously communicated in the **April 3rd FAQ Furlough Communication**, we stated that team members while on furlough would have no interruption to their benefits. Once off furlough and back to work, you would be responsible to pay any missed deductions from the furlough period.

Effective with the June 5th paycheck, 25% of arrears will be taken from future paychecks in addition to the current bi-weekly deduction until the arrears are current. The 25% will include all benefits the team member is currently enrolled in that are in arrears.

Example: A team member is enrolled in an employee-only PPO plan that is \$79.91 per pay. His/her June 5th paycheck will have the June 5th benefit premium deducted from his/her pay of \$79.91 plus an arrears payment of \$19.98. This would continue every paycheck until the balance in arrears has been paid.

This arrears treatment is an update from our original approach stated in April 3rd, which would have had doubled deductions until the balance was current. We adjusted our approach to provide you with greater flexibility in managing your finances during the transition-to-work period.

If you're working a reduced schedule, check with your state's unemployment office to verify if you still qualify for unemployment due to reduced hours.

If you have any questions regarding this process, please contact HRExpress@jewels.com.

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