

IMPORTANT INFORMATION REGARDING YOUR BENEFITS PLANS AFTER YOU LEAVE MATTRESS FIRM

Please review the following important information regarding your Benefits, as you plan to leave Mattress Firm. If you have any questions regarding this material, please refer to Pages 3 - 4 “**IMPORTANT CONTACT INFORMATION**”.

COBRA

Under the Consolidated Omnibus Budget Reconciliation Act (COBRA) you and your eligible dependents may have the right to continue Medical, Dental and Vision coverages through Mattress Firm’s health programs at your own expense, for a limited time period. COBRA rights, rates and enrollment notices will be mailed to your address on file in UltiPro, by our COBRA Administrator – CONEXIS. The information will be mailed in approximately two weeks after you leave Mattress Firm. In order to maintain continued coverage, your COBRA election must be selected and paid within 60 days of the date of the notice.

Term Life Insurance and Accidental Death and Dismemberment Insurance

Your Term Life and Accidental Death and Dismemberment insurance paid by Mattress Firm through Liberty Mutual will continue through the last day of the month in which you leave Mattress Firm. Information regarding converting your policies to individual policies will be mailed to you by Liberty Mutual in approximately two weeks after you leave Mattress Firm.

Voluntary Life and Voluntary Accidental Death and Dismemberment Insurance

Your Voluntary Term Life and Voluntary Accidental Death and Dismemberment insurance paid through Payroll deductions will continue through the last day of the month in which you leave Mattress Firm. Additionally, if you pay for coverage on your spouse and/or dependent(s), their coverage will end on the last day of the month as well. Information regarding converting your policies to individual policies will be mailed to you by Liberty Mutual in approximately two weeks after you leave Mattress Firm.

UNUM Accident, Whole Life and Critical Illness Insurance

Premiums for your Accident, Whole Life and /or Critical Illness insurance coverages provided through UNUM will be deducted from your last pay check from Mattress Firm. You need to contact UNUM to discuss direct pay for the continuance of those coverages.

Mattress Firm 401(k) Plan

If you are a participant in the Mattress Firm 401(k) Plan, please contact One America regarding the continuance, distribution or rollover of your vested account balance.

Accrued Paid Time Off (PTO)

Any unused accrued PTO is forfeited at the time you leave Mattress Firm, unless payment is required by applicable state law.

Forwarding Address and Email

Your COBRA notices and election forms as well as your W-2, 1095-B and 1095-C forms will be mailed to the latest address in UltiPro. Therefore, it is important for you to verify your address in UltiPro and update it if necessary before your last day with Mattress Firm. If not, please contact Payroll to provide an updated address.

IMPORTANT CONTACT INFORMATION

<p>Accrued Paid Time Off</p>	<p>MATTRESS FIRM <small>Save Money. Sleep Happier.</small> Payroll@MFRM.com</p>
<p>Benefits, before you leave Mattress Firm</p>	<p>AON Empower Results® Mattress Firm Benefits Service Center 1-844-4ME-MFRM (1-844-463-6376) Monday – Friday, 7:00am – 7:00pm CT -or- Log onto https://mfrm.benefitsnow.com and click on the "Contact Us" link at the top of the page</p>
<p>COBRA, after you leave Mattress Firm</p>	<p> CONEXIS a division of WageWorks® COBRA Benefits 1-866-206-5751 Monday – Friday, 7:00am – 7:00pm CT mybenefits.wageworks.com/</p>
<p>Disability Claims</p>	<p> Liberty Mutual MyLibertyConnection® INSURANCE 1-888-404-5096 Monday – Friday, 9:00am – 5:00pm ET www.mylibertyconnection.com</p>
<p>Forwarding Addresses:</p> <ul style="list-style-type: none"> • Residence • Email 	<p>MATTRESS FIRM <small>Save Money. Sleep Happier.</small> UltiPro: https://n11.ultipro.com/Login.aspx?ReturnUrl=%2f -or- Payroll@MFRM.com</p>
<p>Life Insurance Accidental Death and Dismemberment Insurance</p>	<p> Liberty Mutual MyLibertyConnection® INSURANCE 1-888-787-2129 1-603-427-1888 FAX Monday – Friday, 9:00am – 5:00pm ET grouplifeclaims@libertymutual.com</p>

<p>Mattress Firm 401(k) Plan</p>	 <p>OneAmerica 401(k) Retirement Plan (Group number G36192) 1-800-249-6269 Monday – Friday, 8:00am – 8:pm ET www.MattressFirm401k.com or www.oneamerica.com</p>
<p>Sleep Train ESOP Frozen Profit Sharing Plan</p>	 <p>OneAmerica ESOP (Group number K00163) 1-800-442-4015 Monday – Friday, 8:00am – 8:pm ET www.mcak.com/retirement</p>
<p>Sleep Train ESOP Trust Plan</p>	 <p>Diane Hanratty, SPHR, SHRM-SCP Director of Human Resources MFRM Family of Brands P: 253-236-0909 C: 206-419-9633</p>
<p>Voluntary Term Life and Voluntary Accidental Death and Dismemberment Insurance</p>	 <p>MyLibertyConnection®</p> <p>1-888-404-5096 www.mylibertyconnection.com</p>
<p>UNUM Accident, Whole and Critical Illness Insurance</p>	 <p>1-800-635-5597</p>