

Benefits Summary Snapshot

January 1, 2024

snapshot®

Medical Insurance





Medical Insurance | BlueCross BlueShield

Preferred Provider Organization (PPO)

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital without a referral. You have a deductible to meet and once the deductible is met, coinsurance (or the cost share between you and the carrier) kicks in. The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). If you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum.

High Deductible Health Plan (HDHP) with Health Savings Account (HSA)

This medical plan option is comprised of two components (1) a High Deductible Health Plan (HDHP) and (2) a tax-exempt savings account called a Health Savings Account (HSA).

The HDHP is a high deductible PPO plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them. The company will be making a contribution into your HSA to help you pay for qualified medical expenses that may come up. If you're enrolled as employee only, you'll receive \$750 and employee plus any number of dependents will receive \$1,250 annually.

| Choice of plan options: | PPO 1 | PPO 2 | High Deductible PPO |
|--|---|---|--|
| Network | Participating Provider Organization [PPO] | Participating Provider Organization [PPO] | Participating Provider Organization [PPO] |
| Deductible Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network) Embedded vs. Aggregate* | \$1,000 / \$2,000 \$3,000 / \$6,000 Embedded | \$2,000 / \$4,000 \$6,000 / \$12,000 Embedded | \$3,200 / \$7,000 \$6,400 / \$14,000 Embedded |
| Coinsurance In-Network / Out-of-Network | 80% / 60% | 80% / 60% | 90% / 70% |
| Out-of-Pocket Max Individual (In-Network / Out-of-Network) Family (In-Network / Out-of-Network) | \$3,000 / \$9,000 \$9,000 / \$27,000 <i>Includes Deductible</i> | \$6,000 / \$18,000 \$17,100 / \$51,300 <i>Includes Deductible</i> | \$5,800 / \$11,600 \$7,350 / \$23,200 <i>Includes Deductible</i> |
| Physician Services (In-Network) Well Adult / Well Child Physician Office / Specialist Visit X-Rays / Lab Diagnostics | 100% \$30 copay / \$50 copay \$30 PCP / \$50 SPC copay | 100% \$30 copay / \$50 copay \$30 PCP / \$50 SPC copay | 100% Deductible then 90% Deductible then 90% |
| Emergency Room | \$150 copay | \$150 copay | Deductible then 90% |
| Inpatient Hospital (In-Network) | Deductible then 80% | Deductible then 80% | Deductible then 90% |
| Urgent Care (In-Network) | Deductible then 80% | Deductible then 80% | Deductible then 90% |
| Prescription Drugs (In-Network) Preferred: 30 Days Preferred: 90 Days | Copays: \$0 / \$10 / \$50 / \$100 / \$150 \$0 / \$20 / \$100 / \$200 | Copays: \$0 / \$10 / \$50 / \$100 / \$150 \$0 / \$20 / \$100 / \$200 | <i>Certain IRS approved Maintenance Medication covered at 100% - See drug list</i> Deductible then 90/80/70/60% |
| Prescription Out-of-Pocket Max Individual / Family | \$1,000 / \$3,000 | \$1,000 / \$3,000 | N/A |

*For 2024 all Snapshot plans have embedded deductibles meaning, each family member must meet the individual deductible only before the plan pays coinsurance. Once the family deductible has been satisfied by any combination of family members then the deductible has been satisfied for all family members for that calendar year.



Health Savings Account

Your HSA bank is **Benefit Resource Inc. (BRI) / UMB Bank**. A Health Savings Account (HSA) from BRI is a great way to save for your health care deductible, while taking advantage of tax savings. A Health Savings Account is a tax-exempt trust or custodial account which you use to pay for qualified medical expenses for you and your family.

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Advantages to having an HSA

- There's a triple tax savings benefit as contributions are not taxed going into the account, while they remain there earning interest or when they're taken out for a qualified medical expense
- You pay less in premium for this plan
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

Steps to using your HSA

1 Go to the doctor and present your carrier ID card

2 Your doctor submits your medical services to the carrier to be discounted

3 Your carrier adjusts the pricing to reflect the network discounted amount for your services

4 The carrier generates an Explanation of Benefits (EOB) and sends it to you

5 By now you've received an invoice from your doctor - make sure the EOB and invoice match

6 Pay your doctor directly with pre-tax dollars from your HSA or post-tax dollars from your pocket if funds are not available

Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law. Examples include, but are not limited to:

Medical Expenses

- Acupuncture
- Chiropractic care
- Fertility treatments
- Diagnostic services
- And more

Dental Expenses

- Crowns
- Dentures
- Orthodontia
- Teeth cleanings
- And more

Vision Expenses

- Vision exams
- Contacts
- Eye glasses
- Laser eye surgery
- And more

For a full list of qualified medical expenses go to www.irs.gov and search Section 213d.

Dental Insurance





Dental Insurance | BlueCross BlueShield

Preferred Provider Organization (PPO)

These dental plans allow the flexibility to select any dentist in-network or out-of-network. By staying in-network, the contract between your dentist and insurance carrier will make your annual benefit period maximum last longer.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:

- Annual cleanings (2 per year)
- X-rays
- And more

Basic:

- Fillings (Amalgams)
- And more

Major:

- Root canals
- Dentures/bridges/partials
- Crowns
- And more

PPO Options

| Choice of plan options: | Low PPO <i>In-Network / Out-of-Network</i> | High PPO <i>In-Network / Out-of-Network</i> |
|-------------------------------------|---|--|
| Network Name | BlueCare Dental PPO | BlueCare Dental PPO |
| Individual Deductible (Family = 3x) | \$50 / \$50 | \$50 / \$50 |
| Office Visit Copay | None | None |
| Preventive Coinsurance | 100% / 100% | 100% / 100% |
| Basic Coinsurance | 80% / 50% | 90% / 80% |
| Major Coinsurance | 50% / 50% | 60% / 50% |
| Annual Plan Maximum | \$1,000 | \$2,000 / \$1,500 |
| Orthodontia Coinsurance | Not Covered | 50% / 50% |
| Orthodontia Lifetime Maximum | Not Covered | \$1,500 |
| Orthodontia Eligibility | Not Covered | Child & Adult |

Vision Insurance





Vision Insurance | BlueCross BlueShield

Vision insurance helps offset the costs of routine eye exams and also helps pay for vision correction eye wear, like eyeglasses and contacts, that may be prescribed by an eye-care provider.

By accessing in-network vision providers, you're able to reap the benefit of true vision insurance coverage. You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 12 months on the vision plan. Out-of-network providers will merely offer you an allowance towards your vision services.

Eye-care providers include many independent optical shops and national chains.

| Vision Plan Details: | Frequency | In-Network | Out-of-Network |
|--|-------------------------|---|---------------------|
| Network | EyeMed (Select Network) | | |
| Eye Exam | Every 12 months | \$10 copayment | \$30 max allowance |
| Lenses - Single vision - Bifocal - Trifocal - Lenticular | Every 12 months* | \$25 copayment | Allowance varies |
| Frames | Every 12 months | \$150 allowance + 20% off remaining balance | \$75 max allowance |
| Elective Contacts | Every 12 months* | \$150 allowance + 15% off remaining balance | \$120 max allowance |

* You cannot get contacts and lenses in the same calendar year

Medical Insurance Rates—Bi Weekly Contributions

PPO 1

| Per paycheck Contributions: | You Pay |
|-----------------------------|----------|
| Employee Only | \$108.89 |
| Employee & Spouse | \$210.20 |
| Employee & Child(ren) | \$223.27 |
| Family | \$342.73 |

PPO 2

| Per paycheck Contributions: | You Pay |
|-----------------------------|----------|
| Employee Only | \$70.00 |
| Employee & Spouse | \$151.34 |
| Employee & Child(ren) | \$160.76 |
| Family | \$246.77 |

High Deductible PPO

| Per paycheck Contributions: | You Pay |
|-----------------------------|----------|
| Employee Only | \$43.36 |
| Employee & Spouse | \$100.43 |
| Employee & Child(ren) | \$106.68 |
| Family | \$163.75 |

2024 HSA Contributions

| IRS Max Contribution: | Employee Only | Family |
|--|---------------|---------|
| Max HSA Contribution | \$4,150 | \$8,300 |
| Catch-up Contribution (Age 55 and Older) | \$1,000 | |

| Tax-free Contribution: | Employee Only | Family |
|---------------------------------|---------------|---------|
| Company Contribution | \$750 | \$1,250 |
| Potential Employee Contribution | \$3,400 | \$7,050 |

Dental Insurance Rates

Low PPO

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$5.04 |
| Employee + One | \$11.35 |
| Employee & Child(ren) | \$16.56 |
| Family | \$21.70 |

High PPO

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$13.80 |
| Employee + One | \$28.87 |
| Employee & Child(ren) | \$34.31 |
| Family | \$48.21 |

Vision Insurance Rates

Vision Plan

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$2.12 |
| Employee + One | \$4.02 |
| Employee & Child(ren) | \$4.23 |
| Family | \$6.22 |

Additional Benefits





Basic Life and AD&D Insurance | BlueCross BlueShield

Basic Life Insurance helps ease your loved ones' financial burden. Your designated beneficiary will receive a benefit if you pass away from a covered accident or illness. In addition, Accidental Death and Dismemberment (AD&D) provides a benefit to your beneficiary if you pass on or become dismembered due to a specifically covered accident. Always make sure your beneficiaries are updated. The cost of the benefit is 100% paid for by the company.

Basic Life/Accidental Death & Dismemberment

| | |
|----------------|--|
| Benefit Amount | \$50,000 per employee - Life \$50,000 per employee - AD&D |
|----------------|--|



Voluntary Term Life and AD&D Insurance | BlueCross BlueShield

Voluntary Term Life/AD&D allows you to purchase additional coverage at your own financial expense to ease your loved ones' financial burden if something should happen to you. Costs are determined on group discounted rates. Always make sure your beneficiary information is updated.

An employee's maximum benefit election cannot exceed 5x their basic annual earnings. A spouse's maximum election cannot exceed 50% of the employees election.

| | Employee | Spouse | Child(ren) |
|--------------------------|-----------|-----------|--|
| Coverage Increments | \$10,000 | \$5,000 | 15 days-6 months: \$1,000 6 months-age 26: Increments of \$1,000 |
| Maximum Benefit Amount | \$500,000 | \$100,000 | \$10,000 |
| Guaranteed Issue Amount* | \$280,000 | \$25,000 | \$10,000 |

***Guarantee issue applies to newly eligible for benefits only.**

The cost of the benefit is 100% paid for by you. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will go up as you age. See your plan documents for more detail.



Employer Paid Short & Long Term Disability | BlueCross BlueShield

| Disability Coverage | Short – Term | Long -Term |
|-----------------------------------|---|---|
| Waiting Period | Begins on the 8th day of continuous injury or illness | Begins on the 181st day of continuous injury or illness |
| Pre-Existing Condition Exclusion* | None | 3/12 |
| Benefit Amount | 50% of weekly earnings | 60% of monthly earnings |
| Maximum Benefit | \$2,000 per week | \$10,000 per month |
| Length of Payment Period | 25 weeks | SSNRA |
| Premium Contribution | Employer paid | Employer paid |



Voluntary Short — Term Disability Buy - Up | BlueCross BlueShield

If you become ill or suffer an injury that prevents you from working, this form of disability insurance replaces a portion of your income for a defined maximum period of time.

| Disability Coverage | Voluntary Short -Term |
|-----------------------------------|---|
| Waiting Period | Begins on the 8th day of continuous injury or illness |
| Pre-Existing Condition Exclusion* | 3/12 |
| Benefit Amount | 60% of weekly earnings |
| Maximum Benefit | \$2,000 per week |
| Length of Payment Period | 25 weeks |
| Premium Contribution | Employee paid |

***Pre-Existing Condition Exclusion applies to new hires and new plan members.**



Critical Illness Insurance | MetLife

Critical Illness Insurance can help safeguard your finances by providing you with a lump-sum payment when your family needs it most. The payment you receive is yours to spend as you see fit, in addition to any other insurance you may have.

If you meet the policy requirements, Critical Illness insurance will provide you with a lump-sum payment upon diagnosis for many conditions. See your plan highlight sheet for specific coverage details.

Covered conditions include but are not limited to:

| Covered Condition | Initial Benefit | Recurring Benefit |
|--------------------------------|-------------------------|--------------------------|
| Full Benefit Cancer | 100% of Initial Benefit | 50% of Initial Benefit |
| Partial Benefit Cancer | 25% of Initial Benefit | 12.5% of Initial Benefit |
| Heart Attack | 100% of Initial Benefit | 50% of Initial Benefit |
| Stroke | 100% of Initial Benefit | 50% of Initial Benefit |
| Coronary Artery Bypass Graft | 100% of Initial Benefit | 50% of Initial Benefit |
| Kidney Failure | 100% of Initial Benefit | Not applicable |
| Alzheimer's Disease | 100% of Initial Benefit | Not applicable |
| Major Organ Transplant Benefit | 100% of Initial Benefit | Not applicable |
| Listed Conditions | 25% of Initial Benefit | Not applicable |



Accident Insurance | MetLife

With MetLife, you'll have a choice of two comprehensive plans which provide payments in addition to any other insurance payments you may receive. Here are just some of the covered events/services.

| Benefit Type | Low Plan MetLife Accident Insurance Pays YOU | High Plan MetLife Accident Insurance Pays YOU |
|---|--|--|
| Injuries | | |
| Fractures | \$50 - \$3,000 | \$100 - \$6,000 |
| Dislocations | \$50 - \$3,000 | \$100 - \$6,000 |
| Second and Third Degree Burns | \$50 - \$5,000 | \$100 - \$10,000 |
| Concussions | \$200 | \$400 |
| Cuts/Lacerations | \$25 - \$200 | \$50 - \$400 |
| Eye Injuries | \$200 | \$300 |
| Medical Services & Treatment | | |
| Ambulance | \$200 - \$750 | \$300 - \$1,000 |
| Emergency Care | \$25 - \$50 | \$50 - \$100 |
| Non-Emergency Care | \$25 | \$50 |
| Physician Follow-Up | \$50 | \$75 |
| Therapy Services (including physical therapy) | \$15 | \$25 |
| Medical Testing Benefit | \$100 | \$200 |
| Medical Appliances | \$50 - \$500 | \$100 - \$1,000 |
| Inpatient Surgery | \$100 - \$1,000 | \$200 - \$2,000 |
| Hospital Coverage (Accident) | | |
| Admission | \$500 - \$1,000 per accident | \$1,000 - \$2,000 per accident |
| Confinement | \$100 a day (non-ICU) - up to 31 days \$200 a day (ICU) - up to 31 days | \$200 a day (non-ICU) - up to 31 days \$400 a day (ICU) - up to 31 days |
| Inpatient Rehab (paid per accident) | \$100 a day, up to 15 days | \$200 a day, up to 15 days |
| Hospital Coverage (Sickness) | | |
| Admission (Payable 1 x per calendar year) | \$150 (non-ICU) - \$300 (ICU) | \$150 (non-ICU) - \$300 (ICU) |
| Confinement (paid per sickness) | \$100 a day (non-ICU) - up to 31 days \$200 a day (ICU) - up to 31 days | \$200 a day (non-ICU) - up to 31 days \$400 a day (ICU) - up to 31 days |



Accident Insurance | MetLife

| Benefit Type | Low Plan | High Plan |
|---|---|---|
| | MetLife Accident Insurance Pays YOU | MetLife Accident Insurance Pays YOU |
| Accidental Death | | |
| Employee receives 100% of amount shown, spouse receives 50% and children receive 20% of amount shown. | \$25,000 \$75,000 for common carrier | \$50,000 \$150,000 for common carrier |
| Dismemberment, Loss & Paralysis | | |
| Dismemberment, Loss & Paralysis | \$250 - \$10,000 per injury | \$500 - \$50,000 per injury |
| Other Benefits | | |
| Lodging—Pays for lodging for companion up to 30 nights per calendar year. | \$100 per night, up to 30 nights; up to \$3,000 in total lodging benefits available per calendar year | \$200 per night, up to 30 nights; up to \$6,000 in total lodging benefits available per calendar year |
| Health Screening Benefit (Wellness) benefit provided if the covered insured takes one of the covered screening/prevention tests | \$50 (Payable 1x per calendar year) | \$100 (Payable 1x per calendar year) |

Please see plan booklet for complete list of covered accidents, benefits, and limitations.

Benefit Payment Example

Kathy's daughter, Molly, plays soccer on the varsity high school team. During a recent game, she collided with an opposing player, was knocked unconscious and taken to the local emergency room by ambulance for treatment. The ER doctor diagnosed a concussion and a broken tooth. He ordered a CT scan to check for facial fractures too, since Molly's face was very swollen. Molly was released to her primary care physician for follow-up treatment, and her dentist repaired her broken tooth with a crown. Depending on her health insurance, Kathy's out-of-pocket costs could run into hundreds of dollars to cover expenses like insurance co-payments and deductibles. MetLife Group Accident Insurance payments can be used to help cover these unexpected costs

| Covered Event | Benefit Amount |
|--|----------------|
| Ambulance (ground) | \$300 |
| Emergency Care | \$100 |
| Physician Follow-Up (\$75 x 2) | \$150 |
| Medical Testing | \$200 |
| Concussion | \$400 |
| Broken Tooth (repaired by crown) | \$200 |
| Benefits Paid by MetLife Group Accident Insurance | \$1,350 |

Low Plan

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$3.37 |
| Employee + Spouse | \$6.24 |
| Employee + Child(ren) | \$6.95 |
| Family | \$8.75 |

High Plan

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$6.45 |
| Employee + Spouse | \$11.89 |
| Employee + Child(ren) | \$13.25 |
| Family | \$16.43 |



Hospital Indemnity Insurance | MetLife

Hospital indemnity insurance works to complement your medical coverage — and pays in addition to what your medical plan may or may not cover. It's coverage that can help safeguard your finances for life's unexpected events by providing you with a lump-sum payment (one convenient payment all at once) when your family needs it most. The payment you receive is yours to spend however you like. It typically pays, as long as the policy and certificate requirements are met, a flat amount upon your hospital admission and a daily amount paid from each day of your stay (confined to the hospital). It also provides payment if you're admitted to or have to stay in an Intensive Care Unit (ICU), as well as payment for receiving other services too.

Have other questions? Please call MetLife at 800.438.6388 and talk with a benefits consultant.

How does payment work?

MetLife makes payments directly to you. The amount you receive will be on top of any other insurance you might have and you can spend it however you like. You might use it to help pay for medical plan deductibles and copays, out-of-network care, or even for your family's everyday living expenses. Whatever you need while recovering from an illness or accident, hospital indemnity insurance is there to make life a little easier.

I have good medical plan at work, so why do I need hospital indemnity insurance?

Even the best medical plans can leave you with extra expenses to pay or services that aren't covered. Things like plan deductibles, copays, extra costs for out-of-network care, or non-covered services. Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

How much will it cost?

Hospital indemnity insurance may cost less than you think. It's designed to be an economical way for you to supplement your health care plan. Exact premiums can be found on the next page.

How do I pay for my coverage?

It's easy to pay premiums through payroll deductions, so you don't have to worry about writing any checks or missing payments.

If my employment status changes, can I take coverage with me?

Yes. This coverage is portable, meaning you can take it with you wherever you go. Your coverage will only end if you stop paying your premium or if your current employer chooses to cancel the group hospital indemnity insurance policy.

Am I eligible to enroll for this coverage?

Yes, you can enroll both yourself and eligible family members. All you need to do is enroll during the enrollment period and be actively at work. Some dependents may not be subject to medical restrictions as outlined in the Certificate, but there are a couple of things to bear in mind. Some states required the insured to have medical coverage and some additional restriction apply to dependents serving in the armed forces or living overseas.

Can I enroll for this insurance without having a medical exam?

Yes. Your hospital indemnity coverage is guaranteed, regardless of your health. You just need to be actively at work. There are no medical exams to take and no health questions to answer, so the whole process might be easier than you first thought.

When does my coverage begin?

Right away—your coverage starts on the effective date of your coverage. There are no waiting periods for it to begin.

Are benefits paid directly to me or my health care provider?

Payments will be paid directly to you, not to the doctors, hospitals, or any other health care providers. And to make things easier, the check is made payable to you. There's no need to work it around any other insurance you may have. Benefits are paid no matter what your other insurance plans may cover.

Is the claims process simple?

Yes. Once we've received all the necessary information, claims are generally processed within 10 business days. You only need one claim form per admission or hospital stay and every claim is reviewed by a professional.



Hospital Indemnity Insurance | MetLife

| Benefit | Low Plan | High Plan |
|------------------------------|----------|-----------|
| Hospital Benefits | | |
| Admission | \$500 | \$1,000 |
| ICU Supplemental Admission | \$500 | \$1,000 |
| Confinement | \$100 | \$200 |
| ICU Supplemental Confinement | \$100 | \$200 |
| Newborn Confinement | \$25 | \$50 |

High Plan

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$9.48 |
| Employee & Spouse | \$22.78 |
| Employee & Child(ren) | \$15.77 |
| Family | \$29.07 |

Low Plan

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$4.84 |
| Employee & Spouse | \$11.61 |
| Employee & Child(ren) | \$8.04 |
| Family | \$14.82 |



Legal Assistance | MetLife

Quality legal assistance can be pricey. And it can be hard to know how to find an attorney you trust. With MetLife Legal Plans, you can have a team of top attorneys ready to help you take care of life’s planned and unplanned legal events.

During your lifetime, you may need legal help more often than you think. Getting married, buying or selling a home, starting a family, dealing with identity theft, sending your kids off to college or caring for aging parents are just some scenarios where our experienced attorneys can provide expert legal advice. With the legal plan, you can get access to legal help for all of these issues and more, all for a monthly fee.

If you have questions or to get started once enrolled please call 800.821.6400 or email clientservice@legalplans.com.

Legal Assistance

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only | \$10.50 |



401(k) Program | Empower Retirement

The 401(k) Plan is an employer sponsored retirement plan that allows employees to save and invest for the purpose of building savings for retirement. Saving through a 401(k) Plan is an easy way to set aside money for your future.

Employees are auto-enrolled the 1st of the month following 2 months of service in addition to being age 21. As an example, if an individual was hired December 15th 2023, they will not be eligible until March 1st 2024 due to the waiting period.

The Snapshot match will be 100% of the first 3% of compensation and 50% of the next 2% of compensation – For example if an employee contributes 5% of their salary they will receive a 4% match from Snapshot. Employees are eligible for the match right away and are vested at 100% of the employer match once eligible. All contribution elections, fund changes, retirement modeling and account information can be found at www.empower-retirement.com.



Flexible Spending Account (FSA) | Benefit Resource, Inc. (BRI)

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses you may incur throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

Health Care FSA - You may contribute up to \$3,200 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can be used to cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eye glasses and contact lenses, Lasik eye surgery and much more.

FSAs do have a use-it-or-lose-it provision, so be conservative when electing how much to contribute. You are eligible to rollover up to \$610 to the next year. Calendar year enrollment 1/1-12/31. Claims need to be submitted by 3/31 of the following year.

Limited Purpose FSA - If you enroll in the HDHP/HSA plan and open a health savings account, you are not able to enroll in the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses. You are, however, able to enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses. You are able to put up to \$3,200 into your Limited Purpose FSA for 2024.

Dependent Care FSA - You may contribute up to \$5,000 per plan year to pay for qualified eligible dependent care expenses, including both child and elder care. Funds in this account are saved on a tax-free basis.



Commuter Benefits | Benefit Resource, Inc. (BRI)

Commuter Benefits allow you to set aside tax-free money to pay for eligible expenses you incur as part of your commute to and from work.

Parking - You may elect to have a maximum of \$315 per month deducted from your gross income earnings. The most common eligible expenses are charges for parking at or near your place of work or at a location from which you commute to work, such as a train station. The amount elected will not be subject to federal, state, social security or Medicare taxes.

Mass Transit - You may elect to have a maximum of \$315 per month deducted from your gross income earnings to be used for the cost of mass transit. The most common eligible expenses are charges for mass transit train and bus tickets. The amount elected will not be subject to federal, state, social security or Medicare taxes. Your tax savings will vary depending on your elected deduction amount and tax bracket. Most employees will save approximately \$18 for every \$50 they pay for commuting expenses (35%).



Employee Assistance Program (EAP) | ERS

Our lives today look different than they ever have before with added mental and emotional stressors and associated anxiety, which is why Snapshot has partnered with ERS to provide you confidential and personalized mental health support. An employee can receive free and confidential counseling service available to you and your eligible dependents. The EAP service offers caring and professional assistance for a broad range of concerns including stress management, depression and anxiety, relationship or family conflicts, workplace conflicts, legal or financial difficulties, and drug or alcohol abuse. EAP services are available 24 hours a day, seven days a week with masters' and doctoral-level professionals for you and your eligible dependents. There is no cost, it's just there for you when you need it. The EAP offers up to 6 face-to-face visits with trained counselors for each issue you may have.

PREMIER MEMBER PORTAL & APP

Features:

- 24/7/365 Access to Counseling & Request Services
- Live Chat and Text Requests
- Thousands of Articles, Videos and Interactive Activities
- Nationwide Resource Locators
- Integrated Soft Skill Courses
- Discount Marketplace
- Free Monthly Webinars
- Financial and Wellness Modules
- Member Profile & Organization Modules
- Administrative Dashboard
- Self-Service Reporting





Identity Theft Insurance | Aura

Technology is essential to daily life. You use devices and apps to shop, bank, work, and even socialize online. While convenient, this connectivity puts your well-being and the things you care about most at risk: your identity, money & assets, family & reputation, and privacy.

While “total well-being” has historically been thought of as proactive and preventative care for physical, mental, and financial health, Aura believes that providing proactive and preventative protection of customer’s digital lives is equally important. That’s why we’ve identified a new category within total well-being, Digital Wellness, to protect employees from the physical, mental, and financial impact that digital crime can have.

Aura makes digital security effortless. You are busy and have zero tolerance for friction. That's why Aura relies on intelligent automation that solves problems for you instead of creating them.

Aura DigitalGuard Features:

Device & Privacy Protection

- » Safe browsing software
- » Password manager

Financial Fraud Protection

- » Credit bureau monitoring
- » High risk transaction monitoring
- » Bank account opening & takeover monitoring
- » Home title monitoring
- » Stolen fund reimbursement
- » Security fund reimbursement
- » Security freeze assistance
- » Monthly credit score
- » Credit score tracker

Identity Theft Protection

- » Address monitoring
- » Criminal record monitoring
- » Fictitious identity monitoring
- » Sex offender monitoring
- » Dark web monitoring
- » Compromised credentials
- » Lost wallet protection
- » Cyberbullying and social media monitoring tools
- » SSN and personal ID monitoring
- » Online account monitoring
- » Home title and address monitoring
- » Court record monitoring
- » Medical ID monitoring
- » Unemployment claim alerts
- » 401(k) and HSA reimbursement
- » Up to 10 accounts for family/dependents/partners at same address

Customer Care

- » Dedicated, experienced ID theft Case Manager
- » \$1,000,000 identity theft insurance
- » 100% U.S.-based customer care centers
- » Auto-on monitoring
- » Unemployment & tax fraud resolution

| Per paycheck Contributions: | You Pay |
|-----------------------------|---------|
| Employee Only: | \$3.98 |
| Family | \$6.98 |

Carrier Information





Carrier Information

Medical PPO

| | |
|---------------------|---|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-541-2762 |
| Network | Participating Provider Organization [PPO] |

Medical HDHP/HSA

| | |
|---------------------|---|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-541-2762 |
| Network | Participating Provider Organization [PPO] |

Dental PPO

| | |
|---------------------|----------------------|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com |
| Phone Number | 800-367-6401 |
| Network | BlueCare Dental PPO |

Vision

| | |
|---------------------|------------------------------------|
| Carrier | BlueCross BlueShield |
| Website | www.eyemedvisioncare.com/bcbsilvis |
| Phone Number | 855-362-5539 |
| Network | EyeMed Select Network |

Basic Life and AD&D Insurance

| | |
|---------------------|--------------------------|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com/ancillary |
| Phone Number | 800-367-6401 |

Voluntary Term Life and AD&D Insurance

| | |
|---------------------|--------------------------|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com/ancillary |
| Phone Number | 800-367-6401 |

Voluntary Short & Long-Term Disability Insurance

| | |
|---------------------|--------------------------|
| Carrier | BlueCross BlueShield |
| Website | www.bcbsil.com/ancillary |
| Phone Number | 800-367-6401 |

Critical Illness and Accident

| | |
|---------------------|-----------------|
| Carrier | MetLife |
| Website | www.metlife.com |
| Phone Number | 800-438-6388 |

New York Paid Family Leave

| | |
|---------------------|--------------|
| Carrier | Arch |
| Phone Number | 877-369-0979 |

Employee Assistance Program

| | |
|---------------------|----------------------------------|
| Carrier | ERS |
| Website | www.myassistanceprogram.com/ers/ |
| Phone Number | 800-292-2780 |

FSA, Commuter and Health Savings Account

| | |
|---------------------|-----------------------------|
| Carrier | Benefit Resource Inc. (BRI) |
| Website | www.benefitresource.com |
| Phone Number | 800-473-9595 |

ID Theft

| | |
|---------------------|--------------|
| Carrier | Aura |
| Website | www.aura.com |
| Phone Number | 833-552-2123 |

401(k) Program

| | |
|---------------------|----------------------------|
| Carrier | Empower Retirement |
| Website | www.empower-retirement.com |
| Phone Number | 800-338-4015 |

Human Resources Contact Information

| | |
|----------------------|-----------------|
| Contact | HR Team |
| Email Address | hr@snapsheet.me |

Tips, Tricks & Tools





BlueCross BlueShield Value Added Benefits

BlueAccess for Members: www.bcbsil.com

A secure member website that gives you immediate access to health care benefit information. Here you can check claim status, find in-network providers, use the hospital comparison tool, and much more.

BlueAccess Mobile™

Access your BlueAccess for Members account from a mobile device. Opt in to receive texts for Rx refill reminders, diet and fitness tips, claim updates and more. Download the app for immediate access.

Virtual Visits—MDLIVE (PPO/HSA Members Only)

MDLIVE's telehealth program provides enrolled members with access to non-emergency medical care without even leaving the couch. Visit a doctor virtually 24 hours a day, 7 days a week for a variety of different ailments and symptoms. Log on to MDLIVE.com/bcbsil or call 888.676.4204 today to find out additional info on this awesome benefit.

24/7 Nurseline: 800.299.0274

General health info and guidance for specific conditions from fevers to bee stings from a registered nurse.

Maternity Care Program: 888.421.7781

Personalized support provided by Obstetrical nurses.

Mail Order Prescriptions: 833.715.0942

Through Express Scripts express-scripts.com/rx, mail order prescriptions may save time and money.

Blue365 Discounts

Access to additional special program discounts. Details can be accessed by logging into Blue Access for Members via www.bcbsil.com. Once logged in, go to the *My Coverage* tab and click on *Discounts* found under *Member Advantages*.

Well onTarget Member Wellness Program

Access health and wellness resources that can help you manage your health. Resources include health assessments, self-directed courses and health coaching.



Tips to Save Money

Preventive/Wellness Exams Covered at 100%

- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual physical exam
- No out-of-pocket costs apply - these exams are fully covered as long as your physician codes them as preventive

Prescription Drugs

- ***Certain IRS approved Maintenance Medication covered at 100% - See drug list***
- Ask your doctor if there's a generic version of any medication you're currently taking or being prescribed
- Take advantage of the Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Whenever possible, compare cost options prior to scheduling your necessary services

Accessing Medical Care

The ER is a costly experience for issues that aren't true emergencies. There are alternatives that can offer quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- Doctor's office: for symptoms that aren't life threatening, call and let them know your symptoms require immediate attention
- Convenient Care Clinics: use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc. Visit cvs.com or walgreens.com to find a clinic near you*
- Urgent Care (UC): less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

* If enrolled in a BCBS medical plan, before filling any prescription at CVS, please refer to <https://www.myprime.com/content/myprime-v2/en/sso-consent.html> or contact BlueCross BlueShield to find out if your prescription drug(s) are covered in-network.

Brought to you by:



NOTE: This Benefits Summary is merely intended to provide a brief overview of the Company's employee benefit programs. Employees should review the Company's employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. The Company reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein.