

HEALTH & WELFARE BENEFITS

When does my health benefit coverage(s) end?

All of your active health benefits will end at 11:59 pm EST on your separation/termination date. You will be eligible to continue your medical, dental, and/or vision benefits via the Consolidated Omnibus Budget Reconciliation Act (COBRA) under the United Rentals' benefits plans only if you were enrolled in these benefits while actively employed.

When does Life insurance and Accidental Death & Dismemberment (AD&D) insurance end?

Coverage will end on the date of termination of employment.

Are there any benefits that I can continue?

- **Life Insurance** — You will have the opportunity to port or convert any eligible life insurance policies with New York Life within the first 31 days post-employment. You will be mailed a letter regarding this opportunity if it applies. For questions, call **800-423-1282**.
- **Voluntary Medical Plans (Critical Illness, Hospital Indemnity, Accident)** — If you have voluntary medical plan coverage(s) through The Standard (formerly Allstate), you will have the opportunity to turn those into personal policies and pay The Standard directly. You will be mailed a letter regarding this opportunity. For questions, call **888-282-2550**.
- **Home & Auto** — If you have a policy with Liberty Mutual, you will need to contact the carrier (**888-398-8924**) directly to change your payment method within 31 days post-employment.
- **Identity Theft** — You will have the opportunity to port your policy with Allstate Identity Protection. You will be e-mailed and mailed a letter by Allstate regarding this opportunity. For questions, call **800-789-2720**.
- **Legal Protection** — You will have the opportunity to port your policy with LegalEASE. You will be mailed a letter regarding this opportunity. For questions, call **800-248-9000**.
- **Pet Insurance** — You will have the opportunity to port your policy with MetLife. MetLife will e-mail you regarding this opportunity. For questions, call **800-438-6388**.

How does Medicare eligibility affect COBRA coverage?

If you believe you or your covered dependents are eligible for Medicare, you need to contact your local Social Security Administration office immediately to understand the requirements and coordination of coverage between Medicare and COBRA. Please go to ssa.gov for more details or ssa.gov/locator to find a local office near you.

How do I enroll in COBRA?

If you (or your dependents) are eligible for continuation of your in-force United Rentals' medical, dental, and/or vision benefits coverage, you will receive a COBRA package from our COBRA administration vendor, ThrivePass, to your home address approximately two weeks after your employment ends. If you enroll, COBRA coverage will be retroactive to your date of separation.

IMPORTANT:

If you have questions, contact ThrivePass at **866-855-2844**. If you incur any expenses prior to being enrolled under COBRA, save your receipts and then submit them to the plan(s) once your coverage is reactivated. All COBRA information will be mailed to the home address we have on file for you. If you move, it is critical that you submit your new address to ThrivePass at **866-855-2844** and to United Rentals at **1HR@ur.com**.



Will I receive new insurance cards?

You (and dependents, if applicable) will receive a new medical ID card (which includes prescription drug coverage) for your COBRA continuation coverage under the United Rentals' benefits program. You will not receive dental or vision ID cards.

How much will COBRA cost me?

COBRA costs consist of the premium amount you were paying as an active employee and the amount UR was paying as the employer, plus a 2% administrative fee. Below is a chart outlining the costs for the current benefit plan year. You may refer to the COBRA Enrollment Guide for more information or contact ThrivePass at **866-855-2844**.

2026 COBRA MONTHLY PREMIUMS (Groups A & B)

Health includes medical and prescription coverage; dental and vision are separate.

	Gold Plan Health	Silver Plan Health	Bronze Plan Health	Kaiser Health Plan	Dental PPO	Dental HMO	Vision
EE Only	\$742.99	\$719.38	\$701.26	\$801.19	\$33.14	\$18.98	\$8.26
EE + Child(ren)	\$1,411.68	\$1,370.46	\$1,335.99	\$1,482.20	\$78.91	\$34.66	\$15.71
EE + Spouse	\$1,560.28	\$1,507.10	\$1,469.02	\$1,602.38	\$76.00	\$40.94	\$17.38
EE + Family	\$2,228.98	\$2,121.98	\$2,067.58	\$2,563.81	\$118.60	\$62.35	\$25.32

I was offered severance that includes Company-paid COBRA. How will this work?

If you were offered a severance agreement that includes Company-paid COBRA, United Rentals will cover the cost of COBRA during the time period outlined in your severance agreement for any medical, dental, and/or vision coverage(s) that you were enrolled in. This coverage will be based on the tier election that was in place (e.g., if family coverage while active, UR will be paying the family COBRA rate). For employees whose separation agreement includes Company-paid COBRA, **once you have signed and returned the severance agreement, you will be auto-enrolled in your COBRA coverage.** The UR COBRA administrator, ThrivePass, will be notified of the term length of the Company-paid COBRA portion that was outlined in your severance agreement. There will be no further action required by you unless you wish to make changes or decline coverage. If you wish to continue coverage(s) past your UR-paid severance period, you can do so at your own cost. Reference the "How much will COBRA cost me?" FAQ above for more info.

Do I have coverage options other than COBRA?

Yes, you may be able to obtain coverage from a spouse or domestic partner through his or her applicable employer as a possible Qualified Life Event. You can also obtain an individual plan directly from a health insurance company. Additionally, individual coverage is available through a Marketplace/Exchange; losing your employer-sponsored health insurance qualifies as a "special enrollment period" event under the Affordable Care Act. Additional information on COBRA alternatives will be included in your COBRA package.

What happens to my Health Care Flexible Spending Account (Health Care FSA)?

Those participating in the FSA will be offered the opportunity to continue the election for the remainder of the year through COBRA coverage, at their own expense. Any enrollees with an underspent account may desire to participate in order to continue to incur reimbursable expenses for the remainder of the calendar year. (An account is underspent if the annual limit elected, reduced by the reimbursable claims submitted up to the time of termination, is equal to or more than the amount of the premiums for Health Care FSA COBRA coverage that will be charged for the remainder of the calendar year.) More information regarding the Health Care FSA will be in your COBRA enrollment guide, or you may contact ThrivePass at **866-855-2844**. If you choose **not** to continue your Health Care Flexible Spending Account, you may still submit reimbursement receipts to the account through March 31 of the following year, but only for expenses incurred **before** your separation date.

What happens to my Health Savings Account (HSA)?

Any unused funds remain in your account for future use. You can continue to use the funds for eligible healthcare expenses even after your employment ends. However, you will no longer be able to contribute to the HSA through United Rentals. For questions regarding this account, contact Optum Bank at **866-234-8913** or optumbank.com.

What happens to my Dependent Care FSA (DCFSA)?

You can only be reimbursed for eligible expenses incurred during the same dates while you were actively employed. The DCFSA typically ends on your last day of employment.

What happens to my transportation services account (TSA)/commuter account?

Upon the date of separation, your account is closed, and you generally lose access to unused funds. No further contributions are allowed post-separation, and unspent funds are forfeited unless claims were incurred prior to the separation date.

Can I continue my disability insurance after leaving United Rentals?

Employer-sponsored disability insurance coverage ends on your last day of employment and is not able to be continued.

Will I still have access to the Employee & Family Assistance Program?

Access to the Employee & Family Assistance Program (EFAP) ends on the last day of the month in which you separate. For those currently engaged with Carelon services, check with the Carelon EFAP provider for details on how long you can continue to use the services.

What will happen to my access to PerkSpot — United Rentals' discount program?

All of your employee perks and discounts, such as those available through company partnerships with United Rentals (e.g., gym memberships, corporate discounts, mobile discounts) will end on your last day of employment.

RETIREMENT 401(K) PLAN BENEFITS

What are my options regarding the 401(k) program?

If your vested balance is \$7,000 or greater, you may either leave your funds in the UR 401(k) Plan or request a distribution via a transfer request. You may make a transfer request approximately one week after your separation date (this time is needed to allow for final contribution processing). If your balance is between \$1,000 and \$7,000, it will be automatically rolled over to a Principal IRA approximately 60 days after your separation date, unless you request otherwise. If your balance is under \$1,000, it will be automatically cashed out approximately 60 days after your separation date, unless you request otherwise. You can avoid these automatic actions by requesting a rollover to another qualified account or IRA that you establish before the deadline.

Will my 401(k) percentage election be deducted from my final pay?

Any eligible pay that you receive after your termination date will have your current 401(k) percentage election applied at the time your paycheck is processed. Any severance pay received is NOT allowed for 401(k) deferral contributions.

What happens to my 401(k) loan?

If you are unable to directly pay off your loan within 60 days from your separation date, your loan will be considered in default, and the outstanding balance will have tax implications applied. Please contact Principal at **800-547-7754** if you have questions regarding your repayment obligations and associated tax impact.

Who do I contact with questions?

If you have questions, contact Principal at **800-547-7754** or e-mail 1HR@ur.com. If prompted for a Plan/Contract number, please provide: 457188.

RESTRICTED STOCK UNITS (RSUs) E*TRADE®

What happens to my RSUs that I received while employed?

Any unvested restricted RSUs at E*TRADE are forfeited, unless you meet the criteria for retirement. Any vested RSUs are your personal property and remain available to you following termination of employment.

The E*TRADE website is us.etrade.com. If you need assistance logging in or setting up your account, please call E*TRADE at **800-838-0908**. For security reasons, United Rentals does not have access to an employee's user name or PIN.

PAYROLL-RELATED ITEMS

When will I get my final paycheck?

In general, your last paycheck will be paid in accordance with the UR payroll cycle. Any deductions that are applicable (e.g., garnishment, benefit deductions, voluntary donations, etc.) will be applied as required.

Will I be paid out unused sick and/or vacation time?

In general, sick time is not eligible for payout following termination of employment. Any accrued, unused vacation from the current year will be paid out in accordance with the Vacation Policy, which includes purchased vacation. If applicable, and based on regulatory requirements, vacation time rolled over from the prior year may also be paid out.

How do I access my pay stubs?

You can access your pay stubs via Workday for up to 18 months post-employment at myworkday.com/wday/authgwy/ur/login.html.

To access Workday, click on the "Implementers, Pre-hires, and Terms" option. From there, click the "Forgot Password?" link. It will ask you to enter your personal e-mail along with your user name, which is your six-digit UR employee ID number. That will send a temporary password to your e-mail so you can get in. If you encounter issues with access, please e-mail 1HR@ur.com for additional assistance.

When will I receive my W-2?

Your W-2 statement will be mailed by Jan. 31 of the following year for wages earned in the prior year. It is important to let UR know if your address has changed, so we can mail your W-2 to the correct address. You may change your address directly in Workday, or if you encounter issues, you can e-mail your change request to 1HR@ur.com.

Who do I contact with questions?

You can reach the UR Payroll Team at Payroll-USother@ur.com or **704-916-2505**.

I have been offered severance; how do I receive these payments?

If you accept the severance agreement, your payments will occur in the same manner and at the same frequency as when you were an active employee, in accordance with the terms of the severance agreement. For example, if you received your pay via direct deposit, your severance payments will continue to be deposited automatically on the Company's regularly scheduled payday until your full severance amount is paid. Severance pay is subject to the same payroll tax rules as regular paychecks.

Am I eligible for unemployment pay?

The state determines whether you are eligible for unemployment benefits. Each employee should follow the process for filing for unemployment in the state in which they work.

EMPLOYMENT VERIFICATION

When I complete an employment application for another company, whose contact information should I provide?
Since all our employment verifications are processed through VerifyX™, it would be best to state “United Rentals” as your employer and the contact number as VerifyX, which is **800-775-2958**. Our employer code is **UN1087**.

United Rentals utilizes VerifyX for employment and income verification. Please reference below for more information:

What is VerifyX?

VerifyX is an automated verification service that allows United Rentals to better service our employees’ needs through the secure delivery of accurate employment and income data. When applying for a car loan, mortgage, apartment lease, etc., you may be requested to provide proof of your employment or income. To speed processing of your application, we have selected VerifyX to respond to these requests.

How does the process work?

To facilitate proof of employment or income, you simply provide the following information to the person or entity needing this information:

United Rentals’ employer code: **UN1087**

Your Social Security Number

If salary information is required, an Income ID*

VerifyX contact information: [VerifyX.com](https://verifyx.com)

*To receive/create your Income ID, contact VerifyX at **800-775-2958**. A representative will assist you with this brief process. Or you can visit the VerifyX website directly at verifyx.com and click on “Employee Section.” You will then be able to create your own login password and Income IDs. For your protection, you must create a unique Income ID for each request needing salary information.



Why is United Rentals using VerifyX?

For privacy protection — only you can authorize the release of your information. You can be notified when your information has been viewed, and there is no more waiting for manual verification from Human Resources or Payroll.

How much does it cost?

There is no charge to employees for this service. Third-party verifiers will pay a fee of \$49.99 to receive verified employment information from VerifyX.

Can I verify my own employment?

Through an agreement between United Rentals and VerifyX, requestors are charged a nominal fee for the convenience of this service. If you attempt to verify your own employment, you will be charged the third-party verifier fee described above. You will have the opportunity prior to separation to print an employment verification letter from Workday. Log in to Workday and type in the search bar, “Request Reference Letter.” Workday will generate the letter and it will be delivered to your Workday Inbox, where you’ll be able to print or download it.

Is VerifyX the only way to verify my employment?

Yes. VerifyX will process all verification requests for United Rentals. If your data cannot be located, contact the VerifyX Support Center for assistance at **800-775-2958** or by e-mail at support@verifyx.com.

IMPORTANT BENEFITS CONTACTS

COVERAGE	CONTACT	GROUP NUMBER	PHONE	WEBSITE
Medical — Quantum (Gold, Silver, Bronze)	Quantum		866-678-3297	myurhealth.com
Prescription Drugs	CVS/Caremark Gold Plan Silver/Bronze Plans	RX8106 (Gold Plan) RX3536 (Silver/Bronze Plans)	855-220-5725	caremark.com
Specialty Drugs	Archimedes		888-355-3931	archimedesrx.com
Medical — Kaiser Permanente	California: Northern California: Southern	602608 229014	800-464-4000	kp.org
	Colorado	35953	800-632-9700	
	Georgia	10393	888-865-5813	
	Mid-Atlantic States	26752	800-777-7902	
	Northwest	22140	800-813-2000	
	Washington	8982	888-901-4636	
Health Savings Account	Optum Bank		866-234-8913	optumbank.com
Dental	Cigna	3328338	800-244-6224	cigna.com
Vision	VSP	12101422	800-877-7195	vsp.com
Flexible Spending Accounts	Navia	UR3	800-669-3539	naviabenefits.com
Voluntary Medical Benefits — Accident, Critical Illness, Hospital Indemnity	The Standard (formerly Allstate)		888-282-2550	mybenefits.allstate.com
Disability, Life & AD&D	New York Life	933890	Claims & EOI: 800-225-5695	mynylgbs.com
401(k) Plan	Principal Financial Group	457188	800-547-7754	principal.com
Employee & Family Assistance Program (Carelton Wellbeing)	Carelton		866-798-5673	careltonwellbeing.com/ur
Transportation Account	Navia	UR3	800-669-3539	naviabenefits.com
Legal Assistance Program	LegalEASE		800-248-9000	legaleaseplan.com
Identity Theft Protection	Allstate		800-789-2720	myaip.com
Pet Insurance	MetLife		800-GET-MET8	metlife.com/mybenefits
Home/Auto Insurance	Farmers GroupSelect		800-GET-MET8	metlife.com/mybenefits
Home/Auto Insurance	Liberty Mutual	121911	888-293-2841	LibertyMutual.com/ UnitedRentals



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Safety 1st

