

This notice relates to the fixed indemnity coverage offered through UNUM

IMPORTANT: This is a fixed indemnity policy, NOT health insurance

This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. You're still responsible for paying the cost of your care.

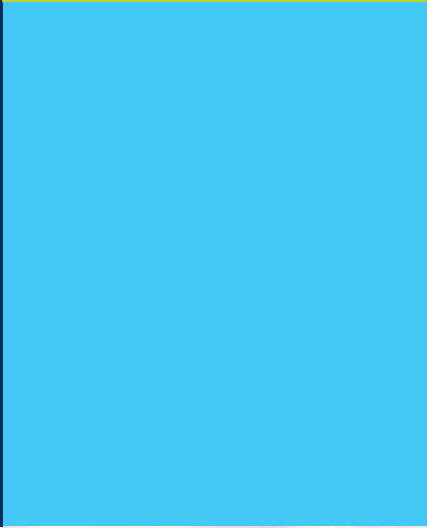
- The payment you get isn't based on the size of your medical bill.
- There might be a limit on how much this policy will pay each year.
- This policy isn't a substitute for comprehensive health insurance.
- Since this policy isn't health insurance, it doesn't have to include most Federal consumer protections that apply to health insurance.

Looking for comprehensive health insurance?

- **Visit [HealthCare.gov](https://www.healthcare.gov)** or call **1-800-318-2596** (TTY: 1-855-889-4325) to find health coverage options.
- To find out if you can get health insurance through your job, or a family member's job, contact the employer.

Questions about this policy?

- For questions or complaints about this policy, contact your State Department of Insurance. Find their number on the National Association of Insurance Commissioners' website ([naic.org](https://www.naic.org)) under "Insurance Departments."
- If you have this policy through your job, or a family member's job, contact the employer.



2025 BENEFIT GUIDE



January 1 – December 31, 2025



WELCOME

We are pleased to offer a comprehensive array of valuable benefits to protect your health, family and way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your registered domestic partner (RDP) and/or their children, where applicable by state law
- Your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

Coverage Begins

- **New Hires:** You must complete enrollment within 30 days of your date of hire. If you enroll on time, coverage is effective on the 1st of the month following 30 days from your date of hire. If you fail to enroll on time, you will NOT have benefits coverage (except for company-paid benefits) until you enroll during our next annual Open Enrollment period.
- **Open Enrollment:** Changes made during Open Enrollment are effective January 1 – December 31, 2025.

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualifying life event during the year. Following are examples of the most common qualifying life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, RDP or child
- Lost coverage under your spouse's/RDP's plan
- You gain access to state coverage under Medicaid or The Children's Health Insurance Program

Making Changes

To change your benefit elections, you must contact Human Resources within 31 days of the qualifying life event. Be prepared to show documentation of the event, such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to change your elections.

INSIDE

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Dental

Vision

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Accounts (FSAs)

Health Savings Account (HSAs)

Life and AD&D

Disability

Employee Assistance
Program (EAP)

Voluntary Benefits

Cost of Benefits

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ENROLLMENT

CareerSource Hillsborough Pinellas continues to offer paperless enrollment. Enrollment is through Paylocity's Enterprise Benefits. You are able to access open enrollment through your Paylocity Self-Service Portal.

Required Information—You will be required to enter a Social Security number (SSN) for all covered dependents when you enroll. The Affordable Care Act (ACA) requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.



OPEN ENROLLMENT DETAILS

Remember, Open Enrollment is an opportunity to make changes to your benefits without a qualifying life event. During this time, you can:

- Add, cancel or change your coverage
- Add or remove eligible family members
- Elect your 2025 HSA contributions
- Enroll in the health care and/or dependent care FSAs (**Note:** The IRS requires you to re-enroll in the FSAs each year)

MARK YOUR CALENDARS



Open Enrollment Begins:

November 25, 2024

Deadline to Enroll:

December 6, 2024

Benefits in Effect:

01/01/2025

In person/online benefits information sessions:

November 26, and December 3, 2024

Important Changes

Each year the Company reviews our benefits program to ensure our partners provide comprehensive and affordable coverage. This year, we're pleased to announce new offerings for our employees to help you better manage your health and well-being in the new year.

2025 Updates At-a-Glance

- You must actively enroll in all benefits, including the flexible spending accounts (FSAs)
- You must actively re-enroll in the health care and dependent care FSAs to participate in 2025.
- There will be a modest increase in how much you pay out of your paycheck for health insurance, also known as your premiums.



Scan this code to watch a video about Open Enrollment.



MEDICAL COVERAGE

Following is a high-level overview of your medical plan options. For complete coverage details, please refer to the Summary Plan Description (SPD). **Note:** The deductibles and out-of-pocket maximums are per calendar year.

Key Benefits	ECP5 NHP HMO HSA MUST SELECT PCP		ECR7 POS HSA	
	In-Network	Out-of-Network	In-Network	Out-of-Network ¹
Deductible (Individual/Family)	\$4,500 / \$9,000	N/A	\$3,300 / \$6,600	\$5,000 / \$10,000
Out-of-Pocket Max (Individual/Family)	\$6,500 / \$13,000	N/A	\$4,500 / \$9,000	\$10,000 / \$20,000
Office Visits (physician/specialist)	Ded. + 10%	N/A	Ded. + 20%	Ded. + 50%
Routine Preventive Care	Covered at 100%	N/A	Covered at 100%	Ded. + 50%
Diagnostics (lab/X-ray)	Ded. + 10%	N/A	Ded. + 20%	Ded. + 50%
Complex Imaging	Ded. + 20%	N/A	Ded. + 20%	Ded. + 50%
Emergency Room	Ded. + 10%	Ded. + 10%	Ded. + 20%	In-Network Ded. + 20%
Urgent Care Facility	Ded. + 10%	N/A	Ded. + 20%	Ded. + 50%
Inpatient Hospital Stay	Ded. + 10%	N/A	Ded. + 20%	Ded. + 50%
Outpatient Surgery	Ded. + 10%	N/A	Ded. 20%	Ded. + 50%

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.
2. The deductible is embedded. This means that once a family member meets their individual deductible, the plan will begin to pay coinsurance for that family member.
3. The out-of-pocket maximum is embedded. This means that, once an individual family member meets their out-of-pocket maximum, that individual's expenses are covered at 100%.

MEDICAL COVERAGE

Following is a high-level overview of your medical plan options. For complete coverage details, please refer to the Summary Plan Description (SPD). **Note:** The deductibles and out-of-pocket maximums are per calendar year.

Key Benefits	DU4H POS		DU5H POS	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Deductible (Individual/Family)	\$2,000 / \$4,000	\$3,000 / \$6,000	\$500 / \$1,000	\$1,000 / \$2,000
Out-of-Pocket Max (Individual/Family)	\$4,000 / \$8,000	\$6,000 / \$12,000	\$3,500 / \$7,000	\$6,250 / \$12,500
Office Visits (physician/specialist)	Ded. + 20%	Ded. + 40%	\$20	Ded. + 30%
Routine Preventive Care	Covered at 100%	Ded. + 40%	Covered at 100%	Ded. + 30%
Diagnostics (lab/X-ray)	Ded. + 20%	Ded. + 40%	Ded. + 50%	Ded. + 30%
Complex Imaging	Ded. + 20%	Ded. + 40%	Ded. + 50%	Ded. + 30%
Emergency Room	Ded. + 20%	In-Network Ded. + 20%	\$350	\$350
Urgent Care Facility	Ded. + 20%	Ded. + 40%	\$50	Ded. + 30%
Inpatient Hospital Stay	Ded. + 20%	Ded. + 40%	Ded. + 10%	Ded. + 30%
Outpatient Surgery	Ded. + 20%	Ded. + 40%	Ded. + 10%	Ded. + 30%

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With a PCP, there's a doctor in your corner

A PCP is a primary care provider, sometimes called a primary care physician. They are the doctor who can help connect you to the care you need—and help you avoid cost surprises. A PCP can be a family practitioner, internist, pediatrician or general medicine physician.* Although your plan may not require you and each covered family member to select a network PCP,** it can be a good idea to have one.

Your PCP:



Generally knows your health history and health goals



Provides routine care, which may help identify potential health issues earlier



Advises you when to see a specialist and provides electronic referrals

*Laws in some states allow you to choose a specialist, like an OB/GYN, as your PCP.
**Depending on your health plan, selection of a PCP may be required.



Keep up on preventive care

Preventive care—such as routine wellness exams and certain recommended screenings and immunizations—is covered by most of our plans at no additional cost when you see network providers. A preventive care visit may be a good time to help establish your relationship and create a connection for future medical services. Learn more at uhc.com/health-and-wellness/preventive-care.



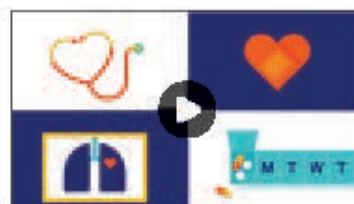
Choose a doctor

The **UnitedHealth Premium® program** uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality providers. Find UnitedHealth Premium Care Physicians by going to myuhc.com > **Find Care & Costs** and look for blue hearts.

Meet your health guide

Learn more about the benefits of having a PCP—and how to find one.

Watch video: Value of a primary care provider (1:46)



Find a network provider

Sign in to myuhc.com > **Find Care & Costs** to find a network PCP, clinic, hospital or lab based on location, specialty, availability, hours of operation and more. You can even see patient ratings and estimate the cost of care before you choose a provider. If you would like more information about a provider's qualifications, call the member phone number on your ID card.



Get in on UHC Rewards



Good news—your health plan comes with a way to earn up to \$1,000.
UnitedHealthcare Rewards is included in your health plan at no additional cost.



There's so much good to get

With UHC Rewards, a variety of actions—including things you may already be doing, like tracking your steps or sleep—lead to rewards. The activities you go for are up to you, and the same goes for ways to spend your earnings.

Here are just a few of the ways you can earn:

Connect a tracker	\$65
Take a health survey	\$25
Get an annual checkup	\$50
Get a biometric screening	\$75

Visit UHC Rewards for the full list of rewardable activities that are available to you—and look for new ways of earning rewards to be added throughout the year.

Earn up to
\$1,000

There are 2 ways to get started



On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards and start earning
- Though not required, connect a tracker and get access to even more reward activities

On myuhc.com®

- Sign in or register
- Select **UHC Rewards**
- Activate UHC Rewards
- Choose reward activities that inspire you—and start earning



Your health

Get in on an experience that's designed to help inspire healthier habits

Your goals

Personalize how you earn by choosing the activities that are right for you

Your rewards

Earn up to \$1,000 for completing rewardable activities

Questions?

Call customer service at **1-866-230-2505**

United Healthcare

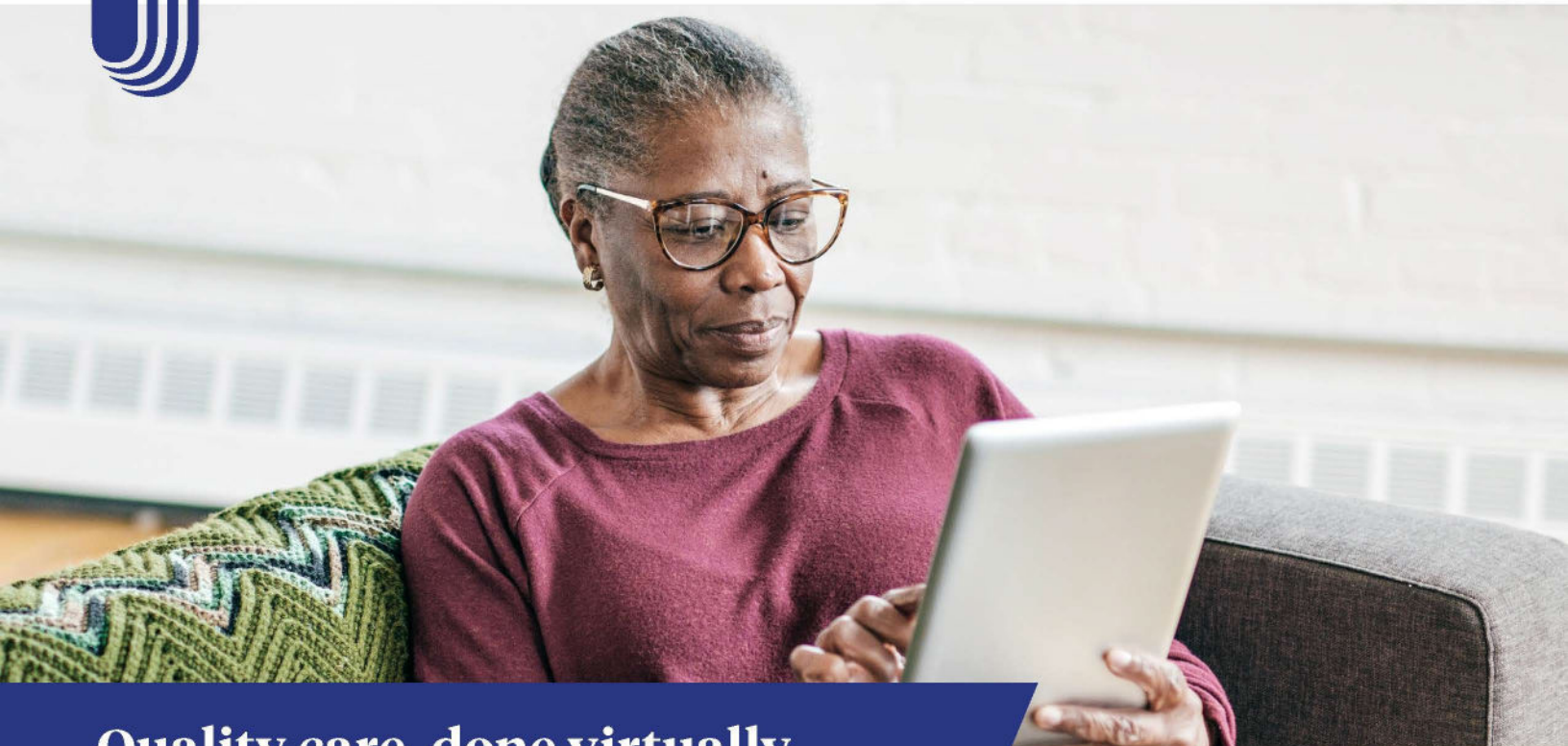
UnitedHealthcare Rewards is a voluntary program. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. You should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for you. Receiving an activity tracker, certain credits and/or rewards and/or purchasing an activity tracker with earnings may have tax implications. You should consult with an appropriate tax professional to determine if you have any tax obligations under this program, as applicable. If any fraudulent activity is detected (e.g., misrepresented physical activity), you may be suspended and/or terminated from the program. If you are unable to meet a standard related to health factor to receive a reward under this program, you might qualify for an opportunity to receive the reward by different means. You may call us toll-free at 1-866-230-2505 or at the number on your health plan ID card, and we will work with you (and, if necessary, your doctor) to find another way for you to earn the same reward. Rewards may be limited due to incentive limits under applicable law. Components subject to change. This program is not available for fully insured members in Hawaii, Vermont and Puerto Rico nor available to level funded members in District of Columbia, Hawaii, Vermont and Puerto Rico.

The UnitedHealthcare® app is available for download for iPhone® or Android®, iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates, and UnitedHealthcare Service LLC in NY. Stop-loss insurance is underwritten by UnitedHealthcare Insurance Company or their affiliates, including UnitedHealthcare Life Insurance Company in NJ, and UnitedHealthcare Insurance Company of New York in NY.



Quality care, done virtually

See a primary care provider or get same-day urgent care on your phone, tablet or computer

With virtual care through your UnitedHealthcare plan, get care any time.

Using your smartphone or other connected device,* like a tablet or a computer, you can access virtual primary and urgent care.

To schedule a virtual primary care appointment or access urgent care through 24/7 Virtual Visits, just download the UnitedHealthcare® app or visit myuhc.com/virtualcare.

What kind of virtual care might be right for you?



Virtual primary care:

- Annual wellness visits
- Regular follow-ups for conditions like asthma, diabetes, etc.
- Lab tests and preventive screenings
- Referrals to quality network specialists
- Medication review and prescriptions, if needed**
- Cost aligns with PCP benefit



24/7 Virtual Visits:

- Non-emergency care for common health issues like the flu, fevers, sore throats, etc.
- Non-emergency care for sudden health issues like pinkeye, migraines, back pain, even allergies and anxiety
- Prescription refills, if needed**
- Cost aligns with 24/7 Virtual Visits benefit



Scan the QR code to access your virtual care options



**United
Healthcare**

PRESCRIPTION COVERAGE

Retail Pharmacy

When you fill a prescription at a participating retail pharmacy, you may purchase up to a 30-day supply. At the participating pharmacy, you will need to present your ID card and an applicable payment. Most major pharmacies are in our plan's pharmacy network. To find a participating pharmacy near you, visit

<https://uhcbenefitsusb.com/pharmacy/find-a-participating-pharmacy/>

or call the number on your card.

Specialty Program

With a rare or complex medical condition (e.g., cancer, hepatitis, hemophilia, rheumatoid arthritis or HIV), the appropriate use of specialty medications can be critical to maintaining or improving a patient's health and quality of life. We use the Optum program to make these medications accessible and cost effective for plan members. It provides focused, specialized support to individuals with complex medical conditions that often require multiple specialty medication therapies.

Save Money on Medications

Ask for Generic Drugs

You can save money by asking for generic drugs. The FDA requires that generic drugs have the same high quality, strength, purity and stability as brand-name drugs. The next time you need a prescription, ask your doctor to prescribe a generic drug if it is available and appropriate.

Use Mail Order

If you require regular medication for a long-term or chronic condition, such as arthritis or diabetes, you can save money by using your plan's mail-order service.

Key Benefits	ECP5 NHP HMO HSA	ECR7 POS HSA
	In-Network	In-Network
Retail Pharmacy – Copays are after Deductible is met.		
Tier 1	\$10	\$10
Tier 2	\$35	\$35
Tier 3	\$70	\$70
Mail Order Pharmacy (90-day supply)		
Tier 1	\$25	\$25
Tier 2	\$87.50	\$87.50
Tier 3	\$175	\$175



Scan this code to watch a video about prescription drug coverage.

PRESCRIPTION COVERAGE

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When you fill a prescription at a participating retail pharmacy, you may purchase up to a 30-day supply. At the participating pharmacy, you will need to present your ID card and an applicable payment. Most major pharmacies are in our plan's pharmacy network. To find a participating pharmacy near you, visit

<https://uhcbenefitsusb.com/pharmacy/find-a-participating-pharmacy/>

or call the number on the back of your card.

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Key Benefits	DU4H POS	DU5H POS
	In-Network	In-Network
Retail Pharmacy		
Tier 1	\$10	\$10
Tier 2	\$35	\$35
Tier 3	\$70	\$70
Mail Order Pharmacy (90-day supply)		
Tier 1	\$25	\$25
Tier 2	\$87.50	\$87.50
Tier 3	\$175	\$175



Scan this code to watch a video about prescription drug coverage.



Learn about your pharmacy plan

Medications can play a vital role in maintaining your health. UnitedHealthcare is committed to helping you get the most out of your prescription medication benefit. Together with Optum Rx®, we provide safe, easy and cost-effective ways for you to get the medications you need.

Find covered medications

The UnitedHealthcare Prescription Drug List (PDL) includes most brand and generic prescription medications approved by the U.S. Food and Drug Administration (FDA). Medications are placed in “tiers” based on our conclusions about their overall value. Tier 1 is the lowest-cost tier option. When selecting a medication, you and your doctor should use the PDL to see if a Tier 1 (lowest cost) option is right for you.

1. Visit [whyuhc.com/welcometouhc/pharmacy-benefits](https://www.whyuhc.com/welcometouhc/pharmacy-benefits)
2. Scroll down to **Find your medications**
3. Click on **Advantage 3-Tier PDL**
4. Enter a drug name to see:
 - Prescription tier
 - If Prior Authorizations and/or Step Therapy are required
 - Other medications in the same therapeutic class and subclass by clicking on **Coverage Details**

Visit [whyuhc.com/welcometouhc/pharmacy-benefits](https://www.whyuhc.com/welcometouhc/pharmacy-benefits) or sign in to [myuhc.com](https://www.myuhc.com) > Pharmacies & Prescriptions to learn more.

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**United
Healthcare**

DENTAL COVERAGE

PPO

The dental Preferred Provider Organization (PPO) plan, provided through UNUM, offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and lower your out-of-pocket costs if you choose a dentist who participates in their network. Following is a high-level overview of your dental plan options. For complete coverage details, please refer to the Summary Plan Description (SPD).

Note: The deductibles and annual benefit maximums are per calendar year.

Key Benefits	Low Active PPO		High Active PPO	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Deductible (Individual/Family)	\$50 / \$150	\$50 / \$150	\$25 / \$75	\$25 / \$75
Annual Benefit Maximum (per person)	\$1,000	\$1,000	\$1,500	\$1,500
Preventive Services	Covered at 100%	90 th Percentile	Covered at 100%	90 th Percentile
Basic Services	20%	30%	20%	30%
Major Services	50%	60%	50%	60%
Orthodontic Services Child Only to age 19	N/A	N/A	\$1,500	\$1,500

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

VISION COVERAGE

Vision Plan

Your eyesight is an integral part of your overall health and a key component of safety. This plan, provided through UNUM, gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and lower your out-of-pocket costs if you choose a provider who participates in the EyeMed network. If you decide to use an out-of-network provider, you will pay the provider in full at the time of your appointment and submit a claim form for reimbursement up to the amount allowed by the plan.

Receiving benefits from a network provider is as easy as making an appointment with the provider of your choice from the list of providers. The provider will coordinate all necessary authorizations you supply in your membership information.

Special discounts are offered on non-covered services, such as an additional pair of glasses, special lens options and LASIK.

Following is a high-level overview of your vision plan options. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Benefits	Group Vision	
	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10 copay	Up to \$40
Materials Copay		
Frames (once every 24 months)	\$150 allowance	Up to \$105
Lenses (once every 12 months)		
Single Vision	\$10 copay	Up to \$30
Bifocal	\$10 copay	Up to \$50
Trifocal	\$10 copay	Up to \$70
Contact Lenses (in lieu of glasses; once every 12 months)		
Medically Necessary	Covered	Up to \$210
Elective	\$150 allowance	Up to \$150

HEALTH SAVINGS ACCOUNT (HSA)

The UHC plans ECP5 and ECR7 are compatible with an HSA. The HSA lets you set aside pre-tax dollars to help offset your annual deductible and pay for qualified health care expenses.

How the HSA Works

- You contribute pre-tax dollars through automatic payroll deductions or make after-tax contributions that are deductible when you file your taxes.
- CareerSource Hillsborough Pinellas contributes \$1,200 annually to your HSA account to help it grow:
- You may change your contributions at any time throughout the year.
- You can withdraw HSA funds tax free to pay for current qualified health care expenses, or save them for the future, also tax free. Unused funds roll over from year to year and are yours to keep, even if you change medical plans or leave your employer.

Contribution Limits

Coverage Tier	2024	2025
Individual	\$4,150	\$4,300
Family	\$8,300	\$8,550
Catch-up Contributions	\$1,000	\$1,000



Scan this code to
watch a video
about HSA limits.

(Company contribution)



HEALTH SAVINGS ACCOUNT (HSA)

Key Features of the HSA

Triple-Tax Advantage

- You contribute funds pre-tax through convenient payroll deductions. This means the money comes out of your paycheck before income tax is calculated. So, you get to keep a bigger portion of your paycheck.
- HSA funds grow tax free, and unused funds roll over year to year. So, the more you save, the more your account will grow—just like a bank savings account.
- If you need to use your HSA funds, you can withdraw them tax free to pay for qualified health care expenses now and in the future—even in retirement.

Control

You own and control the money in your HSA. You decide how or whether you want to spend it. You can use it to pay for doctor's visits, prescriptions, braces, glasses—even laser vision correction surgery.

Investment Opportunities

Once you reach and maintain a minimum threshold, you can make investments to help your money grow tax free.

Savings Potential

Your HSA is like a “health care 401(k).” There is no “use it or lose it” rule. Your account grows over time as you continue to roll over unused dollars from year to year.

Portability

Your HSA is yours for life. The money is yours to spend or save, even if you change health plans,¹ retire or leave the organization.

Qualified Health Care Expenses

- Qualified medical, dental and vision expenses not covered by the plans, as defined by the IRS in Publication 502 (<https://www.irs.gov/forms-pubs/about-publication-502>)
- COBRA premiums
- Qualified long-term care insurance and expenses
- Health insurance premiums when receiving unemployment compensation
- Medicare and retiree health insurance premiums (not Medicare Supplement premiums)
- Medigap insurance premiums

Important Notes

- You must meet certain eligibility requirements to have an HSA: You a) must be at least 18 years old, b) must be covered under a qualified HDHP, c) must not be enrolled in Medicare and d) cannot be claimed as a dependent on another person's tax return. For more information, please refer to IRS Publication 969 (<https://www.irs.gov/forms-pubs/about-publication-969>)
- Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.



Scan this code to watch a video about how an HSA works.

1. You must be enrolled in an IRS-qualified high-deductible health plan to contribute to an HSA.

FLEXIBLE SPENDING ACCOUNTS (FSAs)

The flexible spending accounts (FSAs) are tax-advantaged accounts that can help you cover certain qualified out-of-pocket expenses. Each account works in much the same way but has different eligibility requirements, list of qualified expenses and contribution limits. You may choose to enroll in the following accounts.

	Health Care FSA (HCFSA)	Limited-Purpose FSA (LPFSA)	Dependent Care FSA (DCFSA)
Eligibility Requirements	You must be benefits eligible; enrollment in an HCFSA disqualifies you from making or receiving HSA contributions	You must be benefits eligible; most employers also require enrollment in a qualified high-deductible health plan	Available to all employees
Examples of Qualified Expenses	<ul style="list-style-type: none"> Coinsurance Copayments Deductibles Dental treatment Eye exams/eyeglasses LASIK eye surgery Orthodontia Prescriptions 	<ul style="list-style-type: none"> Dental and vision coinsurance only Dental and vision deductibles only Dental treatment Eye exams/eyeglasses LASIK eye surgery Orthodontia 	<ul style="list-style-type: none"> Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers Care of household members who are physically or mentally incapable of caring for themselves and who qualify as your federal tax dependent
Annual Contribution Limit	\$3,300	\$3,300	\$5,000 per family (or \$2,500 each if you are married and file separate tax returns)

Important FSA Rules

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

- **You must enroll each year to participate.**
- **HCFSA:** Unused funds of up to \$660 from one year can carry over to the following year. Carryover funds will not count against or offset the amount that you can contribute annually. Unused funds over \$640 will **not** be returned to you or carried over to the following year. Carryover funds must be used by March 15 each year.
- **LPFSA:** This type of account can be used toward eligible dental and vision expenses only.
- **DCFSA:** Unused funds will NOT be returned to you or carried over to the following year.



Scan this code to watch a video about how an FSA works.



Scan this code to watch a video comparing an HSA and an FSA.
(With LPFSA)

401(K) RETIREMENT SAVINGS ACCOUNT

According to experts, you should aim to have 70–80% of your pre-retirement income saved by the time you retire. With help from the 401(k) provided through John Hancock, you can help secure your financial future. Whether retirement is decades away or just around the corner, the time to save for retirement is today.

The Basics

- The 401(k) is a tax-advantaged savings account that lets you save money for retirement.
- You can contribute either pre-tax or after-tax tax funds through automatic payroll deductions.
- You can then invest your funds through a mix of stocks, bonds and cash to help your account grow faster.
- How much you can contribute depends on the annual limits set by the IRS. Catch-up contributions are also allowed if you are age 50 or older. See the chart below for details.

Employer Match and Vesting

To help the account grow, we match your contributions as outlined in the following chart:

	2025 Contribution Amount
Your Contributions	1% to 80% of salary
Employer Match	5% of salary
Catch-up Contribution (if age 55+)	\$7,500
Annual Contribution Limit	\$23,000
Maximum Possible Contribution (if age 55+)	\$30,500

Your contributions are fully vested, meaning you own them outright. Employer contributions are fully vested after 1 year of service.

Roth 401(k) Option

In addition to the traditional 401(k), the Company also offers a Roth 401(k) option. Unlike a traditional 401(k), you contribute after-tax funds, which means the money you put into the account has already been taxed. Once you retire, any withdrawals you make from your account are tax free, provided:

- The withdrawal is a qualified distribution.
- You’ve held the account for at least five years.
- The withdrawal is made due to a disability, on or after your death or once you turn age 59 ½.



Scan this code to watch a video about how a retirement plan works.

LIFE INSURANCE

Life insurance, provided through UNUM provides your named beneficiaries with a benefit following your death, while accidental death and dismemberment (AD&D) insurance provides a benefit to you following a covered accident that leads to dismemberment (such as the loss of a hand, foot or eye). Should your death occur due to a covered accident, both the life benefit and the AD&D benefit would be payable.

Basic Life and AD&D (employer-paid)

Coverage Tier	Benefit Amount
Employee	1 x your pay up to a maximum of \$225,000

Supplemental Life and AD&D (employee-paid)

If you determine you need more than the basic coverage, you may purchase additional insurance for yourself and your eligible family members.

Coverage Tier\$	Benefit Amount	Guaranteed Issue Amount
Employee	5x annual earnings up to \$500,000 max.	\$80,000
Spouse	\$5,000 increments up to 100% of Employee amount or \$500,000, whichever is less	\$25,000
Child(ren)	\$2,000 increments up to 100% of Employee amount or \$10,000, whichever is less	\$10,000

Note: During your initial eligibility period, you can secure coverage up to the Guaranteed Issue limits without the need for Evidence of Insurability (EOI, or information about your health). Please note that coverage amounts requiring EOI will only go into effect once the insurance carrier approves them.

IMPUTED INCOME

Imputed income is the value of non-monetary compensation or benefits provided to you by the company, such as health insurance premiums and life insurance coverage. Even though these benefits are not received in cash form, they are considered part of your overall compensation package and are subject to taxation.

Under federal tax law, if the total coverage of your company-paid basic life insurance is more than \$50,000, the premium paid for the coverage above \$50,000 is considered imputed income and will be added to your W-2 earnings. You must pay federal, state and Social Security taxes on this amount.



Scan this code to watch a video about how life insurance works.

DISABILITY INSURANCE

Disability insurance, provided through UNUM provides benefits that replace part of your lost income when you cannot work due to a covered illness or injury.

Short-Term Disability

Provided at NO COST	
Benefit	60% of base salary
Maximum weekly benefit	\$1,500
When benefit begins	After 0 days injury / 7 days sickness
When benefit ends	After 13 weeks

Long-Term Disability

Provided at NO COST	
Benefit	60% of base salary
Maximum monthly benefit	\$8,000
When benefit begins	After 90 days of disability
When benefit ends	Social Security normal retirement age



Scan this code to watch a video about how disability insurance works.





VOLUNTARY BENEFITS

Accident Insurance

Accident insurance, provided through UNUM can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries. Some accidents, like breaking your leg, may seem straightforward: you visit the doctor, take an X-ray, put on a cast and rest up until you're healed. But treating a broken leg can cost thousands of dollars. When your medical bill arrives, you'll be relieved you have accident insurance on your side.

Accident insurance pays a fixed cash benefit directly to you when you have a covered accident-related injury, like a sprain or bone fracture. Examples of covered expenses include:

- Doctor's office visits
- Diagnostic exams
- Broken leg rehab treatment
- Physical therapy sessions

Accident Insurance in Practice	
Situation	Abed broke his leg in a bike accident.
Covered Benefits	<ul style="list-style-type: none">• Doctor's office visits• Diagnostic exams• Broken leg rehab treatment• Physical therapy sessions
Total Benefit Paid Directly to Employee	\$4,250



**Scan this code to
watch a video about
how an accident plan works.**

VOLUNTARY BENEFITS

Critical Illness Insurance

About half of U.S. adults report being unable to pay an unexpected medical bill of \$500 without going into debt.¹ With critical illness insurance provided through UNUM, you won't have to. This benefit provides a fixed, lump-sum cash benefit directly to you when you are diagnosed with a covered health condition such as a heart attack or stroke. You can use this benefit however you like, including to help pay for:

- Increased living expenses
- Prescriptions
- Travel expenses
- Treatments

Critical Illness Insurance in Practice	
Situation	Britta had a heart attack while raking leaves.
Covered Benefits	Heart attack diagnosis
Total Benefit Paid Directly to Employee	\$15,000



Scan this code to watch
a video about how
a critical illness plan works.





VOLUNTARY BENEFITS

Hospital Indemnity Insurance

When you or a dependent need to be hospitalized, your family deserves to focus on their well-being, not the stress of a stint at the hospital, which can cost an average of \$3,025 per inpatient day.¹ Hospital indemnity, provided through UNUM, pays a fixed cash benefit directly to you when you experience:

- Hospital admissions
- Hospital stays
- Intensive care unit stays

Hospital Indemnity Insurance in Practice	
Situation	Craig was hospitalized following a car accident.
Covered Benefits	<ul style="list-style-type: none">• Hospital admission• Hospital stay• Intensive care unit stay
Total Benefit Paid Directly to Employee	\$2,250



Scan this code to watch a video about how a hospital indemnity plan works.

1. Kaiser Family Foundation. "Expenses per Inpatient Day." Kaiser Family Foundation, www.kff.org/health-costs/state-indicator/expenses-per-inpatient-day.



Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.



Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- Family and parenting problems
- And more



Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions**
- Even reducing your medical/dental bills!
- And more

**Better
benefits
at work.™**

unum.com

Not available in all states

* The counselors must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

**State mandated restrictions for legal services in WA apply.

Unum's Employee Assistance Program and Work/Life Balance services, provided

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FOR EMPLOYEES

(10-22)

Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

Help is easy to access:

Phone support: 1-800-854-1446

Online support: unum.com/lifebalance

In-person: You can get up to three visits, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.

by HealthAdvocate, are available with select Unum Insurance offerings. Terms and availability of service are subject to change. Service provider does not provide legal advice; please consult your attorney for guidance. Services are not valid after coverage terminates. Please contact your Unum representative for details. Insurance products are underwritten by the subsidiaries of Unum Group.



When life gets challenging, you've got caring, confidential help

Your Employee Assistance Program (EAP) provides support and resources to help you, and your family, with a range of issues, including:

- Managing stress, anxiety and depression
- Improving relationships at home or work
- Getting guidance on legal and financial concerns
- Coping with occupational stress and burnout support
- Addressing substance use issues

This service is provided to you at no additional cost.



Get started – call EAP 24/7 at 1-888-887-4114

\$0

**Call today for access
to EAP resources at
no additional cost**

EAP provides coverage for
3 free counseling sessions
per incident, per year.

Services are completely
confidential and will not be
shared with your employer.

**United
Healthcare**

The material provided through this program is for informational purposes only. EAP staff cannot diagnose problems or suggest treatment. EAP is not a substitute for your doctor's care. Employees are encouraged to discuss with their doctor how the information provided may be right for them. Your health information is kept confidential in accordance with the law. EAP is not an insurance program and may be discontinued at any time. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and its components may not be available in all states or for all group sizes and is subject to change. Coverage exclusions and limitations may apply. Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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PLAN CONTRIBUTIONS

Your contributions toward the cost of benefits are automatically deducted from your paycheck. The amount will depend on the plan you select and if you choose to cover eligible family members.

Medical

Coverage	Semimonthly Contributions			
	ECP5 HSA	ECR7 HSA	DU4H POS	DU5H POS
Employee Only	\$0	\$21.26	\$25.62	\$84.12
Employee + Spouse	\$89.24	\$122.48	\$147.55	\$292.75
Employee + Child(ren)	\$47.29	\$64.90	\$78.19	\$185.23
Employee + Family	\$122.83	\$168.59	\$203.07	\$402.96

Dental

Coverage	Semimonthly Contributions	
	UNUM Low	UNUM High
Employee Only	\$0	\$4.71
Employee + Spouse	\$2.64	\$12.92
Employee + Child(ren)	\$1.18	\$12.36
Employee + Family	\$3.87	\$22.81

Vision

Coverage	Semimonthly Contributions
	UNUM Vision
Employee Only	\$0
Employee + Spouse	\$0.56
Employee + Child(ren)	\$0.27
Employee + Family	\$0.84



PLAN CONTRIBUTIONS

Your contributions toward the cost of voluntary benefits are automatically deducted from your paycheck after taxes. The amounts will depend upon the plan you select, your age (in some cases) and if you choose to cover eligible family members.

Voluntary Life

Age	Semimonthly Contributions		
	Employee (Per \$1,000 of Insurance)	Spouse (Per \$1,000 of Insurance)	Child (Per \$1,000 of Insurance)
0 – 24	\$0.040	\$0.040	\$0.236 up to age 26
25 – 29	\$0.050	\$0.050	
30 – 34	\$0.055	\$0.045	
35 – 39	\$0.065	\$0.065	
40 – 44	\$0.090	\$0.090	
45 – 49	\$0.130	\$0.130	
50 – 54	\$0.200	\$0.200	
55 – 59	\$0.315	\$0.315	
60 – 64	\$0.475	\$0.475	
65 – 69	\$0.795	\$0.795	
70 – 74	\$1.505	\$1.505	
75+	\$3.025	\$3.025	
Includes AD&D Rate	\$0.010	\$0.010	\$0.041

PLAN CONTRIBUTIONS

Your contributions toward the cost of voluntary benefits are automatically deducted from your paycheck after taxes. The amounts will depend upon the plan you select, your age (in some cases) and if you choose to cover eligible family members.

Critical Illness

Age	Semimonthly Contributions	
	Employee & Child(ren) (Per \$1,000 of Insurance)	Spouse (Per \$1,000 of Insurance)
0 – 24	\$0.225	\$0.225
25 – 29	\$0.275	\$0.275
30 – 34	\$0.315	\$0.315
35 – 39	\$0.380	\$0.380
40 – 44	\$0.475	\$0.475
45 – 49	\$0.620	\$0.620
50 – 54	\$0.795	\$0.795
55 – 59	\$1.055	\$1.055
60 – 64	\$1.675	\$1.675
65 – 69	\$2.240	\$2.240
70 – 74	\$3.055	\$3.055
75 – 79	\$4.290	\$4.290
80 – 84	\$5.955	\$5.955
85+	\$8.905	\$8.905



PLAN CONTRIBUTIONS

Your contributions toward the cost of voluntary benefits are automatically deducted from your paycheck after taxes. The amounts will depend upon the plan you select, your age (in some cases) and if you choose to cover eligible family members.

Voluntary Accident Insurance

Coverage	Semimonthly Contributions
Employee Only	\$5.47
Employee + Spouse	\$9.70
Employee + Child(ren)	\$12.01
Employee + Family	\$16.24

Voluntary Hospital Insurance

Coverage	Semimonthly Contributions
Employee Only	\$7.53
Employee + Spouse	\$14.83
Employee + Child(ren)	\$10.71
Employee + Family	\$18.01

IMPORTANT CONTACTS

Benefit	Carrier	Group Number	Phone Number	Website/Email
Medical	United Healthcare	939960	800-523-5800	www.myuhc.com
Virtual Care	United Healthcare	939960	N/A	www.myuhc.com
Dental	UNUM	976572	888-400-9304	www.unumdentalcare.com
Vision	UNUM	976572	866-939-3633	www.eyemed.com
Life/AD&D	UNUM	976570 / 976571	800-445-0402	www.unum.com
Disability	UNUM	976570	866-779-1054	www.unum.com/claims
Employee Assistance Program (EAP)	UNUM	976570	800-854-1446	www.unum.com/lifebalance
Employee Assistance Program (EAP)	United Healthcare	939960	888-887-4114	www.myuhc.com
Worksite – Accident, Critical Illness, Hospital	UNUM	976573 / 976574 / 976575	800-635-5597	www.unum.com
Flexible Spending Accounts (FSAs)/Health Savings Account (HSA)	OCA		855-622-0777	www.OCA125.com
Retirement 401(k)	John Hancock		800-294-3575	myplan.johnhancock.com

ANNUAL NOTICES

Login to Paylocity for annual notices.

BENEFIT SUMMARIES

Login to Paylocity for benefit summaries.

