

Benefits and Compensation	What Happens to My Pay & Benefits Upon Separation?	
Pay Information	<p>If the effective date of separation is on or before the last day of the current pay period (refer to the Payroll calendar), you will receive your final pay for the period, which will also include adjustments for vacation and floating holiday.</p> <p>If the effective date of separation is after the last day of the current period, you will receive your final paycheck in accordance with the pay periods on the payroll calendar. Any accrued unused vacation and floating holiday will be paid on the next regular pay cycle. <i>The above are based on timely processing of separations in Workday. Separations processed untimely may impact timing of payments.</i></p>	
Vacation and Floating Holidays	<p>Accrued but unused vacation and float holidays are payable upon termination. In cases where the associate used more vacation and/or float holidays than accrued at time of separation, the associate will have their final pay reduced by the amount equal to the time taken but not accrued.</p>	
Sick Leave	<p>Sick Leave is not eligible to be paid upon separation from the company.</p>	
Incentive Plans	<p>Associates who are participants in an incentive plan (FIP, MIP, EIP, RLP, etc.) should refer to the respective incentive plan document for specific information on awards and payments upon termination for the respective plan. Generally, associates must be continuously employed through the final day of the measurement period to be eligible to receive an award under an incentive plan. Exceptions may apply for terminations due to retirement, disability or death as set forth within the respective incentive plan document. Associates terminated for Cause as defined with the respective incentive plan are not eligible to receive an award.</p> <p>Payments for incentive plan awards will be paid on the regular incentive plan payment schedule through regular payroll processing to the direct deposit accounts in My Workday and subject to applicable taxes and withholdings. This may be up to 75 days from the end of the measurement period.</p>	
Benefit	What Happens to This Benefit Upon Separation?	Telephone Numbers & Important Information
<p>If you participated in the medical, dental, and/or vision plan on your last day of active employment, you may continue on this plan through COBRA if you elect to do so. COBRA is administered through Wex, Inc. For details on how long you may remain on COBRA, refer to the paperwork that will be provided by Wex.</p>		
Plan	COBRA Monthly Rates	Wex Customer Service (866) 451-3399
Medical - PPO	EE only - \$601.99	<p>Coverage ends the last day of the month in which your employment ceases.</p>
	EE + Spouse - \$1,354.22	
	EE + Child(ren) - \$1,234.46	
	Family - \$1,895.28	
Medical - CDHP	EE only - \$526.16	
	EE + Spouse - \$1,184.13	
	EE + Child(ren) - \$1,079.11	
	Family - \$1,657.78	
Dental Plan	EE only - \$30.55	
	EE + Spouse - \$59.76	
	EE + Child(ren) - \$71.62	
	Family - \$99.90	
Vision Plan - Standard	EE only - \$11.66	
	EE + Spouse - \$16.80	
	EE + Child(ren) - \$19.86	
	Family - \$31.71	
Vision Plan - Enhanced	EE only - \$20.82	
	EE + Spouse - \$30.00	
	EE + Child(ren) - \$35.47	
	Family - \$56.63	
Flexible Spending Accounts (Health Care or Dependent Care Spending)	<p>You have the lesser of 120 days from separation of employment or the end of the Grace Period as defined by the Cafeteria Plan document to file for claims reimbursement with Wex or else you will forfeit your contributions. Only claims from your time as an active employee can be submitted. Contact Wex for details.</p>	
Health Savings Account (HSA)	<p>HSA's are individually owned accounts, therefore your HSA will remain yours even though your employment ceases. You can choose to leave your HSA with Wex or transfer your HSA to a new administrator as well. Please keep in mind, upon termination of your employment there may be maintenance and closure fees assessed to your HSA on an ongoing basis.</p> <p style="text-align: right;">Wex, Inc. - (866) 451-3399</p>	

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Employee Assistance Plan	Access to the EAP remains in place for eighteen (18) months after separation	For more information or to schedule an appointment, please call Health Advocate at 866-799-2728 or www.healthadvocate.com/hancockwhitney .
ReThinkCare	ReThinkCare provides a 90 day grace period from last day of employment; coverage may be continued directly with ReThinkCare or ported to new employer if offered by that employer.	If services are needed past 90 days from separation, call Customer Service at 800.714.9285 for assistance in continuing access.
Basic and Optional Group Life and AD&D Insurance	Ends on the last day of employment but may be converted/ported to an individual policy.	Prudential will contact you within 31 days of your separation with details about converting or porting your policies into individual policies.
Short Term Disability (STD)	Ends on the day of separation from the company.	
Long Term Disability (LTD)		
Supplemental Policies	Contact Allstate (Universal Life, Cancer, Critical Illness, Accident) or MetLife (Auto and/or Home Insurance) directly about <u>maintaining payments</u> .	Allstate-(800) 521-3535 MetLife Auto & Home-(800) 438-6388
	Legal benefit ends upon separation; contact Hyatt Legal with questions	Hyatt Legal - (800) 821-6400
Pre-Tax Parking	Parking in Harbor Square is "real-time". Deduction stops with last paycheck.	You do <u>not</u> need to notify Harbor Square Parking that you no longer need parking. HWP: (228) 563-5700
	Parking in Whitney Garage is "real-time". Deduction stops with last paycheck.	You should return any parking passes to the Whitney Garage upon separation. Whitney Bank Garage: (504) 565-5546
	If your term date and your last day at work are the same date, no action is needed. Should your term date be after your last day at work, you will need to contact your garage to end your contract.	
Identity Protection (InfoArmor)	Call 800-789-2720 within 90 days if you would like to continue your coverage.	
Stock Purchase Plan	Stock within the plan will be automatically moved to Direct Registry upon separation. Communication will then be provided by AST on how you may access your stock online. https://www.astfinancial.com/login	
Equity Plan	Vested exercisable options may be exercised before the close of the market on your last day of employment.	Contact Solium to process exercise at www.solium.com or by phone at (877) 380-7793.
	Refer to your award agreement for termination provisions for restricted stock.	Contact HRLink at (855)404-5465 with any questions.
Non Qualified Deferred Compensation Plan	There will be a 30 day to a six month waiting period (depending on your status) from your last day of active employment before you are eligible to receive your vested account balance from the NQDC plan. Once this waiting period is over, you will receive your distribution(s) based on the terms outlined in the plan. The distribution(s) will be processed through payroll. Federal and state taxes will be withheld. Please contact HRLink at (855) 404-5465 with any questions.	
401(k) Plan	<p>You may access your account online at www.empowermyretirement.com or by calling the Empower Participant Service Center at (888) 411-4015. The site will outline your options for cashing out your 401(k) or rolling it over to another 401(k) or IRA.</p> <ul style="list-style-type: none"> • A participant must wait 30 days after termination before a disbursement can be initiated. • If your vested balance is \$5,000 or less, benefits will be automatically distributed in a single sum as a direct roll over to an IRA, unless you make a distribution election. • Former participants may delay distribution until required to receive their required minimum distribution due when they turn age 72 (age 70-1/2 if you were born before July 1, 1949). • If a participant has a balance in his or her account, the participant can continue to transfer between investments in the plan. • Fees are the same as an active participant. • Loans are not allowed and if not paid off will be deemed at the end of the quarter following their the first payment missed on their amortization schedule. • Partial distributions are not allowed after termination from the company. A participant can request either a lump sum or periodic payments. 	
Pension	<p>For information regarding your benefit under the Pension Plan or to begin receiving payments (if eligible), contact Retirement Focus at www.retirementfocus.com or calling (844) 492-7753.</p> <p><i>Please note, the Pension Plan was closed to new participants on January 1, 2018. Associates who began their initial employment with Hancock Whitney after June 30, 2017, are not eligible for the Pension Plan. Associates who were employed before July 1, 2017, may be eligible for a benefit under the company's Pension Plan.</i></p>	
My Workday		
Please be aware that you will still have limited access to My Workday via https://apps.hhcaccess.com/workday/ after your separation so that you may view your records. You will receive an email from My Workday to reset your password. This step must be completed after separation of employment.		
ADDITIONAL INFORMATION		
This guide provides an overview of your benefit options. The complete provisions of the plans are set forth in the plan documents and insurance contracts, available for review on My Workday. Current associates may contact HRLink through the HR Request Portal. Former associates may email HRLink at HRTransitionServices@hancockwhitney.com or 855-404-LINK (5465) or ext. 80499 to request a copy. If the information in this guide is inconsistent with the plan documents, the plan documents will govern. This guide is not intended as a contract of employment or a guarantee of current or future employment. The plan sponsor(s) reserve the right to amend or terminate each plan at any time.		