2026 Benefits Termination FAQs

This material is intended to answer some of the questions you may have regarding the continuation of your Workato benefit programs post-termination. If you have further questions, please contact Human Resources at hr-direct@workato.com or workato@alliant.com.

Contents

When do my benefit coverages end?

Medical (including prescriptions), Dental, and Vision

Medical (including prescriptions), dental and vision coverage terminates on the last day of the month in which your employment ends. All other benefits end on your termination date.

Which benefits may be continued after my termination date?

Under federal law, you and your eligible dependents may elect to continue medical, dental, vision, and EAP coverages at your own cost under COBRA, the Consolidated Omnibus Budget Reconciliation Act, for a specified period of time. Workato, through a third-party administrator (Navia), will notify you, your spouse/domestic partner and your dependent children of the right to elect COBRA continuation coverage.

A COBRA form/packet will typically be mailed to your home address within approximately 14 days after the COBRA administrator is notified of your termination. Upon receipt, you must complete and return the COBRA continuation form to Navia. If you do not complete and return the COBRA form, you will not have COBRA continuation coverage for medical and/or dental/vision benefits.

How do I elect COBRA online?

Online election is available. See instructions below to create an online portal. If electing by mail, please return the signed Election Form. If you elect online, you DO NOT need to mail any forms back.

Set up your online portal. Navia's online portal is a helpful tool to enroll in coverage, find due dates and payment records, sign up for our recurring ACH services, and view digital copies of items we have mailed to you.

- If you already have a Navia account, your continuation records can be managed with your existing login credentials. Use our 'forgot username' or 'forgot password' links if you need help with your login credentials.
- If you do not have a Navia account yet; Visit https://app.naviabenefits.com/#/signup/cc to register.
- If needed, your Employer Code is: WRK

When do I need to elect COBRA coverage?*

Under federal law, you have 60 days after the later of the date of the COBRA notice or the date coverage is lost under the Plan(s) to elect COBRA coverage.

When would I be required to make a payment?*

You have 45 days from the date of initial election to make your first premium payment and any other premium payments that are due for periods of coverage that end before 45 days from the date of that election. Coverage will be cancelled, and reinstatement not allowed, if the first premium payment is not made within the 45 days of the date of the original election of continuation of coverage. Subsequent premiums are due on the premium due date and must be paid in full within the grace period defined by the plan.

You may contact Navia's COBRA department at (425) 452-3490 or COBRA@naviabenefits.com.

Who can I contact for a proof of coverage letter?

Carrier	Contact
Cigna	866-494-2111
Kaiser	800-464-4000
Guardian	800-541-7846
VSP	800-877-7195

2026 Monthly COBRA Rates

Plans	Member Only	Member + Spouse	Member + Child(ren)	Member + Family
Cigna OAP	$886.79	$1,950.96	$1,596.23	$2,749.08
Cigna HDHP	$809.02	$1,779.80	$1,456.20	$2,507.91
Cigna OAP IN	$889.88	$1,957.73	$1,601.79	$2,758.60
Kaiser HMO	$810.71	$1,783.55	$1,621.41	$2,432.12
Guardian Dental	$52.31	$106.19	$131.69	$197.77
VSP Vision	$7.02	$12.03	$12.28	$19.80
WPO EAP	$3.10	N/A	N/A	N/A
Navia Fertility HRA	$22.85	N/A	N/A	N/A

** Actual rates may vary due to rounding*

Employee Assistance Program (EAP)

How long can I use the EAP?

You may continue to access and use the EAP until your last day of employment, and are able to elect COBRA continuation for this benefit.

WPO can be reached via phone at (888) 851-7032 and website: global.resourcesforyourlife.com (Company Code: Workato)

Health Savings Account (HSA)

If you have an HSA account, your bank account with HSA Bank will remain active. You can use funds for eligible expenses incurred after termination. You cannot contribute to an HSA unless you are enrolled in a High Deductible Health Plan (HDHP). You will be responsible for the monthly administration fee after your termination. You can access your HSA Bank account at www.hsabank.com.

You can reach HSA Bank at (800) 357-6246.

Health Care and Dependent Care Flexible Spending Accounts (FSA)

Health Care FSA

I have contributed to the Health Care FSA this year. Can I still get my money out of the account?

Your payroll deductions will end with your last day of employment. You may submit claims for expenses incurred while you were an active employee and a participant in the Health Care Spending Account.

You will have up to ninety (90) days from your termination date to submit claims and receive reimbursement for qualified services incurred prior to your date of termination. Remember, any remaining account balances after these 90 days will be forfeited.

You may elect COBRA continuation coverage if you have a positive account balance and wish to continue this benefit. You would be responsible for the monthly administration fee of $5.90 and continuing your monthly contributions. Any contributions made after your employment ends will be on an after-tax basis.

You can contact the FSA administrator, Navia at (425) 452-3500.

Dependent Care FSA

I am contributing to the Dependent Care FSA. How will my separation from Workato affect this?

Your payroll deductions will end with your last day of employment. You may submit claims for expenses incurred while you were an active employee and a participant in the Dependent Care FSA.

You will have up to ninety (90) days from your termination date to submit claims and receive reimbursement. Remember, any remaining account balances at the end of the plan year will be forfeited.

You may not elect COBRA continuation coverage for the Dependent Care FSA.

You can contact the FSA administrator, Navia at (425) 452-3500.

Commuter Benefits

When does my transit commuter benefit stop?

You will have 30 days from the date of termination to place a claim with Customer Service against the Claim Balance by calling Navia at (425) 452-3500.

When does my parking commuter benefit stop?

You will have 30 days from the date of termination to place a claim with Customer Service against the Claim Balance by calling Navia at (425) 452-3500.

Healthcare Reimbursement Arrangement

Fertility HRA

You may submit claims for expenses incurred while you were an active employee and a participant in the Fertility HRA.

You will have up to ninety (90) days from your termination date to submit claims and receive reimbursement for qualified services incurred prior to your date of termination.

You may elect COBRA continuation coverage if you have not exhausted the lifetime limit and wish to continue this benefit. You would be responsible for the monthly administration fee of $22.85 and continuing your monthly contributions. Any contributions made after your employment ends will be on an after-tax basis.

You can contact the HRA administrator, Navia at (425) 452-3500.

Basic Life and Accidental and Dismemberment (AD&D) Insurance

When does my basic life insurance coverage and accidental death and dismemberment insurance end?

Your Company-provided basic life insurance and basic accidental death and dismemberment insurance terminates on the last day of your employment.

May my basic life insurance and basic accidental death and dismemberment insurance be continued?

You may elect to convert your basic life insurance and basic accidental death and dismemberment coverage to a personal policy. If you are interested in converting your basic life and/or your basic accidental death and dismemberment insurance, you must complete a conversion form and pay the first premium within 31 days after your coverage terminates.

Voluntary Life Insurance/ Accidental and Dismemberment (AD&D) Insurance

When does my voluntary life insurance coverage and accidental death and dismemberment insurance end?

Your voluntary life insurance and accidental death and dismemberment insurance terminates on the last day of your employment.

May I continue Voluntary Life insurance?

You may elect to convert your voluntary life insurance coverage to a personal policy. If you are interested in converting your voluntary life insurance, you must complete a conversion form within 31 days after your optional life insurance terminates. At that time, you can decide if you would like to continue your Voluntary Life Insurance on a direct-billed basis with the carrier.

For questions regarding the Life Insurance Portability or Conversion of coverage, please contact Mutual of Omaha at 800-775-8805.

Short-Term Disability and Long-Term Disability

When does Short-Term Disability coverage end?

Short term disability coverage terminates on the day in which your employment ends. Short-Term Disability coverage cannot be continued after termination.

For questions regarding Disability, please contact Mutual of Omaha at 800-877-5176.

When does Long-Term Disability insurance end?

Long-Term Disability Coverage terminates on the date that your employment ends. Long Term Disability coverage cannot be continued after termination.

For questions regarding Disability, please contact Mutual of Omaha at 800-877-5176.

Pet Insurance

If you are enrolled in pet insurance through Spot, your coverage will continue until you decide to cancel as this coverage is paid directly by you.

What happens to my 401(k) Savings Account?

Your contributions and Company contributions will cease as of your last day of employment. Depending on your vested account balance at termination:

- If your balance is **over $7,000**, you may leave your funds in the Plan.
- If your balance is **between $1,000 and $7,000**, the Plan may automatically roll your balance into an IRA in your name if you do not make a distribution election.
- If your balance is **under $1,000**, the Plan may automatically distribute your balance to you unless you elect a direct rollover to another qualified retirement plan or IRA.

To avoid potential tax withholding and early withdrawal penalties, you may choose to roll your balance into another qualified retirement plan or IRA.

Please contact Fidelity Participant Services at **800-835-5095** to review your options and make a distribution election.

Contact information:

Contact Information

Plan type	Provider	Phone	Web
Medical OAP, OAP IN, & HDHP	Cigna	(800) 244-6224	mycigna.com
Medical HMO	Kaiser	(800) 464-4000	kp.org
Dental PPO	Guardian	(800) 541-7846	guardianlife.com
Vision	Vision Service Plan	(800) 877-7195	vsp.com

Plan type	Provider	Phone	Web
Basic and Voluntary Life and AD&D	Mutual of Omaha	(800) 775-8805	MutualofOmaha.com
Short & Long-Term Disability (LTD & STD)	Mutual of Omaha	(800) 775-8805	MutualofOmaha.com
Employee Assistance Program	Workplace Options	(888) 851-7032	global.resourcesforyourlife.com Company Code: Workato
Cigna Health Savings Account (HSA)	HSA Bank	(800) 357-6246	hsabank.com
Flexible Spending Account (FSA)	Navia	(452) 452-3500	naviabenefits.com
Transit/Parking Admin	Navia	(452) 452-3500	naviabenefits.com
Health Reimbursement Arrangement (HRA)	Navia	(452) 452-3500	naviabenefits.com
401(k)	Fidelity	(800) 835-5095	netbenefits.fidelity.com