

Your Guide to Employee Benefits

MANAGING YOUR HEALTHCARE COSTS



INDT, LLC

January 01, 2024

General














Welcome

AN OVERVIEW OF YOUR BENEFITS

Resourcing Edge is committed to offering customizable coverage solutions to meet the unique needs of your family. It is our philosophy that no employee will be without insurance coverage! Our employees have the opportunity to choose the level of coverage they desire.

This comprehensive learning guide will provide summaries of the coverage options available to eligible employees and can serve as a reference guide throughout the year. We want to encourage and empower you to look at all of your options and have the freedom and power to educate yourself to make the best choices for you and your family.

We are proud to offer you this package of valuable benefits. Enrollment occurs upon your hiring or during the annual open enrollment period for your company. Our benefits team is available to answer any questions. Please see the contact information at the bottom of the page.

	General Resourcing Edge (877)-703-8010 www.resourcingedge.com		Identity Theft with MetLife 1-800-438-6388 https://www.metlife.com/insurance/identity-and-fraud-protection/
	Medical UnitedHealthcare (800)-782-3740 www.myuhc.com		Pet Benefit Solutions 1-800-891-2565 www.petbenefits.com
	Health Advocate 1-866-695-8622 https://HealthAdvocate.com/members		Basic & Voluntary Life Coverage MetLife 1-800-GET-MET8 (800-438-6388) www.metlife.com
	inSOURCE RX 1-877-684-0032 https://insourcerxives.com/partners/resourcingedge/		Group Whole Life Coverage Allstate Benefits 1-800-ALLSTATE (1-800-255-7828) www.allstate.com
	Dental MetLife 1-800-438-6388 www.metlife.com/mybenefits		Disability Coverage MetLife 1-800-300-4296 www.metlife.com
	Vision Metlife / VSP 1-800-438-6388 www.metlife.com/mybenefits		Employee Assistance Program MetLife 1-888-319-7819 www.metlifeeap.lifeworks.com
	Accident, Critical Illness, Hospital Indemnity 1-800-438-6388 ResourcingEdge.com/MetLife		401(K) Retirement Savings Plan Slavic401k 1-844-737-3343 www.slavic401k.com
	MetLife Legal Plans (800)-821-6400 members.legalplans.com		401(K) Retirement Savings Plan 1-866-234-8913 www.optumbank.com

Questions? Contact REI.Benefits@onedigital.com or (877)-703-8010 [M-F, 8am-5pm CST]

Enrollment Basics

Who Can Enroll for Benefits?

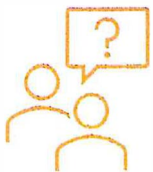
- Full time employees, working 30+ hours per week.
- Dependents eligible for coverage vary by benefit. Please see eligible dependents listed below:
 - Medical – Dependent children up to age 26 (includes stepchildren, legally adopted children or children placed with you for adoption, and foster children) regardless of marital status.
 - Dental and Vision – Dependent children up to age 26.
 - Life coverage – Dependent children up to age 19, unless a full-time student, coverage will extend to age 26.
- All plans will cover:
 - Your legal spouse.
 - Your domestic partner
 - Your dependent child, regardless of age, provided he or she is incapable of self-support due to a mental or physical disability, is fully dependent on you for support as indicated on your federal tax return and is approved by your Medical plan to continue coverage past age 26. Please note that verification of eligibility will be required once dependents are enrolled.

You may be required to verify your dependent's eligibility for the plan by showing the required legal documentation, such as birth certificates, marriage certificates and any other necessary legal documentation at the time of hire, when adding a dependent due to a qualifying event, or for audit purposes at the request of your employer or Resourcing Edge.

When Can I Enroll?

Employees may enroll during the annual open enrollment period or when facing a qualifying life event (QLE), which is a term that describes events deemed acceptable by the IRS that allow elections outside of annual open enrollment time periods. These include:

- Initial opportunity to enroll
- Change in family status
- Adjustments in employment status or pay
- Salary is insufficient to make withholdings
- Geographical employment shifts
- Employee and/or eligible family member loses coverage under a qualified health plan
- Restoration to civilian position after serving in uniformed services



How Long Do I Have to Enroll?

All paperwork must be received by Resourcing Edge within 10 days from date of hire.

Please return to our Benefits Team by emailing to rei.benefits@onedigital.com

Need Our Help? Please contact our Benefits Department by emailing REI.Benefits@onedigital.com or calling 877-703-8010 M-F from 8:00 am through 5:00 pm. (CST)

Helpful Terms

AGE-BAND RATES

The range of ages that determines the premium amount for each policyholder or individual.

BRAND

Brand medications are listed on the formulary list as preferred medications. Items not on this list may not be covered at all or may incur a higher cost to you if purchased.

CALENDAR YEAR

Calendar Year is defined as January 1 through December 31 of any given year. Deductibles accumulate on a calendar-year basis, resetting each January 1.

COINSURANCE

Coinsurance is the percentage of the bill you pay after the deductible is met and after the health benefit pays.

COPAY

A copay is a fixed amount you pay a provider for a specific service. Your health benefit pays the balance. Copays generally do not count towards out-of-pocket limits or deductibles and may continue after meeting your out-of-pocket limits.

DEDUCTIBLE

A deductible is what you pay for eligible services that are not subject to copays before your health benefit pays. Deductibles accumulate on a calendar year basis.

GENERIC

A type of prescription medication whose patent has expired and is now made by a number of different companies. It has been tested and approved by the FDA for its safety and effectiveness just like the brand name medication. Normally it is available for a lower cost than the brand name medication.

NON-PREFERRED

A non-preferred prescription medication is a medication that is not on the formulary list.

QUALIFIED LIFE EVENT

A qualified life event is a major event that changes your status or situation that makes you eligible for enrolling in or changing your benefit elections. Life events are events such as the loss or gain of other coverage; birth or adoption of a child; marriage or divorce; death of employee, spouse or dependent; dependent reached age limit under parent plan and now needs own coverage.

SPECIALTY DRUG

A specialty drug is a type of prescription drug that, in general, requires special handling or ongoing monitoring and assessment by a health care professional, or is relatively difficult to dispense. Generally, specialty drugs are the most expensive drugs on a formulary.



UHC Detailed Medical Summary National - \$2,000



(National 2000)

Benefit Features

	IN NETWORK	OUT OF NETWORK
Deductible	\$2,000 Single / \$4,000 Family (Embedded Deductible)	\$5,000 Single / \$10,000 Family (Embedded Deductible)
Co-insurance	20%	50%
Out-of-Pocket Maximum	\$6,500 Single / \$13,000 Family	\$10,000 Single / \$20,000 Family
Preventive Services	100%	Deductible / Co-insurance
Physician Services		
• Primary Care Office Visit	\$0 Copay	Deductible / Co-insurance
• Specialist Office Visit	\$100 Copay	Deductible / Co-insurance
• Physician & Surgeon Professional Services	Deductible / Co-insurance	Deductible / Co-insurance
• Anesthesia Services (Physician / CRNA)	Deductible / Co-insurance	Deductible / Co-insurance
Virtual Visits	\$0 Copay	Deductible / Co-insurance
Outpatient Lab	Deductible / Co-insurance	Deductible / Co-insurance
Outpatient Radiology and Imaging		
• Physician Office / Freestanding Imaging Ctr	Deductible / Co-insurance	Deductible / Co-insurance
• Hospital Outpatient	Deductible / Co-insurance	Deductible / Co-insurance
Diabetic Supplies	Deductible / Co-insurance (or see Rx benefit)	Deductible / Co-insurance
Outpatient Rehab & Therapy	Deductible / Co-insurance	Deductible / Co-insurance
Chiropractic Services	Deductible / Co-insurance	Deductible / Co-insurance
Emergency Services		
• Hospital ER (Facility Charge Only)	\$250 Copay, then Deductible / Co-insurance	\$250 Copay, then Deductible / Co-insurance
• Urgent Care / ER Professional Services	\$50 Copay	Deductible / Co-insurance
• Ambulance	Deductible / Co-insurance	Deductible / Co-insurance
• Air Ambulance	Deductible / Co-insurance	Deductible / Co-insurance
Outpatient Surgical Procedures		
• Physician Office / Freestanding Surgery Ctr.	Deductible / Co-insurance	Deductible / Co-insurance
• Hospital Outpatient	Deductible / Co-insurance	Deductible / Co-insurance
Inpatient Hospitalization		
• Medical Facility Services	Deductible / Co-insurance	Deductible / Co-insurance
• Anesthesiologist & Surgeon Fees	Deductible / Co-insurance	Deductible / Co-insurance
Home Health, Skilled Nursing & Hospice Care	Deductible / Co-insurance	Deductible / Co-insurance
Mental Health & Substance Abuse	Deductible / Co-insurance	Deductible / Co-insurance
Durable Medical Equipment	Deductible / Co-insurance	Deductible / Co-insurance
Prescription Specialty		
• Non-Formulary / Specialty	\$250 / \$500 Deductible	\$250 / \$500 Deductible
Prescription Drug Benefits		
• Generic / Formulary / Non-Formulary	\$5 / \$50 / \$100 Copay	\$5 / \$50 / \$100 Copay
• Specialty	\$5 / \$150 / \$500 Copay	\$5 / \$150 / \$500 Copay

[Click here to download the Summary of Benefits and Coverage.](#)

NOTE: For more details, please refer to the Summary of Benefits and Coverage. Please refer to your Summary Plan Document (SPD) for the actual benefits, limitations, and exclusions. If there is any inconsistency between this outline and the SPD, the SPD shall govern. You may request an SPD from your benefits administrator. Certain procedures require precertification prior to scheduling in order to qualify for benefits. Failure to do so will result in penalties and/or non coverage of services.

UHC Detailed Medical Summary National - \$5,000



(National 5000)

Benefit Features	IN NETWORK	OUT OF NETWORK
Deductible	\$5,000 Single / \$10,000 Family (Embedded Deductible)	\$10,000 Single / \$20,000 Family (Embedded Deductible)
Co-insurance	20%	50%
Out-of-Pocket Maximum	\$6,500 Single / \$13,000 Family	\$20,000 Single / \$40,000 Family
Preventive Services	100%	Deductible / Co-insurance
Physician Services <ul style="list-style-type: none"> • Primary Care Office Visit • Specialist Office Visit • Physician & Surgeon Professional Services • Anesthesia Services (Physician / CRNA) 	\$0 Copay \$100 Copay Deductible / Co-insurance Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance
Virtual Visits	\$0 Copay	Deductible / Co-insurance
Outpatient Lab	Deductible / Co-insurance	Deductible / Co-insurance
Outpatient Radiology and Imaging <ul style="list-style-type: none"> • Physician Office / Freestanding Imaging Ctr • Hospital Outpatient 	Deductible / Co-insurance Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance
Diabetic Supplies	Deductible / Co-insurance (or see Rx benefit)	Deductible / Co-insurance
Outpatient Rehab & Therapy	Deductible / Co-insurance	Deductible / Co-insurance
Chiropractic Services	Deductible / Co-insurance	Deductible / Co-insurance
Emergency Services <ul style="list-style-type: none"> • Hospital ER (Facility Charge Only) • Urgent Care / ER Professional Services • Ambulance • Air Ambulance 	\$250 Copay, then Deductible / Co-insurance \$50 Copay Deductible / Co-insurance Deductible / Co-insurance	\$250 Copay, then Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance
Outpatient Surgical Procedures <ul style="list-style-type: none"> • Physician Office / Freestanding Surgery Ctr. • Hospital Outpatient 	Deductible / Co-insurance Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance
Inpatient Hospitalization <ul style="list-style-type: none"> • Medical Facility Services • Anesthesiologist & Surgeon Fees 	Deductible / Co-insurance Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance
Home Health, Skilled Nursing & Hospice Care	Deductible / Co-insurance	Deductible / Co-insurance
Mental Health & Substance Abuse	Deductible / Co-insurance	Deductible / Co-insurance
Durable Medical Equipment	Deductible / Co-insurance	Deductible / Co-insurance
Prescription Specialty <ul style="list-style-type: none"> • Non-Formulary / Specialty 	\$250 / \$500 Deductible	\$250 / \$500 Deductible
Prescription Drug Benefits <ul style="list-style-type: none"> • Generic / Formulary / Non-Formulary • Specialty 	\$5 / \$50 / \$100 Copay \$5 / \$150 / \$500 Copay	\$5 / \$50 / \$100 Copay \$5 / \$150 / \$500 Copay

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UHC Detailed Medical Summary National HDHP - \$3,000 / 0%



(National HDHP 3000 / 0%)

Benefit Features	IN NETWORK	OUT OF NETWORK
Deductible	\$3,000 Single / \$6,000 Family (Embedded Deductible)	\$5,000 Single / \$10,000 Family (Embedded Deductible)
Co-insurance	0%	30%
Out-of-Pocket Maximum	\$3,000 Single / \$6,000 Family	\$10,000 Single / \$20,000 Family
Preventive Services	100%	Deductible / Co-insurance
Physician Services <ul style="list-style-type: none"> • Primary Care Office Visit • Specialist Office Visit • Physician & Surgeon Professional Services • Anesthesia Services (Physician / CRNA) 	Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance
Virtual Visits	\$0	Deductible / Co-insurance
Outpatient Lab	Deductible / Co-insurance	Deductible / Co-insurance
Outpatient Radiology and Imaging <ul style="list-style-type: none"> • Physician Office / Freestanding Imaging Ctr • Hospital Outpatient 	Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance
Diabetic Supplies	Deductible / Co-insurance	Deductible / Co-insurance
Outpatient Rehab & Therapy	Deductible / Co-insurance	Deductible / Co-insurance
Chiropractic Services	Deductible / Co-insurance	Deductible / Co-insurance
Emergency Services <ul style="list-style-type: none"> • Hospital ER (Facility Charge Only) • Urgent Care / ER Professional Services • Ambulance • Air Ambulance 	Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance Deductible / Co-insurance
Outpatient Surgical Procedures <ul style="list-style-type: none"> • Physician Office / Freestanding Surgery Ctr. • Hospital Outpatient 	Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance
Inpatient Hospitalization <ul style="list-style-type: none"> • Medical Facility Services • Anesthesiologist & Surgeon Fees 	Deductible / Co-insurance	Deductible / Co-insurance Deductible / Co-insurance
Home Health, Skilled Nursing & Hospice Care	Deductible / Co-insurance	Deductible / Co-insurance
Mental Health & Substance Abuse	Deductible / Co-insurance	Deductible / Co-insurance
Durable Medical Equipment	Deductible / Co-insurance	Deductible / Co-insurance
Prescription Drug Copays <ul style="list-style-type: none"> • Generic / Formulary / Non-Formulary • Specialty 	Deductible / Co-insurance	Deductible / Co-insurance

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Get The Most Out Of Your Benefits

Register for myuhc.com.

When it comes to managing your health plan and making more informed decisions, simpler is better. With myuhc.com you have a personalized website that helps you access and manage your health plan. Use it to:

- Find and estimate costs for the network care you need.
- See what's covered and get information about preventive care.
- View claim details and account balances.
- Sign up for paperless delivery of your required plan communications.

Set up your account today.

1. Go to myuhc.com.
2. Click on "Register Now."
3. Follow the step-by-step instructions.

Get the UnitedHealthcare mobile app.

Download the app for free for on-the-go access to your health plan.

- Access your health plan ID card.
- Look up your health plan record during your doctor's visit.
- Get directions to quick care options or speak to a doctor.
- Check your current account balances at a glance and estimate costs of common treatments.
- Find drugs and compare prices.

Find a network provider.

[Log in to myuhc.com](https://myuhc.com).

Search for a doctor, clinic, hospital or lab based on location, specialty condition, reputation, estimated cost of services, availability, hours of operation and more. You can even see patient ratings and compare quality and costs before you choose services.

Take advantage of network care

Network doctors, mental health professionals, hospitals clinics and laboratories charge discounted rates, which typically save you money. Even if your plan allows you to receive care outside of your network, be aware that it could cost you more.

Choose with confidence

The UnitedHealth Premium[®] Program uses national, evidence-based, standardized measures to evaluate physicians in various specialties to help you locate quality and cost-efficient providers. Find UnitedHealth Premium Care Physicians by going to myuhc.com and clicking on "Find a Doctor." Choose smart. Look for Tier 1.

If you need hospital care . . .

Talk to your doctor first to determine which hospital in your network can meet your medical or surgical needs. You or your doctor may be required to notify UnitedHealthcare before you are admitted.

Register for access once you are a member.

It's easy. Go to myuhc.com and click on "Register Now." Then just follow the step-by-step instructions.

Know Where To Go For Medical Care



See your primary care provider whenever possible.

Your primary care provider usually has easy access to your records, knows the bigger picture of your health, and may offer same-day appointments to meet your needs. When seeing your provider is not possible, however, it's important to know your options to find the place that's right for you and help avoid financial surprises.

QUICK CARE OPTIONS

24/7 Nurse Line

Call the number on your health plan ID card for expert advice.

Virtual Visits

Anywhere, anytime online doctor visits. To learn more log in to myuhc.com.

Convenience Care Clinic

Treatment that's nearby.

Urgent Care Center

Quick after-hours care.

Emergency Room (ER)

Care for serious needs.

NEEDS OR SYMPTOMS

- Choosing where to get medical care
- Finding a doctor or hospital
- Health and wellness help
- Answers to questions about medicines

- Cold
- Flu
- Fever
- Pinkeye
- Sinus

- Skin rash
- Flu shot
- Minor injuries
- Earache

- Low back pain
- Respiratory illnesses (cough, pneumonia, asthma)
- Stomach illnesses (pain, vomiting, diarrhea)
- Infections (skin, eye, ear/nose/throat, genital-urinary)
- Minor injuries (burns, stitches, sprains, small fractures)

- Chest pain
- Shortness of breath
- Severe asthma attack
- Major burns
- Severe injuries
- Kidney stones

AVERAGE COST

\$0

\$0

\$65

\$190

\$1,700

Freestanding ERs

Many people have been surprised by their bill after visiting a freestanding emergency room (FSER). FSERs, sometimes referred to as urgency centers, can be 2x the cost of an ER and 20x the cost of an Urgent Care Center. Neither located in nor attached to a hospital, FSERs are able to treat similar conditions as an ER but do not have an ER's ability to admit patients.

Ask Before You Enter:

1. Is this an Urgent Care Center or an ER?
2. Is this facility a Network provider?

Register for access once you are a member. It's easy. Go to myuhc.com and click on "Register Now." Then just follow the step-by-step instructions.

Wellness Benefits

Introducing Your Wellness Benefits

The Resourcing Edge wellness program offers several opportunities for you to maintain or improve your health. You can participate in personalized wellness programs to earn rewards that you can use to enter sweepstakes for chances to win prizes. Or take advantage of other wellness programs to save money with discounted products and services.

RALLY

Health & Wellness Program

Sign up for Rally on myuhc.com. It's a program to help you move more and eat better. Set goals and earn rewards for your progress. Here's how it works. You register and take a health survey to determine your "Rally Age," which is kind of like your health age. Based on your results, you receive personalized action plans. You choose the ones that fit your lifestyle. Then track your progress and earn rewards. Use your rewards to enter chances to win prizes.

HEALTH DISCOUNT PROGRAM

Additional Out-of-Pocket Savings

Log in to myuhc.com to access your health discount program. Save 10 – 50% on health and wellness products and services that may not be covered by your medical plan:

- Acupuncture, chiropractic care, massage therapy and natural medicine.
- Cosmetic dental teeth whitening.
- Fitness equipment.
- Hearing devices.
- Infertility treatment.
- Laser eye surgery.
- Long-term care services.

REAL APPEAL

Simple Steps That Can Lead to Transformation

Nearly seven out of 10 adults are considered overweight or obese. UnitedHealthcare's Real Appeal is working to reverse this trend by removing the barriers for people to better manage their weight. This free, convenient, year-long weight-loss program is accessible 365 days a year, 24 hours a day through your computer, smart phone or tablet. The program combines clinically proven science with engaging content and easy-to-understand principles that teach employees how to eat healthier and be more active.

VIRTUAL VISITS

Connect with a Doctor Wherever, Whenever

When you or a family member is sick and need care quick, a Virtual Visit is a convenient way to start feeling better faster. See and talk to a doctor via mobile phone or computer 24/7, no appointment needed. Get care in 20 minutes or less.



HEALTHY PREGNANCY PROGRAM

Pregnancy Support

A program providing expectant mothers with support, including health assessments, nurse support and more. It's best to enroll within the first 12 weeks of pregnancy, but you can start through week 34. The program is provided as part of your medical plan, at no extra charge. To enroll, call 1-888-246-7389 or visit cx.uhc.com/uhcpregnancy for more information.

EXTRA SUPPORT

Programs for Members Managing Certain Conditions

Disease Management

There's additional support for those who need help managing a chronic disease. Resources are available to help you make more informed decisions. Log in to myuhc.com to find the programs offered with your health plan.

Centers of Excellence

If you have a special condition, you can get help finding a doctor and medical center as well as help with understanding your illness. To see covered conditions, log in to myuhc.com.


Emotional Health

Your behavioral health benefit provides confidential support 24/7 for alcohol and drug use recovery, coping with grief and loss, depression, anxiety and stress, and relationship difficulties. Visit liveandworkwell.com or call the member phone number on your ID card.

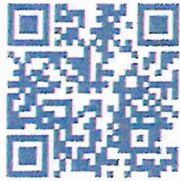


Call the number
on your ID card



www.myuhc.com 

UnitedHealthcare Rewards



There are 2 ways to get started

On the UnitedHealthcare® app

- Scan this code to download the app
- Sign in or register
- Select the **Menu** tab and choose **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 \$300 that's designed to help however inspire healthier habits

Your goals

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

Your rewards

Earn up to and use it you want

Reach daily goals

- Track 5,000 steps or 15 active minutes each day, or double it for an even bigger reward
- Track 14 nights of sleep

Complete one-time reward activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker

Questions?

Call customer service at 1-866-230-2505

There's so much good to get

With UHC Rewards, a variety of actions— including many things you may already be doing— lead to rewards. The activities you go for are up to you— same goes for ways to spend your earnings. Here are some ways you can earn:

Earn up to

\$300

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. Registering 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. Subject to HSA eligibility, as applicable. This program is not available in Hawaii, Kansas, Vermont and Puerto Rico. Components subject to change.

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.

620 EI221796991.2 1/23 © 2023 UnitedHealthcare Services, Inc. All Rights Reserved. 23-2037105-A



HealthAdvocate™

At no additional cost for employees enrolled in any master medical plans

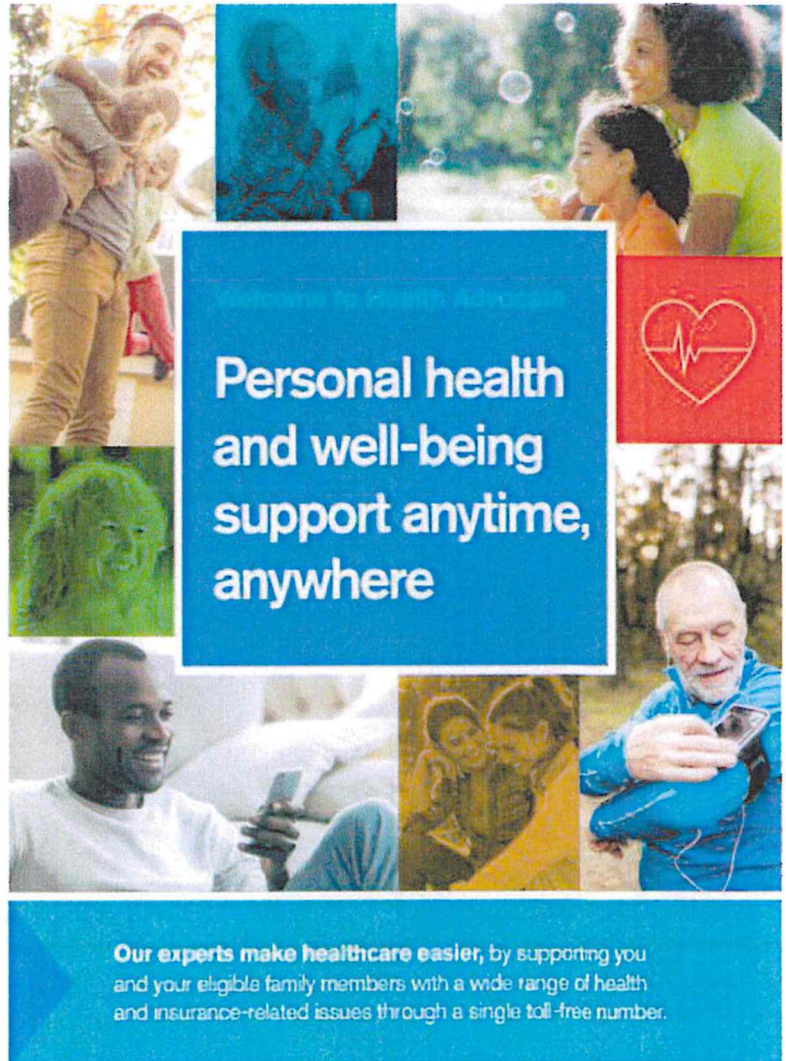
We are very pleased to inform you that we have made the decision to offer **Health Advocate**, a new and important benefit, to our employees and their eligible family members. Health Advocate is designed to help handle healthcare and insurance-related issues by cutting through the red tape and barriers that so often create frustration and problems.

You will have an advocate at your side.

With Health Advocate, you will have access to a Personal Health Advocate, typically a registered nurse, supported by medical directors and benefits and claims specialists. You will have the confidence in knowing that the entire Health Advocate team is working on your behalf to help you and represent your needs.

Here is just a sample of the many services you will now have readily available to you with Health Advocate:

- Help finding the right doctors and hospitals
- Help obtaining services for your elderly parents and parents-in-law
- Help scheduling appointments, especially with hard-to-reach specialists
- Help when faced with serious illness or injury
- Help securing second opinions
- Help with insurance claims and billing issues
- and much more!



Personal health and well-being support anytime, anywhere

Our experts make healthcare easier, by supporting you and your eligible family members with a wide range of health and insurance-related issues through a single toll-free number.

One of the other unique features of Health Advocate is that your extended family will be able to use their special services. **In addition to you, your spouse and dependent children, your parents and parents-in-law will also be covered under this program.**

About Health Advocate

It should be noted that Health Advocate does not provide health insurance or medical coverage. Their program is not a substitute for your current health insurance plan. Rather, Health Advocate complements your basic health coverage by facilitating your interaction with healthcare providers and insurers.



Dental Insurance via MetLife

When your preventive care is covered, you're more likely to go for cleanings and checkups — this can help you avoid problems before they become too costly or complicated.

Know what your plan covers...

Dental insurance pays a portion of the costs associated with dental care. Different plans pay different percentages for procedures across these three standard service types.

 <p>Preventive care* cleanings and exams</p> <p><small>*Subject to frequency limits.</small></p>	 <p>Basic care X-rays and fillings</p>	 <p>Major care crowns and root canals</p>
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Your benefit in action

Take advantage of how simple and easy it is to use Dental Insurance:



Premiums will be conveniently paid through payroll deduction. So you don't have to worry about writing a check or missing a payment.



[Dentists may submit claims](#) for you, which means you have little or no paperwork.

[Track claims online and even](#) receive email alerts once claim has been processed. Find claim forms at [metlife.com/mybenefits](https://www.metlife.com/mybenefits) or call [1-800-GET-MET8](tel:1-800-GET-MET8).

To visit [metlife.com/mybenefits](https://www.metlife.com/mybenefits) scan the following:



MetLife's Mobile App⁵ is available on the App Store and Google Play.



After downloading, you can use it to find a dentist, view your claims, access your ID card, and more.



Please scan the QR code to access or visit the Mobile App. [metlife.com/dental](https://www.metlife.com/dental). Enter your ZIP code to access the Plus network and select PDP.

Enroll in MetLife Dental during annual enrollment

MetLife Dental Plan Summary



Coverage Highlights

	\$1,500 Plan (SILVER)		\$3,000 Plan (GOLD)	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Type A – Preventative	100%	100% MAC	100%	100% of R&C
Type B – Basic Restorative	80%	80% MAC	80%	80% of R&C
Type C – Major Restorative	50%	50% MAC	50%	50% of R&C
Type D – Orthodontia Adult	NA	NA	50%	50%
Type D – Orthodontia Child	50%	50%	50%	50%
Deductible				
Individual / Family (per covered person per year)	\$50	\$50	\$50	\$50
Annual Maximum Benefits				
Per Person	\$1,500	\$1,500	\$3,000	\$3,000
Orthodontia Lifetime Maximum (For children only up to age 19 Silver Plan, children and adults on Gold Plan)	\$1,000	\$1,000	\$1,500	\$1,500
<i>Plan descriptions on next page</i> <i>R&C = Reasonable & Customary</i> <i>MAC = Maximum Allowable Charge</i>				

With MetLife Dental insurance, you can choose from thousands of general dentists and specialists nationwide. You can find the names, addresses, languages spoken and phone numbers of participating dentists by searching our online **Find a Dentist** directory.

STEP 1

Go to metlife.com

STEP 2

Select "Find a Dentist" next to "How can we help you?"

STEP 3

Select "PDP Plus" next to "Choose your network."

Enter your Zip, City or State and select the "Find a Dentist" button. You will then be prompted to select your plan from the list. The plan name is located in your Schedule of Benefits.



Type A – Preventative

- Examinations – 1 time in 6 months, Problem Focused – Combined with Examinations Limit
- Prophylaxis: Cleanings - 1 time in 6 months
- Sealants – 1 per molar in 60 months for a child under age 16
- Fluoride – 1 time in 12 months for a dependent child under age 19
- Full Mouth X-Rays - Once in 60 months, Bitewing X-Rays - For a child under 19: 1 time in 12 months, Adult: 1 time in 12 months
- Labs & Other Tests
 - Periapical X-Rays and other X-Rays
 - Harmful Habit Appliances

Type B – Basic Restorative

- Space Maintainers - 1 per lifetime for a child under age 16
- Consultations - 2 in 12 months
- Amalgam Fillings - 1 replacement per surface in 24 Months
- Periodontal Maintenance - 2 period. Treatments in 1 calendar yr., includes 2 cleanings (total comb: 2)
- Repairs – 1 in 12 months, Re-cementations – 1 in 12 months
- Dentures – Rebases / Relines – 1 in 36 months, Denture Adjustments – 1 in 12 months
- Tissue Conditioning – 1 in 36 months
- Emergency Palliative Treatment
- Resin Composite Fillings (excludes coverage for composite fillings on molars)
- Oral Surgery: Simple Extractions
- General Services and Anesthesia

Type C – Major Restorative

- Root Canal – 1 per tooth per lifetime
- Periodontal Surgery – 1 per quadrant in any 36 month period
- Scaling & Root Planning – 1 per quadrant in any 24 month period
- Prefabricated Crowns – 1 per tooth in 10 calendar years, Crown Buildups / Post Core – 1 per tooth in 10 calendar years
- Dentures – 1 in 10 calendar years
- Fixed Bridges – 1 in 10 calendar years
- Inlays / Onlays / Crowns - 1 replacement per tooth in 10 calendar years
- Implant Services - 1 per tooth position in 10 calendar years, Implant Repairs - 1 per tooth in 12 months, Implant Supported Prosthetic - 1 per tooth in 10 calendar years
- Occlusal Adjustments - 1 in 12 months
- Pulpotomy, Pulp Capping and Pulp Therapy
- Apexification & Recalcification
- Periodontal Surgery – Soft & Connective Tissue Grafts
- Periodontics – Non-Surgical
- Oral Surgery: Surgical Extractions and other types
- Occlusal Guards / Bruxism Appliances

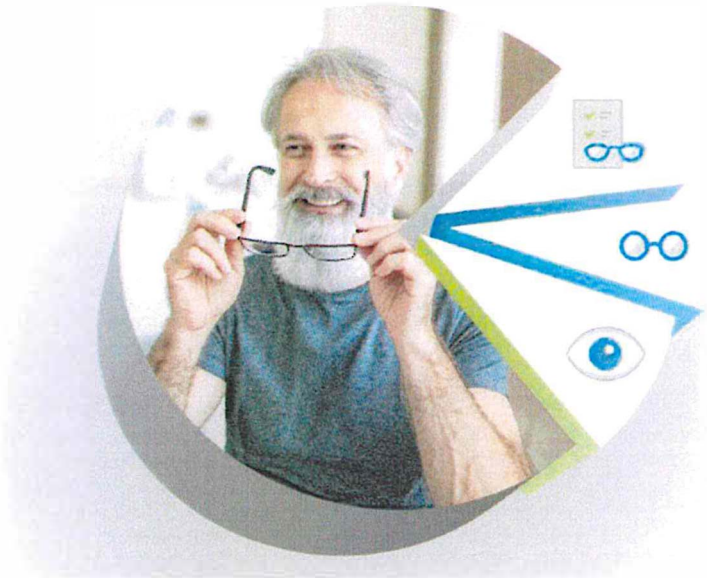
Orthodontics

- Orthodontic Diagnostics
- Orthodontic Treatment

Vision Insurance via MetLife

Vision Benefits

An opportunity to reduce your out-of-pocket costs for vision care and eyewear.



Look out for your overall health with Vision Insurance

Flexible and comprehensive coverage that may save you money.

■ Eye exams ■ Eyewear ■ Laser vision correction

Set your sights on better vision with MetLife Vision.

Eye doctor visits can be expensive and out-of-pocket costs can add up fast. Plus, 11 million Americans over the age of 12 need vision correction.²

From well care to significant incidents, vision insurance is a smart way to help protect your eyesight and wallet. Find out how much you could save³ with MetLife Vision.

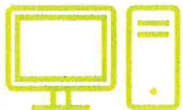
When it comes to vision care...

For less than your weekly coffee habit,⁴ you can gain coverage for you and your family.



Your benefit in action

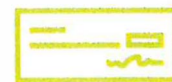
Take advantage of how simple and easy it is to use Vision Insurance:



Go to [metlife.com](https://www.metlife.com) and find a licensed vision care specialist. Or choose from a large network of ophthalmologists, optometrists and opticians at private practices or retail locations like Costco Optical, Visionworks⁵ and more.



When you go to a participating vision specialist, there are no claims to file. You don't even need an ID card.



Premiums will be conveniently paid through payroll deduction. You don't have to worry about writing a check or missing a payment.

Enroll in Vision Insurance during annual enrollment

MetLife Vision Plan Summary



Coverage Highlights

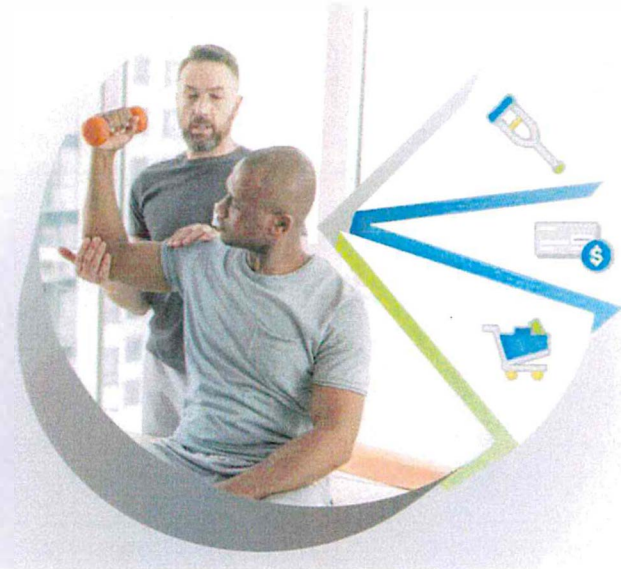
COVERAGE TYPES	VISION SILVER PLAN DESCRIPTION	VISION GOLD PLAN DESCRIPTION	COPAY	FREQUENCY
WellVision Exam	Comprehensive exam of visual functions and prescription of corrective eyewear	Comprehensive exam of visual functions and prescription of corrective eyewear	\$10	Every calendar year
Prescription Glasses			\$25	See frame and lenses
Frame	<ul style="list-style-type: none"> \$150 allowance for a wide selection of frames \$150 allowance for featured frame brands 20% savings on the amount over your allowance \$70 Costco® frame allowance 	<ul style="list-style-type: none"> \$200 allowance for a wide selection of frames 20% savings on the amount over your allowance \$95 Costco® frame allowance 	Included in Prescription Glasses	Every other calendar Year (Silver Plan) Every calendar year (Gold Plan)
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	<ul style="list-style-type: none"> Single vision, lined bifocal, lined trifocal, and lenticular lenses Ultraviolet coating and Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every calendar year
Lens Enhancement	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 20-25% on other lens enhancements 	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Polycarbonate single vision (adult) Polycarbonate multifocal (adult) Scratch-resistant coating (variable by type) Tints single vision (variable by type) Tints multifocal (variable by type) Anti-reflective coating Photochromic Average savings of 20-25% on other lens enhancements 	\$55 \$95 - \$105 \$150 - \$175 \$31 \$35 \$17 - \$33 \$17 - \$34 \$17 - \$44 \$41 - \$85 \$47 - \$82	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none"> \$150 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	<ul style="list-style-type: none"> \$200 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year
Diabetic Eyecare Plus	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed
Dual rider options		<ul style="list-style-type: none"> Two pairs of prescription eyeglasses. One pair eyeglasses + allowance toward contact lenses. Double allowance toward contact lenses. 		

Please note: The glasses and/or contacts will need to be processed as two separate transactions for the benefit to apply.

Accident Insurance via MetLife

Accident Insurance

Coverage that can help pay for costs associated with an accident, such as those that may not be covered under your medical plan.



Help complete your healthcare coverage with Accident Insurance protection.

Receive benefit payments directly and use the funds however you wish.

 Physical therapy  Ambulance  Grocery bills

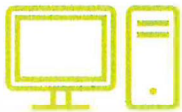
Financial support so you can focus on getting well.

Many people may not be financially prepared to handle extra costs like plan deductibles, co-pays for emergency room care, testing, supplies and out-of-network care. For a covered event, accident insurance provides you with a benefit payment paid directly to you — not to your doctors, hospitals or healthcare providers.

You can spend the funds on anything you need, such as those extra bills when you may most need additional support. It can also help pay for expenses you may not think of, like childcare and transportation to your appointments. These costs can cut into your budget — and make it a challenge to manage your everyday expenses.

Your benefit in action

If you've been involved in an accident,¹ submitting a claim doesn't have to be difficult. Here's what to expect:



Visit mybenefits.metlife.com or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per accident and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

When it comes to accidents...

For less than your daily coffee habit,² you can gain coverage for you and your family.



Enroll in Accident Insurance during annual enrollment

Accident Insurance via MetLife

Supplement your healthcare coverage with MetLife Accident Insurance.

Product overview

Accident Insurance pays out a lump sum if you incur an injury as a result of an accident.

Why needed

These benefits may supplement both health and disability insurance. A benefit payment can be used to pay for expenses that your health insurance doesn't cover — or it can provide additional financial support if a covered event causes you to lose income due to being out of work.

Who is covered

You can enroll both yourself and eligible family members.⁵ All you need to do is enroll during your enrollment period and be actively at work.

Covered services

Pays for different injuries, including:

- Fractures⁴
- Dislocations⁴
- Eye injuries
- Skin grafts
- Broken teeth
- Concussions
- Cuts or lacerations
- Second- and third-degree burns
- Coma
- Ruptured disc

Includes an array of medical services and treatments:

- Ambulance
- Emergency care
- Inpatient surgery
- Outpatient surgery
- Medical testing benefits (including X-rays, MRIs, CT scans)
- Physician follow-up visits
- Transportation
- Home modifications
- Therapy services (including physical, occupational and speech therapy)

Guaranteed coverage

You and your family members are guaranteed⁵ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

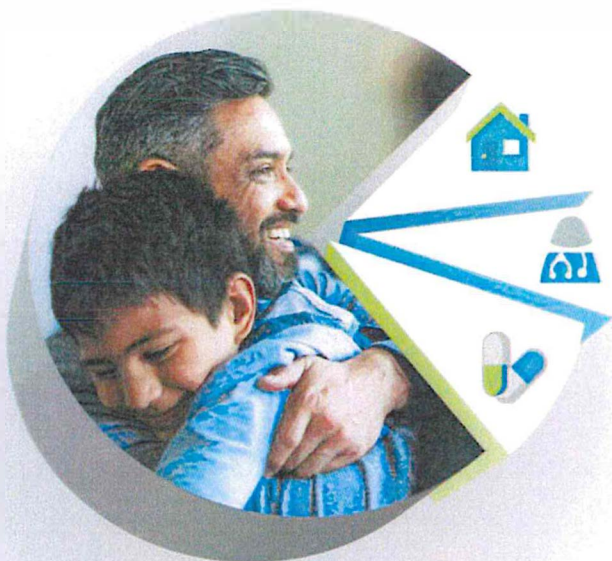
Please see your Plan Summary for more information.

ACCIDENT	MONTHLY
Employee	\$7.69
Employee and Spouse	\$13.61
Employee and Child(ren)	\$18.67
Family	\$24.64

Enroll in Accident Insurance during annual enrollment

Critical Illness Insurance via MetLife

Get financial support when you or a loved one becomes seriously ill.



Help complete your healthcare coverage with Critical Illness Insurance.

Receive benefit payments directly and use the funds however you wish.

Financial support so you can focus on getting well.

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most. The extra cash can help you focus on getting back on track — without worrying about finding the money to cover some of your expenses.

And best of all, the payment is made directly to you, and is made regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

While recovering, Critical Illness Insurance is there to help make life a little easier.

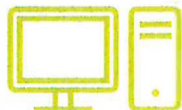
When it comes to critical illnesses...

For less than the cost of your daily coffee,⁴ you can get coverage for you and your family.



Your benefits in action

If you experience a critical illness, submitting a claim doesn't have to be difficult. Here's what to expect:



Visit mybenefits.metlife.com or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days. You only need one claim form per critical illness and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

Enroll in Critical Illness Insurance during annual enrollment

Critical Illness Insurance via MetLife

Supplement your healthcare coverage with MetLife Critical Illness Insurance.

Benefit overview

Critical Illness Insurance is coverage that can help safeguard your finances by providing you with a lump-sum payment — one convenient payment all at once — when you or your family may need it most.

Why needed

Pay for whatever you need, such as expenses that may not be covered by your main medical plan(s). For example: co-pays, deductibles, childcare, mortgage, groceries and experimental treatments.

Who is covered

You can enroll both yourself and eligible family members.⁵ All you need to do is enroll during your enrollment period and be actively at work.⁶

- Employee Only
- Employee & Eligible Family Members

Covered services

If you meet the group policy and certificate requirements, **Critical Illness Insurance provides you with a lump-sum payment upon a verified diagnosis of conditions including:**

- Cancer¹
- Heart attack²
- Stroke³
- And many more

Cost of coverage

Your plan pays a Recurrence Benefit⁷ for certain conditions. **Please see your Plan Summary for details.**

- Competitive group rates
- Costs will be based on your coverage option and who you're covering under your plan.

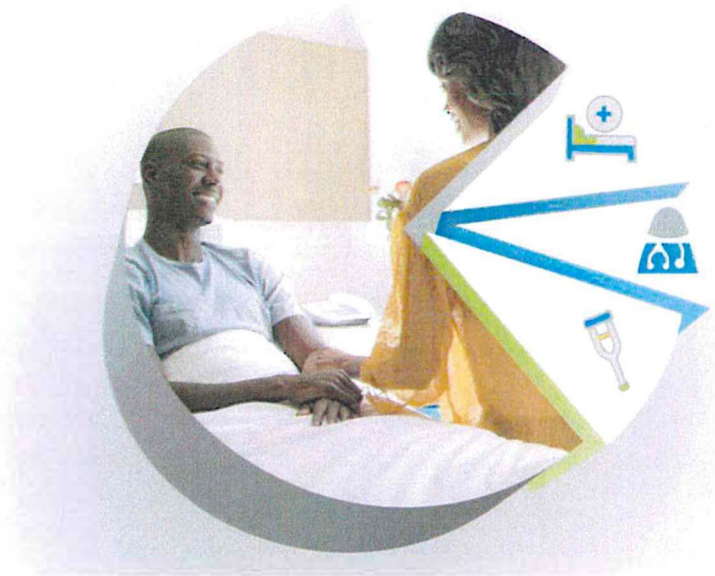
Guaranteed coverage

You and your family members are guaranteed⁶ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

Uni-Smoke Premiums per Attained Age	Metlife \$15k uni-Smoke	Metlife \$15k uni-Smoke	Metlife \$30k uni-smoke	Metlife \$30k uni-smoke
	EE ONLY PREM	EE+SP PREMIUM	EE ONLY PREM	EE+SP PREMIUM
<25	\$4.35	\$10.35	\$8.70	\$20.70
25 - 29	\$5.55	\$12.15	\$11.10	\$24.30
30 - 34	\$7.05	\$15.15	\$14.10	\$30.30
35 - 39	\$9.15	\$19.35	\$18.30	\$38.70
40 - 44	\$12.60	\$26.25	\$25.20	\$52.50
45 - 49	\$16.65	\$34.35	\$33.30	\$68.70
50 - 54	\$24.00	\$48.90	\$48.00	\$97.80
55 - 59	\$32.85	\$66.75	\$65.70	\$133.50
60 - 64	\$46.20	\$93.45	\$92.40	\$186.90
65 - 69	\$62.25	\$129.60	\$124.50	\$259.20
70+	\$98.40	\$198.00	\$196.80	\$396.00

Hospital Indemnity Insurance via MetLife

Coverage to help pay for expenses associated with hospitalizations that may not be covered under your medical plan.



Help supplement your healthcare coverage with Hospital Indemnity Insurance.

Receive benefit payments directly to help prevent financial stress.

How this coverage works

Hospital Indemnity Insurance can help safeguard your finances by providing you with a lump-sum benefit payment — one benefit payment all at once — when you or your family may need it most. A flat amount is usually paid for a hospital admission³ and a per-day amount for your entire hospital stay⁴.

And best of all, the payment is made directly to you regardless of any other insurance you may have. It's yours to spend however you like, including for your or your family's everyday living expenses.

Whatever you need while recovering from a hospital stay, Hospital Indemnity Insurance is there to help make life a little easier.

When it comes to hospital stays...

For less than the cost of your daily coffee,⁵ you can get coverage for you and your family.



Your benefits in action

If you are admitted to the hospital, submitting a claim doesn't have to be difficult. Here's what to expect:



Visit mybenefits.metlife.com or download the MetLife Mobile App to view your certificate of insurance and initiate your claim.



Answer a few simple questions about what happened and upload your medical documentation to support your claim. Once we have everything, claims are typically processed within 10 business days.⁶ You

only need one claim form per hospital admission and every claim is reviewed by a claims professional.



Once your claim is approved, you'll receive a check made out to you to use however you like.

Enroll in Hospital Indemnity Insurance during annual enrollment

Hospital Indemnity Insurance via MetLife

Supplement your healthcare coverage with MetLife Hospital Indemnity Insurance.

Benefit overview

Hospital Indemnity Insurance pays you benefits when you are confined to a hospital, whether for planned or unplanned reasons.⁴

Why needed

This benefit may be used to supplement both health insurance and disability insurance if a covered incident causes you to have expenses that your health insurance doesn't cover regardless of any other insurance you may have — or causes you to lose income due to being out of work.

Who is covered

You can choose a plan that best suits you and your family.

Covered services

This plan provides benefits for hospitalization due to accidents and sicknesses,⁷ such as:

- Admission to a hospital³
- Hospital stays

A flat amount is paid for the day that you're admitted to a hospital, and a per-day amount is paid for each day of a covered hospital stay, from the very first day of your stay or if your plan includes an Admission benefit, confinement begins on Day 2⁴. Please see your Plan Summary for details.

Cost of coverage

- Competitive group rates
- Costs will be based on your coverage option and who you're covering under your plan.

Guaranteed coverage

You and your family members are guaranteed⁸ coverage as long as you are actively at work. There are no medical exams to take and no health questions to answer.

PREMIUMS PER COVERAGE TIER	METLIFE MONTHLY PREMIUM
Employee Only	\$18.50
Employee + Spouse	\$41.64
Employee + Children	\$30.90
Employee + Spouse and Children	\$52.91

Legal Plans via MetLife

Helping you navigate life's planned and unplanned events.

You get legal assistance for some of the most frequently needed personal legal matters — with no waiting periods, no deductibles and no claim forms when using a network attorney. All services below are available to you, your spouse and dependents. And, for non-covered matters that are not otherwise excluded, your plan provides four hours of network attorney time and services per year.³ Services highlighted in **bold** are available to parents, parents-in-law and grandparents through Plus Parents. Plus Parents allows up to eight additional people to have coverage.

Money Matters	<ul style="list-style-type: none"> • Debt Collection Defense • Identity Theft Defense • LifeStages Identity Restoration Services⁴ 	<ul style="list-style-type: none"> • Negotiations with Creditors • Personal Bankruptcy • Promissory Notes 	<ul style="list-style-type: none"> • Tax Audit Representation • Tax Collection Defense
Home & Real Estate	<ul style="list-style-type: none"> • Boundary & Title Disputes • Deeds • Eviction Defense • Foreclosure 	<ul style="list-style-type: none"> • Home Equity Loans • Mortgages • Property Tax Assessments • Refinancing of Home 	<ul style="list-style-type: none"> • Sale or Purchase of Home • Security Deposit Assistance • Tenant Negotiations • Zoning Applications
Estate Planning	<ul style="list-style-type: none"> • Codicils • Complex Wills • Healthcare Proxies • Living Wills 	<ul style="list-style-type: none"> • Powers of Attorney (Healthcare, Financial, Childcare, Immigration) 	<ul style="list-style-type: none"> • Revocable & Irrevocable Trusts • Simple Wills
Family & Personal	<ul style="list-style-type: none"> • Adoption • Affidavits • Conservatorship • Demand Letters • Garnishment Defense • Guardianship • Immigration Assistance 	<ul style="list-style-type: none"> • Juvenile Court Defense, Including Criminal Matters • Name Change • Parental Responsibility Matters • Personal Property Protection • Disputes Over Consumer Goods & Services • Incompetency Defense 	<ul style="list-style-type: none"> • Prenuptial Agreement • Protection from Domestic Violence • Review of ANY Personal Legal Document • School Hearings
Civil Lawsuits	<ul style="list-style-type: none"> • Administrative Hearings • Civil Litigation Defense 		<ul style="list-style-type: none"> • Pet Liabilities • Small Claims Assistance
Elder-Care Issues	<ul style="list-style-type: none"> • Consultation & Document Review for your parents: • Deeds • Leases 	<ul style="list-style-type: none"> • Medicaid • Medicare • Notes • Nursing Home Agreements 	<ul style="list-style-type: none"> • Powers of Attorney • Prescription Plans • Wills
Traffic & Other Matters	<ul style="list-style-type: none"> • Defense of Traffic Tickets⁵ • Driving Privileges Restoration 	<ul style="list-style-type: none"> • License Suspension Due to DUI 	<ul style="list-style-type: none"> • Repossession

To learn more about your coverages, view our attorney network, or grant your dependents access, create an account at login.legalplans.com or call 800.821.6400 Monday – Friday 8:00 am to 8:00 pm (ET).

Monthly Rate \$16.50

How to use the plan

1. Find an attorney

Create an account at login.legalplans.com to see your coverages and select an attorney for your legal matter. Or, give us a call at 800.821.6400 for assistance.

2. Make an appointment

Call the attorney you select and schedule a time to talk or meet.

3. That's it!

There are no copays, deductibles or claim forms when you use a network attorney for a covered matter.

We know what it is like to worry about parents and grandparents out of love. That's why our Plus Parents option gives up to eight parents, parents-in-law, and grandparents access to select legal services.

New for 2023!

We've upgraded your plan to include an additional four hours of attorney services, for matters not included in the plan. To ensure you are protected for what matters to you.

1. You will be responsible to pay the difference, if any, between the plan's payment and the out-of-network attorney's charge for services.
2. Digital notary and signing is not available in all states. When a group has Plus Parents coverage, the service is available to the member and spouse, their parents, parents-in-law, and grandparents.
3. No more than a combined maximum total of four hours of attorney time and service are provided for the member, spouse and qualified dependents, annually.
4. This benefit provides the Participant with access to LifeStages Identity Restoration Services provided by IdentityForce. A TransUnion Brand. IdentityForce is not a corporate affiliate of MetLife Legal Plans.
5. Does not cover DUI.

Group legal plans are administered by MetLife Legal Plans, Inc., Cleveland, Ohio. In California, this entity operates under the name MetLife Legal Insurance Services. In certain states, group legal plans are provided through insurance coverage underwritten by Metropolitan General Insurance Company, Warwick, RI. For costs and complete details of the coverage, call or write the company. Some services not available in all states. No service, including consultations, will be provided for: 1) employment-related matters, including company or statutory benefits; 2) matters involving the employer, MetLife and affiliates and plan attorneys; 3) matters in which there is a conflict of interest between the employee and spouse or dependents in which case services are excluded for the spouse and dependents; 4) appeals and class actions; 5) farm and business matters, including rental issues when the participant is the landlord; 6) patent, trademark and copyright matters; 7) costs and fines; 8) frivolous or unethical matters; 9) matters for which an attorney-client relationship exists prior to the participant becoming eligible for plan benefits. Coverage for defense of criminal matters is excluded from insurance coverage for individuals located in New York. For all other personal legal matters, an advice and consultation benefit is provided. Additional representation is also included for certain matters. Please see your plan description for details. [MLP4PP]



Health Savings Accounts



What is a Health Savings Account?

A Health Savings Account (HSA) is a tax-advantaged savings account that you elect each year to use to pay for or reimburse yourself for certain eligible health care expenses. It's available when your health coverage is through a High Deductible Health Plan (HDHP). An HSA is an easy, convenient way to offset your out-of-pocket expenses until your deductible is reached. The tax-advantaged benefits you receive are:

- Pre-tax contributions
- Tax-free withdrawals for qualified expenses
- Tax-free earned interest on investment funds

Am I Eligible to Participate in an HSA?

The following requirements must be met in order to qualify for an HSA:

- You must be covered under a High Deductible Health Plan (HDHP), and it is your only coverage.
- You don't participate in a Health Care Flexible Spending Account (FSA) during the benefit plan year, and neither does your spouse.
- You aren't enrolled in Medicare and aren't claimed as a dependent on someone else's tax return.

How Do I Contribute

Contributions can be made by you, your company or both.

- You decide how much you want to contribute for the calendar year. However, there are limits each calendar year on how much you can put into your HSA for that given year.
- Make your contributions before taxes through payroll deductions.

Annual Contribution Limits

Individual: \$4,150

Family: \$8,300

Catchup: \$1,000

For participants ages 55 and up

How Do I Use My HSA?

By paying for eligible health care expenses using your pre-tax HSA dollars, you reduce the amount of your taxable income and increase your take-home pay. Your HSA account can be used to pay for out-of-pocket health care expenses including:

- Deductibles and Co-insurance
- Copays (after plan deductible has been met)
- Some over-the-counter expenses such as dental, vision, LASIK, and more.

Account Fees

A Standard Maintenance Fee of \$1.00 per month will be deducted from your account to cover the use of your Health Savings Account Debit MasterCard®, online bill payment, mobile access and access to your online Receipt Vault. There is an ATM Fee of \$2.50 per ATM transaction, in addition to any ATM fees your bank may charge. If you choose to have the Investment Account while maintaining a \$2,000 balance in your HSA, a \$3.00 per month Investment fee will be deducted from your account. A \$20.00 fee will be charged for each Outbound Transfer or Rollover to another HSA Custodian.

Your Account is Always Yours to Keep

With no risk of forfeiture, you can maximize your tax savings by contributing up to the annual limit each year. Then use this tax break to pay for current health care expenses, without the pressure to spend unused funds before the end of the year. Our HSA plan delivers value-added features including an investment account option with top-rated mutual funds, no transfer fees, distribution fees, or account closure fees, web portal so you can manage your account and employee education materials available online.



1-866-234-8913



www.optumbank.com



Your Employer Has Elected to Contribute to Your HSA

If you enroll in an HSA, your employer will also contribute to your HSA as outlined below, provided you maintain your eligibility for this benefit.

Employer Annual HSA Contribution	
Employee Only	Employer will match employee contribution up to a maximum of \$1,200.00
Employee + Spouse	Employer will match employee contribution up to a maximum of \$1,200.00
Employee + Child(ren)	Employer will match employee contribution up to a maximum of \$1,200.00
Employee + Family	Employer will match employee contribution up to a maximum of \$1,200.00

Calculate Your Total Annual Contribution

Your employer's contribution to your HSA counts toward the annual contribution limits. Just remember to keep that in mind when planning for how much you plan to contribute to your account yourself. Use the worksheet below to help you calculate your annual contribution.

$$\frac{\text{Your Monthly Contribution}}{\text{Your Monthly Contribution}} \times \begin{matrix} 12 \\ \text{(Number of Months)} \end{matrix} = \frac{\text{Your Annual Contribution}}{\text{Your Annual Contribution}}$$

$$\frac{\text{Your Employer's Monthly Contribution}}{\text{Your Employer's Monthly Contribution}} \times \begin{matrix} 12 \\ \text{(Number of Months)} \end{matrix} = \frac{\text{Your Employer's Annual Contribution}}{\text{Your Employer's Annual Contribution}}$$

$$\frac{\text{Your Annual Contribution}}{\text{Your Annual Contribution}} + \frac{\text{Your Employer's Annual Contribution}}{\text{Your Employer's Annual Contribution}} = \frac{\text{Total Annual Contribution}}{\text{Total Annual Contribution}}$$

Annual Contribution Limits

Individual: \$4,150

Family: \$8,300

Catchup: \$1,000

For participants ages 55 and up

MetLife Employer-Paid Life Insurance



Providing a Sense of Well-Being

Our life insurance benefits allow you to offer needed life protection for your family and loved ones. Just as health needs change over time, your life insurance needs can change too. When was the last time you had a life insurance check-up? While many of us have life coverage, very few of us have enough. We offer a range of life plans that provide valuable features such as guaranteed benefit amounts, family coverage options and early payouts for terminal illness. Most people buy life insurance during their working years, so if they die, their death benefit can help loved ones manage their financial needs.

COVERAGE	DESCRIPTION 1X MAX \$300K
Group Life Insurance	<p>The Group Life & Accidental Death & Dismemberment (AD&D) insurance covers all active full-time employees working 30+ hours per week. Term life insurance can provide financial protection for your loved ones if you die.</p> <p>1X Annual Salary to Maximum of \$300,000. Life Benefit reduces to 65% at age 70; and 50% at age 75.</p> <p>Features:</p> <ul style="list-style-type: none">• Life insurance conversion privilege• AD&D Education Benefit - payable for up to four years in an amount equal to 2% of the insured employee's life insurance, but not more than \$2,500/year• Seat Belt Benefit - additional 50% of the Accidental Death Benefit up to \$10,000• Repatriation of remains benefit• 24 Hour AD&D• Grief Counseling, WillsCenter, Portability, Accelerated Death Benefits, Conversion

Types of Coverage Offered Through Resourcing Edge

- Basic Life is life insurance provided by your employer for which they pay the premiums.
- Supplemental life insurance elected by you for which you pay the premiums.
- AD&D is Accidental Death & Dismemberment coverage, covered within the life insurance policies offered.

About Your Beneficiaries

Your beneficiary designation is the person you name to receive your life insurance benefits in the event of your death. This includes any life insurance benefits payable under the Voluntary Life insurance plan available through Resourcing Edge. Benefits payable for a Dependent's death under the Voluntary Life insurance plan are payable to you if living; otherwise, benefits may, at the option of the insurance company, be payable to your surviving spouse or to the executors or administrators of your estate. It is important that your beneficiary designation be clear so that there will be no questions as to your meaning. It is also important that you name a primary and contingent beneficiary.

- **Primary Beneficiary(ies)** means the person(s) you choose to receive your life insurance benefits. During enrollment, you will specify the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any primary beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining primary beneficiary(ies).
- **Contingent Beneficiary(ies)** means the person(s) you choose to receive your life insurance benefits only if all primary beneficiaries are disqualified or die before you. During enrollment, you will specify the percentage of the benefit you want paid to each beneficiary; these percentages should total 100%. If any contingent beneficiary is disqualified or dies before you, his/her percentage of the benefit will be paid to the remaining contingent beneficiary(ies).
- **Minor Beneficiary(ies)** – when you designate minors as beneficiaries, it is important to understand that insurance benefits may not be released to a minor child. They may, however, be paid to a court appointed guardian of the child's state. The regulations governing minor beneficiaries vary by state.



1-800-GET-MET8
(800-438-6388)



www.metlife.com

Supplemental Life Insurance via MetLife



Why life insurance matters

Life insurance is a cost-effective way to protect your loved ones. Should something unforeseen happen to you, it helps ensure that short- and long-term financial obligations could be met. If you have a spouse or domestic partner, if you have children, they may rely on you to help keep the household running. Paying the mortgage or providing for a child's college education could become more difficult.

Term life insurance gives your loved ones a lump sum payment. This would help them be financially prepared to better handle expenses like:

- Mortgage or rent payments
- Utilities
- Insurance premiums
- Childcare/education fees
- Transportation
- Credit card bills

A premature death is likely to exert a major or devastating impact on financial security, lifestyle and general savings.

10x
Annual Income



Experts recommend a coverage amount equal to at least 10 years of your income.

Review your life insurance needs regularly to help ensure adequate protection for your loved ones.

It's simple to determine the amount of coverage you may need now.

Check out our calculator tool at:

lifeonlinecalculator.com to calculate how much life insurance may be right for you and your family.

Enroll in Life Insurance during annual enrollment



Planning for Financial Protection

When life changes and your family needs increase, it's a good time to reassess your financial obligations. That's why your employer is giving you the opportunity to get additional guaranteed life insurance coverage. It's financial protection you can count on now and in the future.

Employee

- Purchased in \$10,000 increments
- \$10,000 minimum
- Guaranteed issue up to 5x your salary, not to exceed \$250,000
- Maximum issue amount is 5X Annual Salary, not to exceed \$750,000.*

Spouse

- Purchased in \$5,000 increments
- \$5,000 minimum, not to exceed 100% of employee's coverage amount
- Guaranteed issue up to \$50,000
- Maximum issue amount is 100% of the Employee's election, not to exceed \$50,000*

Dependent Child(ren)

Birth to 25 years of age

- \$10,000 flat benefit
- \$10,000 guaranteed issue

The rate tables on the next page will help you to calculate your desired amounts based on your age, your spouse's age and any dependents you wish to cover. No evidence of good health is required for this voluntary life & AD&D insurance, unless desired amounts exceed the average threshold.

* Maximum life amount prior to application of age reduction.

A 35 year old

Can purchase \$100,000 of life insurance for only

\$10.70 a month

Please see rate table on next page for more details.





Coverage Flexibility to Fit Your Needs

With this benefit, you have the flexibility to choose any amount of coverage within the established limits– and change it during future enrollments to meet your needs, based on maximum life amounts prior to application of age reductions. Employee must purchase coverage for themselves in order to cover family members.

Monthly Costs – Employee

Must be purchased in increments of \$10,000. You may choose any increment of \$10,000 up to \$750,000 - not to exceed 5X your annual salary.

Age-Band Rate	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$10,000	0.77	0.77	0.97	1.07	1.47	2.37	3.87	6.07	7.67	13.17	21.27

Once you determine your desired coverage amount, use the formula to the right to calculate your monthly cost based on that desired coverage.

$$\frac{\text{_____}}{\text{\# of 10,000 Units}} \times \frac{\text{_____}}{\text{Your Age-Band Rate per 10,000 unit}} = \frac{\text{_____}}{\text{Monthly Cost}}$$

Monthly Costs – Spouse

Must be purchased in increments of \$5,000 (cannot exceed 100% of employee's amount). You may choose any increment of \$5,000 up to \$50,000.

Age-Band Rate	0-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74
\$5,000	0.39	0.39	0.49	0.54	0.74	1.19	1.94	3.04	3.84	6.59	10.64

Once you determine your desired coverage amount, use the formula to the right to calculate your monthly cost based on that desired coverage.

$$\frac{\text{_____}}{\text{\# of 5,000 Units}} \times \frac{\text{_____}}{\text{Employee's Age-Band Rate per 5,000 unit}} = \frac{\text{_____}}{\text{Monthly Cost}}$$

Monthly Costs – Child or Children

\$2.11 per month for \$10,000 worth of coverage per covered child.

If you previously waived your EOI, you will still be considered a new hire. The same goes for new employees. The below standard features also apply to those who do not wish to enroll for open enrollment.

Disability Insurance via MetLife



Disability Insurance: why is it so important?

Long Term Disability and Short Term* Disability Insurance can help protect your income if you are unable to work due to a major injury, chronic condition, cancer or extended illness.

Both Short and Long Term Disability Insurance can help you cover essential living expenses, protect your savings, your home and other assets, and help you avoid having to borrow money from friends or family.

Coverage is easily accessible, and payments are made directly to you. If you have Long Term Disability Insurance, you can count on monthly payments. For Short Term Disability Insurance, payments are made weekly. Plus, you can use the money for whatever you like, from groceries and gas to your mortgage or rent.

***Special considerations:** If you work in a state with state-mandated disability or paid medical leave benefits ("State Benefits"), you should carefully consider whether to enroll for Short Term Disability (STD) coverage. In California, Connecticut, Hawaii, Massachusetts, New Jersey, New York, Puerto Rico, Rhode Island, Washington, Oregon (starting 9/3/23), and Colorado (starting 1/1/24), if eligible, you must apply for State Benefits. Your STD benefit will be reduced by State Benefits or other government benefits that apply. Depending on your compensation, the amount of the State Benefit, your individual circumstances, whether you need additional coverage beyond the State Benefit, and other factors, you may only receive the minimum weekly benefit. Please consider, based on

For questions, please
call MetLife at
1 800 GET-MET8
1 800 438-6388

Why should I enroll?

- Improve your financial security.
- Enroll now or you may have to wait another year to get disability insurance.
- Our application is simple and straightforward, but the benefits are significant. There's no better time to secure your coverage.

Enroll in Disability Insurance during annual enrollment



Protecting a Portion of Your Income

Everyday illnesses or injuries can interfere with your ability to work. Serious illnesses or accidents can come out of nowhere. Even a few weeks away from work can make it difficult to manage household costs. These things can interrupt your life, and your ability to work for months – even years. Your employer is helping you to ensure that a portion of your income is paid during these times so that you can focus on getting better and worry less about paying your bills.

COVERAGE TYPE	DESCRIPTION \$6K/180
<p>Long-Term Disability Employer Paid</p>	<p>Protects a portion of your income if you become partially or totally disabled for a long period of time.</p> <ul style="list-style-type: none"> • Monthly Benefit: 60% of monthly earnings to a maximum benefit of \$6,000 per month. • Definition of Disability: <ul style="list-style-type: none"> ○ 2-year regular occupation ○ Zero-day residual ○ Accelerated elimination period ○ Work incentive benefit during the first 24 months of disability payments • Elimination period: 180 days • Benefit duration: Social Security Normal Retirement Age (SSNRA) • Social Security integration: primary and family • Pre-Existing Condition Clause: 3/12 <p>Features: Minimum monthly benefits – greater of \$100 or 10% of the gross disability payment, rehabilitation and return to work assistance programs, survivor benefit, family-care incentive, indexed pre-disability earnings, dependent care benefits, guaranteed insurability and 12-month rehire provision.</p>



Voluntary Short-Term Disability Coverage Silver

You have the opportunity to enroll in Voluntary Short-Term Disability insurance. Voluntary Short-Term Disability insurance helps to replace your income if you are sick or injured and cannot work.

COVERAGE TYPE	DESCRIPTION 14/14/11
<p>Short-Term Disability Employee Paid</p>	<p>Protects a portion of your income if you become partially or totally disabled for a short period of time:</p> <ul style="list-style-type: none"> • Weekly benefit: 60% of weekly earnings to a maximum benefit of \$2,308 per week • Elimination period: injury – 14 days, sickness – 14 days <p>Elimination Period means the period of your disability during which we do not pay benefits.</p> <ul style="list-style-type: none"> • Benefit Duration: 11 weeks • Allows for 6 weeks maternity benefit for normal delivery; 8 weeks for C-Section. The first 14 days are the elimination period in which no disability benefits are paid. • Pre-Existing Condition Clause: Does Not Apply <p>Features: Rehabilitation and return to work assistance program, family care incentive, guarantee insurability, maternity benefits, minimum weekly benefit of \$20</p> <p>Late Entrants: If you previously waived your EOI, you will still be considered a new hire. The same goes for new employees. The below standard features also apply to those who do not wish to enroll for open enrollment. If you did not elect coverage at the initial time of hire, you will be required to complete and submit a Statement of Health form. No coverage will be approved until MetLife has reviewed the form and approved the coverage. If approved, the coverage will be effective on the first day of the month following the approval.</p>





Voluntary Short-Term Disability Coverage Gold

You have the opportunity to enroll in Voluntary Short-Term Disability insurance. Voluntary Short-Term Disability insurance helps to replace your income if you are sick or injured and cannot work.

COVERAGE TYPE	DESCRIPTION 7/7/12
<p>Short-Term Disability Employee Paid</p>	<p>Protects a portion of your income if you become partially or totally disabled for a short period of time:</p> <ul style="list-style-type: none"> • Weekly benefit: 60% of weekly earnings to a maximum benefit of \$2,308 per week • Elimination period: injury – 7 days, sickness – 7 days • Benefit Duration: 12 weeks • Pre-Existing Condition Clause: None • Allows for 6 weeks paid maternity benefit for normal delivery; 8 weeks for C-Section <p>Features: Rehabilitation and return to work assistance program, family care incentive, guarantee insurability, maternity benefits, minimum weekly benefit of \$20</p> <p>Late Entrants: If you previously waived your EOI, you will still be considered a new hire. The same goes for new employees. The below standard features also apply to those who do not wish to enroll for open enrollment. If you did not elect coverage at the initial time of hire, you will be required to complete and submit a Statement of Health form. No coverage will be approved until MetLife has reviewed the form and approved the coverage. If approved, the coverage will be effective on the first day of the month following the approval.</p>





Short-Term Disability Coverage Example

Income protection that keeps you in the game

Michelle was showing her nephew how to block a kick, when she took an unexpected fall and broke her ankle. She needed minor surgery and a cast, which kept her away from work for several weeks. Michelle's short-term disability insurance paid her a portion of her lost income, so she could manage expenses while she was unable to work.



How Michelle's plan paid off:

Though Michelle was unable to work, her short-term disability coverage paid her 60% of her income.

- Annual Salary: \$36,140
- Gross Weekly Earnings: \$695
- Weekly Benefit: \$417

She used the money to pay for:

- Rent
- Groceries
- Car Payment
- Cell Phone Bill





Here's How It Works

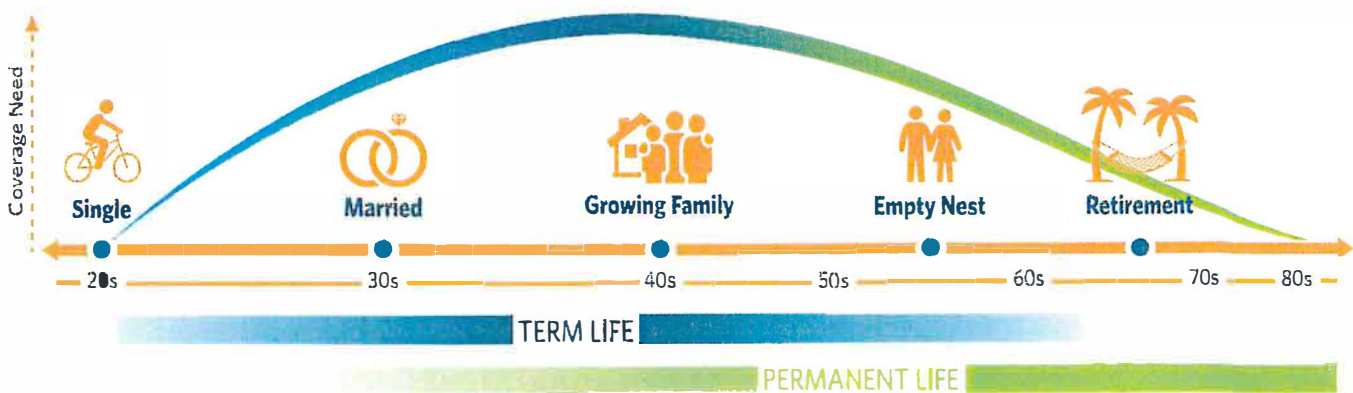
With Group Whole Life Insurance from Allstate Benefits, you get simplified and straightforward coverage. You decide how much coverage and who to cover. You get guaranteed rates for the life of the policy and a guaranteed death benefit to be paid to your beneficiaries. As the policy builds cash value, you can achieve your financial goals or borrow against it should you need to.

Meeting Your Needs

- Policy provides a fully-guaranteed death benefit with premiums payable up to age 95 or if you live to age 121, a lump-sum maturity benefit is paid
- Policies are available up to age 70, over the age of 70 are not eligible unless enrolled prior to age 70
- Coverage for spouse available through separate certificate
- Coverage for children available through a rider and must be selected at enrollment
- Premiums are affordable and conveniently payroll deducted
- Coverage may be continued if you leave employment; refer to your certificate for details
- With Allstate Benefits Group Whole Life, you can enjoy protection for the future while building peace of mind right now. **Practical benefits for everyday living.**

Coverage for all stages of life

As people move through the stages of life, certain factors dictate the type of life insurance they need. During working years, an employer may provide Term Life insurance, but the wraparound coverage of our Group Whole Life product can help give peace of mind because the money you spent builds cash value that you can use later in life or add to the term benefit payout. The graph below illustrates the need for term and permanent whole life insurance throughout the various stages of life.



The examples above detail fictional thought processes and needs; your individual needs and reasons for coverage may vary.

DID YOU KNOW ?



Reasons for purchasing life coverage include: replace income, final expenses, wealth transfer and mortgage payoff.²



Common financial concerns among Americans include: the ability to afford long-term care, medical and disability expenses, retirement, investments, living debt/expenses and final expenses.²



Here's how Whole Life works

Premiums are payable to age 70 and are conveniently payroll deducted. The longer the policy coverage continues, and premiums are paid, the more the cash value builds.

CASH VALUES AND PAYMENTS


As premiums are paid, the policy is building cash value over time. Premiums are guaranteed at issue and the coverage becomes fully paid-up at age 70 if all premiums have been paid.


If the decision is made to stop paying premiums after the coverage is effective and has developed cash value, various non-forfeiture options are available.


Extended Term Insurance (ETI) is the default non-forfeiture option when premium payments stop and there is no active selection made to continue coverage. ETI reduces the duration of coverage (now a shorter term instead of whole life) but provides the same amount of death benefit.

Using your cash benefits

Cash benefits provide you with options, because you or your beneficiary get to decide how to use them.

 **Finances**
Cash benefits can help protect your HSAs, savings, retirement plans and 401ks from being depleted

 **Home**
Your beneficiary can use the cash benefits to help pay the mortgage, continue rental payments, or perform needed home repairs

 **Expenses**
The cash benefit can be used to help pay for medical and living expenses such as bills, electricity and gas

Benefits

WHOLE LIFE INSURANCE PROVIDES EITHER:

Death Benefit – pays a lump-sum cash benefit when the insured dies; or

Maturity Benefits - pays a lump-sum cash benefit if the insured is still living at age 121

OPTIONAL/ADDITIONAL RIDER BENEFITS

Accelerated Death Benefit for Terminal Illness – an advance of the death benefit, up to 75% of the certificate face amount, when certified terminally ill

Children's Term – level term insurance for each covered dependent child under age 26

Accelerated Death Benefit for Long Term Care – a monthly advance of up to 4% of the death benefit for up to 25 full months while receiving qualified long-term care services after a 90-day elimination period when certified chronically ill by a licensed health care practitioner

CERTIFICATE SPECIFICATIONS

Pre-Existing Condition Limitation

Accelerated Death Benefit for Long Term Care Rider - Benefits are not paid for a period of chronic illness care resulting from a pre-existing condition that begins within the first 6 months after the effective date of coverage. This does not apply to a period of care beginning 6 months after the effective date. A pre-existing condition is a condition, whether diagnosed or not, for which symptoms existed within the 6-month period prior to the effective date, or medical advice or treatment was recommended or received from a medical professional within 6 months before the effective date.

Exclusions

Accelerated Death Benefit for Long Term Care Rider - Benefits are not paid for long-term care services that are: a result of mental or emotional disorder (except for Alzheimer's Disease, senility or senile dementia that are of organic origin); a result of alcoholism or drug addiction; a result of illness, treatment or medical conditions due to: act of war, participation in a felony, riot or insurrection, serving in the armed forces or auxiliary units, suicide or attempt at suicide, or intentionally self-inflicted injury; provided in a government facility (unless required by law); services for which benefits are available under Medicare (except for deductibles or coinsurance requirements) or other governmental program (except Medicaid), any state or federal workers' compensation, employer's liability or occupational disease law, or motor vehicle no-fault law; received outside the United States or its territories.

Suicide Exclusion for Group Whole Life and Children's Term Rider - If the insured or rider insured commits suicide within 2 years of the effective date of coverage, the death benefit will be limited to the premiums paid.

Allstate Group Whole Life Insurance



Monthly Costs – Employee

Must be purchased in increments of \$20,000. You may choose any increment of \$20,000 up to \$60,000

Age-Band Rate	0-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66	67	68	69	70
\$20,000	11.93	14.91	18.96	24.69	32.38	43.50	60.10	85.31	120.59	143.89	154.14	173.39	179.57	192.40

Once you determine your desired coverage amount, use the formula to the right to calculate your monthly cost based on that desired coverage.

$$\frac{\text{# of 20,000 Units}}{\text{Your Age-Band Rate per 20,000 unit}} = \text{Monthly Cost}$$

Monthly Costs – Spouse

Must be purchased in increments of \$10,000. You may choose any increment of \$10,000 up to \$30,000

Age-Band Rate	0-25	26-30	31-35	36-40	41-45	46-50	51-55	56-60	61-65	66	67	68	69	70
\$10,000	5.97	7.46	9.49	12.34	16.19	21.75	30.05	42.66	60.29	71.94	77.07	86.69	89.79	96.20

Once you determine your desired coverage amount, use the formula to the right to calculate your monthly cost based on that desired coverage.

$$\frac{\text{# of 10,000 Units}}{\text{Spouse's Age-Band Rate per 10,000 unit}} = \text{Monthly Cost}$$

Monthly Costs – Child or Children

\$9.10 per month for \$20,000 worth of coverage per covered child.

*Allstate Benefits is the marketing name used by American Heritage Life Insurance Company, a subsidiary of The Allstate Corporation. Coverage for spouse and child(ren) may be limited to a percentage of the employee's face amount in some states. 2019 Insurance Barometer Study, LIMRA.

The riders have exclusions and limitations, may vary in availability by issue or termination age, and may not be available to all covered dependents or in all states. Additional premiums may be required for riders added to coverage. Subject to state limits on dependent life coverage. *Premiums are waived after payment of benefit. **Premiums are waived for the months when the benefit is payable.

Identity & Fraud Protection via MetLife

Online interactions are at an all-time high. 89% of employees say that having access to an identity theft product provides peace of mind.⁴

On average, it takes about **100 to 200** hours and over six months to undo identity theft.⁵

Advantages of MetLife Identity & Fraud Protection powered by Aura



Identity Theft Protection

Keep your identity secure with proactive monitoring and alerts if threats to your personal info—like your bank accounts, credit, Social Security Number, IDs, and more—are detected.



Financial Fraud Protection

Get alerted to new inquiries to your credit, suspicious transactions on your bank accounts, and changes to your home or car title.



Privacy & Device Protection

Shop, bank, and work online more safely and privately with safety tools including VPN/Wi-Fi security, antivirus, and password manager. Aura also requests removal of your personal info from data broker lists to help reduce spam like robocalls, robotexts, and more.



Customer Service

Get \$5 million identity theft insurance⁶ per adult member and 24/7 customer support to answer account, technical, or billing questions. Plus, resolution specialists provide white glove case management services to victims of fraud.

With MetLife, you'll have the option to enroll in a robust digital security plan to help protect you and your family from financial and identity fraud. Learn more about the tiered coverage options available to you, plan features, services and how payments will be deducted.

Plan Options



Protection Plan: Basic protection for your identity, finances, and two device per adult member.

Protection Plus Plan: Robust protection for your identity, finances, privacy, and unlimited devices per adult member.



Individual Coverage: Protection for the employee only.

Family Coverage: Our inclusive definition of "Family" allows the employee to add up to 10 additional adults and unlimited minors to the plan. Added members are **not** required to live in the same household.

Identity Theft EE paid	Monthly MetLife Protection	Monthly MetLife Protection Plus
Employee	\$6.95	\$9.95
Employee + Family	\$12.45	\$16.55

Identity & Fraud Protection via MetLife

FEATURES	PROTECTION	PROTECTION PLUS
Financial Fraud Protection		
Credit Monitoring & Alerts	1-Bureau	3-Bureau
Annual Credit Report	1-Bureau	3-Bureau
Monthly Credit Score Tracker ⁷	a	a
In-Platform Credit Dispute	a	a
Credit, Bank & Utility Account Freeze Assistance	a	a
Home & Vehicle Title Monitoring	a	a
Financial Account Opening & Takeover Monitoring	a	a
Financial Transaction Monitoring	a	a
Investment & Loan Account Monitoring	a	a
High-Risk Transaction Alerts	a	a
Utility Account Monitoring	a	a
Experian Credit Lock		a
Credit Score Simulator		a
Identity Theft Protection		
Automated Online Data Removal & Solicitation Reduction	a	a
Dark Web Monitoring for Personal Info & IDs	a	a
Dark Web Monitoring for Accounts & Credentials	a	a
SSN & Identity Authentication Alerts	a	a
Criminal, Court & Public Records Monitoring	a	a
USPS Address Monitoring	a	a
Social Media Monitoring & Takeover Alerts		a
Gamertag Monitoring		a
Social Media Privacy Checkup ⁸		a
Privacy & Device Protection		
Password Manager & Automated Password Change	a	a
Email Alias	a	a
Safe Web Browsing	a	a
IP Address Monitoring	a	a
Wi-Fi Security/VPN	2 Devices	Unlimited Devices
Antivirus	2 Devices	Unlimited Devices
AI-Powered Call & Text Screening ⁸		a
Family Safety (with family overage only)		
Parental Controls	a	a
Child Cyberbullying Protection	a	a
Child Credit Freeze Wizard	a	a
Child SSN Monitoring & Alerts	a	a
Sex Offender Geo Alerts	a	a
Shared Password Vault	a	a
Secure Family Onboarding	a	a
Caregiver Alert Sharing ⁸	a	a
Child Online Safety Scan ⁸	a	a
Service & Support		
\$5M Insurance Policy per Enrolled Adult ⁶ •401K & HSA •Senior & deceased family member theft •Home title identity theft •Cyber extortion/ransomware	a	a
Lost Wallet Protection with \$500 Emergency Cash	a	a
24/7/365 100% US-based Customer Care	a	a
White Glove Fraud Resolution Services	a	a
Restoration Services for Pre-Existing Fraud Events	a	a
Mobile App (iOS & Android)	a	a
Aura Account Security (2FA)	a	a

401(K) Retirement Savings Plan



Building Financial Security

401(K) plans can be a powerful tool in promoting financial security in retirement. The Resourcing Edge Retirement Savings Plan helps eligible employees save and invest for retirement while receiving certain tax advantages. The Slavic401k investment lineup offers a menu of investment options for your selection. Here are some of the basics from your Plan. Your retirement plan is more fully described in the formal plan document. **The summary plan document will have the most current information.**

Eligibility Requirements

You are eligible to participate immediately, when you reached 21 years of age and 2 months of service.

Enrollment Dates

Once you have met the eligibility requirements, you can join the plan on the first day of the following month.

Employee Contributions

You may contribute 1-98% of your annual pay, not to exceed IRS Limits annually. Annual limitations are set by the IRS and are subject to change. The tax laws will also let you contribute an additional amount over the regular annual limit if you are at least 50. You may contribute as a traditional pre-tax 401(k) deferral or as a ROTH 401(k) contribution.

Employer Contribution

Employer will match 100% of the first 3% of employee deferral, and 50% of the next 2%, for a total of 4%

Rollovers

Money from other qualified plans such as a 401(k) plan is accepted. Rollover contributions are allowed prior to meeting the eligibility requirements of the plan.

Withdrawals

In-service withdrawals are permitted at age 59.5 from fully vested accounts or from the Rollover Account at anytime, or for hardship reasons (defined in the Summary Plan Description). Funds are available at retirement, death, disability, or termination of service.

Contribution Change Frequency

If you have stopped contributions, you may resume at the beginning of each payroll period. You may also increase or decrease contributions at the beginning of each payroll period. These changes must be completed on the Slavic401k website (see page 2 for website address).

Participant Loans

You may borrow from your account balance. Loans are subject to Plan parameters, IRS Rules and Regulations. Only 2 loans are permitted at a time. Minimum loan amount is \$1,000. Interest rate on the loan will be 1% above prime rate on the day you take the loan. You may only borrow the LESSER of ½ your vested account balance or \$50,000. So, in order to borrow the minimum of \$1,000, your vested account balance must be at least \$2,000.

Resourcing Edge Retirement Savings Plan

INDT, LLC - 401(k) Plan highlights



General Details of Your Plan

Effective Date: 1/1/2024

Eligibility Requirements:

• **Deferrals:**

- **Age:** 21, **Months:** 2, **Hours:** 0, **Entry:** monthly

Employee Contribution:

- 1% – 98% (based on all W-2 wages)
- Your contributions are always 100% vested.

Vesting Schedule for Non-Safe Harbor Employer Contributions	Vested Interest
Less than 1 Year of Service	0
At least 1 Year of Service, but less than 2	33
At least 2 Years of Service, but less than 3	66
At least 3 years of service or more	100

Safe Harbor Contribution: Your worksite employer will contribute a 401(k) safe harbor matching contribution to your account under the Plan. The Safe Harbor matching contribution will be equal to 100% of your 401(k) elective contributions which do not exceed 3% of your compensation for each payroll period, plus 50% of your 401(k) elective deferrals per pay period up to the next 2% of your eligible compensation for such pay period. The Safe Harbor contribution is always 100% vested.

2023 Annual Limits – You can contribute up to \$22,500. For participants over the age of 50, up to \$30,000. *Additional limits may apply due to compliance testing

Deferral Options

Pre-tax Traditional – Reduces current taxable income, upon distribution your assets will be taxed accordingly.

Roth 401(k) – After-tax contributions do not affect current taxable income, upon distribution your deferrals and gains on investments are not taxed with a qualified distribution.

Distribution Options – A pension plan may provide for distribution only upon retirement, termination of employment, disability, or death of the participant according to Treasury Regulation §1.401-1(b)(1)(i). Taxes and penalties may apply.

Loan Feature – You can access up to 2 loans at a time from your account, minimum loan \$1,000 and maximum loan \$50,000.

Investment Portfolio, Changing Allocations and Rollovers:

Investments

Open architecture platform of "true" no-load mutual funds. The funds are traded and cleared through Fidelity, one of the industry's leading financial services firms.

If an investment choice is not selected, your account will default to a Target Date Fund. Target-date funds provide a shifting mix of stocks and bonds that look to become more conservative as you approach retirement.

Fees:

- Annual Admin fee: \$20
- Annual Asset fee: see fee disclosure for details

Loan fee:

- \$150.0 initial fee
- \$50.0 annual maintenance fee

Distribution fee:

- \$75.0 standard
- \$75.0 hardship
- \$500.0 QDRO

Service Center Available

(New Enrollments and Changes, Beneficiary updates, loans and distribution questions)

- Toll-free number: (844) 737-3343 Customer service hours: 9a.m. to 8p.m. EST
- customers@slavic401k.com

First-Time Enrollment

- Go to www.slavic401k.com
- Click the Enroll button on the top right hand side.
- Enter your Social Security Number (without dashes).
- Enter your Date of Birth.

New Account Access

- To access your account online for the first time, go to www.slavic401k.com and click on "Log In" in top right-hand corner of the page. Then click on "Sign Up" and provide the information required to verify your account and create your username and password.

All Employees Lifestyle Benefits



metlifeep.lifeworks.com

username: metlifeep
password: eap



Benefits Eligible EEs only
Student Loans Refinancing
[Fiducius website click here](#)



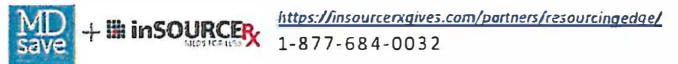
www.petbenefits.com
1-800-891-2565



[Travelers website click here](#)
1-888-695-4640



[Pet Insurance website click here](#)
1-855-847-5543



<https://insourcerxgives.com/partners/resourcingdae/>
1-877-684-0032



[Purchasing Power website click here](#)
1-888-923-6236



[Member Deals website click here](#)
1-877-579-1201



Identity Theft with MetLife
1-800-438-6388
<https://www.metlife.com/insurance/identity-and-fraud-protection/>



[Liberty Mutual website click here](#)
1-800-730-6975

Questions? Please contact our Benefits Department by emailing REI.Benefits@onedigital.com or calling 877-703-8010 M-F from 8:00 am through 5:00 pm. (CST)

Employee Assistance Program via MetLife

Professional support and guidance for everyday life

Life doesn't always go as planned. And while you can't always avoid the twists and turns, you can get help to keep moving forward.

We can help you and your family, those living at home, get professional support and guidance to make life a little easier. Our Employee Assistance Program (EAP) is available to you in addition to the benefits provided with your MetLife insurance coverage. This program provides you with easy-to-use services to help with the everyday challenges of life — at no additional cost to you.



When you need some support, we're here to help.



Phone

1-888-319-7819



Web

metlifeeap.lifeworks.com

user name: **metlifeeap**

and password: **eap**



Mobile App

user name: **metlifeeap**

and password: **eap**

Expert advice for work, life, and your well-being

The program's experienced counselors provided through LifeWorks — one of the nation's premier providers of Employee Assistance Program services — can talk to you about anything going on in your life, including:

- **Family:** Going through a divorce, caring for an elderly family member, returning to work after having a baby
- **Work:** Job relocation, building relationships with co-workers and managers, navigating through reorganization
- **Money:** Budgeting, financial guidance, retirement planning, buying or selling a home, tax issues
- **Legal Services:** Issues relating to civil, personal and family law, financial matters, real estate and estate planning
- **Identity Theft Recovery:** ID theft prevention tips and help from a financial counselor if you are victimized
- **Health:** Coping with anxiety or depression, getting the proper amount of sleep, how to kick a bad habit like smoking
- **Everyday Life:** Moving and adjusting to a new community, grieving over the loss of a loved one, military family matters, training a new pet

Convenient and confidential help when you want it, how you want it

Your program includes up to 5 phone or video consultations with licensed counselors for you and your eligible household members, per issue, per calendar year. You can call 1-888-319-7819 to speak with a counselor or schedule an appointment, 24/7/365.

When you call, just select "Employee Assistance Program" when prompted. You'll immediately be connected to a counselor.

If you're simply looking for information, the program offers easy to use educational tools and resources, online and through a mobile app. There is a chat feature so you can talk with a consultant to guide you to the information you are looking for or help you schedule an appointment with a counselor.

Log on to metlifeeap.lifeworks.com, user name: metlifeeap and password: eap



SAVE ON EVERYTHING YOUR PET NEEDS

Resourcing Edge is offering pet benefits to employees at exclusive group rates!

Enroll in the Total Pet Plan and receive access to all of the benefits below.



Discounted Pet Products, Prescriptions and Preventatives

- Receive members-only pricing (up to 50% off) on products you're already buying
- Includes prescriptions, preventatives, food, toys, treats and more
- Shipping is always free and same-day pickup is available for most human-grade prescriptions

View available products and pricing at petplusbenefit.com



Veterinary Discount Plan

- 25% savings on all of your pet's in-house medical services at participating vets
- No exclusions due to age, health, pre-existing conditions or type of pet
- Instant savings, no claim forms or waiting for reimbursements

Visit petbenefits.com/search to locate a participating vet.



24/7 Pet Help Line

- Access real-time support, even when your vet's office is closed
- Call, chat or e-mail a US-based veterinary expert 24 hours a day
- Unlimited support on your pet's health, wellness, behavior and more



Lost Pet Recovery Service

- Increase the chances of your cat or dog returning home safe and sound
- Durable tag can be scanned from any smart phone to access your contact information
- Instantly update contact information online, even after your pet goes missing

\$11.75/month for one pet or \$18.50/month for a family plan (2+ pets)

Once your enrollment is processed, you'll receive an e-mail with information on how to access your benefits at www.petbenefits.com.

Pet Insurance via MetLife



If she never leaves
your side,

she deserves to be insured.

Help protect your pet from costly vet bills

More than ever, pets play such a huge role in our lives. We want to do everything to keep them safe and healthy. Help make sure your furry family members are protected against unplanned vet expenses for covered accidents or illnesses with MetLife Pet Insurance.¹

Visits to the vet can be *unpredictable and expensive*.

Pet parents spend over **\$31.4 billion** on vet care annually.²

24% of pet parents have gone into credit card or personal loan debt as a result.³

A small monthly payment can help you prepare for those unexpected vet expenses down the road.

How it works:

Hypothetical savings example when visiting a licensed veterinarian, specialist or emergency clinic in the U.S.

“ Bella, a two-year-old mixed breed dog, needed emergency surgery after swallowing some small rocks. Bella pulled through, but not until incurring an emergency vet bill of **\$2,560**. Since I had MetLife Pet Insurance, I was reimbursed for **90%** of the bill once the deductible was met. Thanks to my smart decision to enroll, I saved **\$2,304** in out-of-pocket vet expenses.⁵ ”

\$2,560

Emergency vet bill

\$2,304

Insurance reimbursement amount

\$256

My out-of-pocket costs



MetLife

Why MetLife Pet Insurance?

- Flexible coverage with up to 100% reimbursement⁴
- Optional Preventive Care coverage⁶
- 24/7 access to Telehealth Concierge Services
- Discounts and offers on pet care⁷
- Coverage of pre-existing conditions when switching providers¹⁶
- MetLife Pet mobile app to submit and track claims and manage your pet's health and wellness

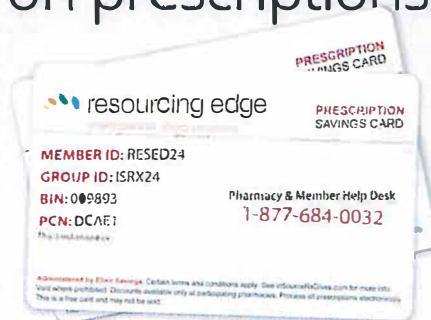
To enroll in these benefits, visit www.metlife.com/getpetquote or call 1-800-GET-MET8.

SAVE UP TO 80% ON MEDICATIONS

We are delighted to announce our partnership with inSourceRx to produce the Resourcing Edge Pharmacy Discount Card. FREE: For You, Your Families and all those around you who can benefit most. With a unique ResourcingEdge/inSourceRx pharmacy discount card, you can save up to 80 percent on medications, helping compliance which we know keeps people well. Backed by Elixir Savings, the card can be used in nearly 70,000 pharmacies across the nation. And it can even be used for medications for your pets. FREE – No membership required.

Check it out on insourcerxgives.com/resourcingedge

This **FREE** card
SAVES you up to **80%**
on prescriptions!



Now you can access significant savings on the medications you and your family members need to live healthy, fulfilled lives.

FREE – No membership required NATIONWIDE

- Accepted at nearly 70,000 pharmacies across the US
- Get best prices on brand name and generic medications – even some over-the-counter medications.

Access your **FREE** card here: <http://insourcerxgives.com/partners/resourcingedge/>

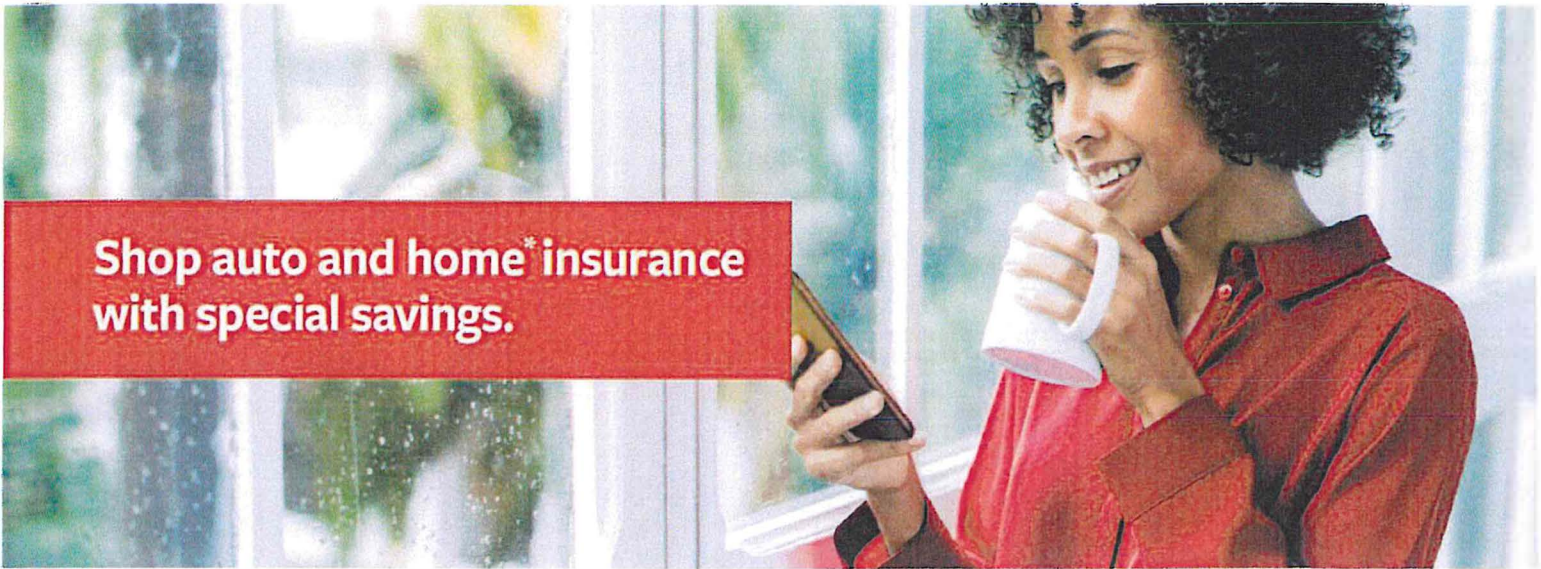
Select text, email or mailed delivery of your card.
Find a pharmacy near you. Compare estimated medication prices.

Yes, it's that easy to save!



Certain terms and conditions apply. See insourcerxgives.com for more info. Void where prohibited. Discounts apply only at participating pharmacies. Process all prescriptions electronically. Administered by Elixir Savings.

Home & Auto



Shop auto and home* insurance with special savings.

As a Resourcing Edge employee, you can compare auto, home and renters insurance with special discounts and savings from some of the top insurance companies. Program benefits include:



Employee discounts



Automatic payment discount**



Multi-policy discount



24/7 claim filing



New car replacement***

Plus, you can tailor your coverage to your needs and continue your coverage, if you leave the company for any reason.

Call or click the carriers for competitive quotes with a savings advantage for employees.

TRAVELERS

888.695.4640

DISCOUNT CODE: 9389

Liberty Mutual
INSURANCE

800.730.6975

CLIENT NUMBER: 136931

*Homeowners insurance is not currently part of the Travelers new business offering in Florida.

**Homeowners coverage in Florida for Liberty Mutual is very limited and several restrictions may apply.

** In CA: Travelers does not offer an automatic payment discount.

***For Liberty Mutual, New Car Replacement coverage is subject to applicable deductible. Applies to total covered loss. Vehicle must be less than one year old, not previously owned, and have less than 15,000 miles. Not applicable to leased vehicles or motorcycles. Not available in NC or WY.

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PL-17845 Rev. 1-22

Purchasing Power

Get what you need when it matters most

Pay over time—right from your paycheck

Purchasing Power is a reliable way to buy computers, appliances, electronics and more when paying with cash or credit is challenging. Get your product upfront and pay over 6 or 12 months directly from your paycheck. While not a discount program, you'll always know the total cost when you order—no surprises.



20% off* your first order.

Promo Code: HELLORDG

No credit check. Fixed payments. No hidden fees.



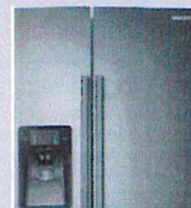
Televisions
as low as
\$12 /paycheck**



Computers
as low as
\$21 /paycheck**



Furniture
as low as
\$66 /paycheck**



Refrigerators
as low as
\$61 /paycheck**

How it works.



1 Sign up for free online.



2 Shop thousands of brand-name products.



3 Receive your order upfront.



4 Pay over time, directly from your paycheck.

Can I participate?

- * You must be at least 18 years of age
- * You must be an active employee for at least 13 months
- * You must earn at least \$16,000 a year
- * You must have a bank account or credit card (to be used in case of non-payment via payroll deduction)

Sign up to get started.

Visit resourcingedge.purchasingpower.com
or Call **1-888-923-6236**



*Promo valid online only for 20% off through 12/15/2021 at 11:59pm PT. First-time buyers only. Offer excludes Xbox Series X consoles, Xbox Series S consoles, PS5 consoles, Allstate Protection Plans, Automotive, Vacations, and Flooring. Promo code must be entered at time of checkout for discount to be applied. Only one promo code may be used per order. Promo code cannot be applied to previous purchases or combined with other offers. Offered discount applies to cost of products only, not applicable to warranty upgrades. Spend total is based on cost of qualified products only and does not include shipping, taxes, installation or other fees.

**Pricing is based upon 26 pay periods per year, which may vary by customer. Products and pricing are available while supplies last and are subject to change without notice, so go online for the latest offering. Individual eligibility requirements and spending limits may apply.

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Loan Relief via Fiducius

This benefit is intended to help improve the financial well-being of team members who have student loans.

Who Is Eligible?: All benefit eligible employees can participate in the Loan Relief benefit. It is a household benefit, so your family members can also participate in this benefit.

What Is the Benefit?: We have partnered with a student loan expert, Fiducius, to help you take control of your student loans. They provide education and support on three loan restructuring options:



ReFi

- § Lower rates and improve payment schedule via private refinance
- § Partners LendKey and Pentagon Federal Credit Union
- § Better rates and custom amortization
- § Ideal for those with good credit who don't qualify for PSLF

SimpliFi

- § Consolidate loans and lower payments
- § Maintain Department of Education loan structure benefits (disability, forbearance, etc.)
- § For those with bad credit or who are in default, 'loan rehabilitation' process helps rebuild credit

How Does It Work? Enrolling in the Loan Relief benefit is straightforward:



1. Evaluate

Complete online assessment and learn your options with our Virtual Advisor in just 5 minutes



2. Educate

Work virtually with an actual Advisor to develop your personalized student loan plan.



3. Execute Plan

Implement your new plan either by yourself or with help from the experts at Fiducius

The detailed plan is complimentary; as with other voluntary benefits, like life insurance, you only pay Fiducius if you choose to use their services to implement your plan.

Member Deals

Exclusive Discounts offered to you just for being part of Resourcing Edge

We are excited to announce our new partnership with MemberDeals! You now have access to everything you need to work and play from home, including discounts on electronics, entertainment, health & wellness, groceries and more! Be sure to also check out our offering of exclusive savings on travel and entertainment. Visit often, as new products and discounts are constantly being added!

Rental Cars

Gift Cards

Hotels

Theme Parks

Attractions

Movie Tickets

Events

Live Shows

Sports

Ski Resorts

Stay at Home Essentials

Apparel & Accessories

Appliances

Automotive

Beauty & Skincare

Cell Phones

Children & Family

Computers & Tablets

Crafts & Hobbies

Education

Electronics

Entertainment

Financial Wellness

Flowers & Gifts

Work From Home Essentials

Health & Wellness

Home Insurance & Protection

Food & Wine

Jewelry

Kaiser Fitness

Loans & Refinancing

Meal Planning

Office

Pets

Subscriptions

Travel

Vision & Optics

...and so much more!




EXCLUSIVE MEMBER ONLY OFFERS

<https://memberdeals.com/resourcingedge/?login=1>



How do I find a doctor near me?

Please visit myuhc.com and click [Find Medical and Mental Health Providers and Facilities](#).

When are these benefits effective?

Once you become a full-time employee, your benefits become effective **the first day of the month following date of hire**, according to your company's plan documents.

Who do I call if I haven't received my insurance cards, and I have a doctor's appointment?

Please contact our Benefits Team by calling 877-703-8010 or by emailing rei.benefits@onedigital.com.

How do I use my dental and/or vision insurance if I don't have an ID card?

To find a provider, visit www.metlife.com/mybenefits. When asked for the employer name, provide Resourcing Edge. Use your Social Security Number as your member ID.

I would like to sign up for the 401(K)-retirement savings plan. How do I do that?

You will receive an enrollment packet from Slavic401k when you are eligible to enroll. This packet will include all the information you need to enroll and to make your investment selections.

How do I change my home address and contact information?

You may update your home address and contact information online. To access the Employee Portal, go to www.resourcingedge.com, then click the Employee Portal button at the top of the screen. Next, click on the Employee Login button and login with your Username and Password. Or click the button to Register, if you are not yet registered. Once you are logged in, click on Myself, then click Personal Information.

I have experienced a qualified life event*, how do I update/change my coverage(s)?

Please contact our benefits team by calling 877-703-8010. Advise our Benefits team member of the type of life event you have experienced, and they will provide further instruction on next steps. Proof of life event may be required.*

** A qualified life event is a major event that changes your status or situation that makes you eligible for enrolling in or changing your benefit elections. Life events are events such as the loss or gain of other coverage; birth or adoption of a child; marriage or divorce; death of employee, spouse or dependent; dependent reached age limit under parent plan and now needs own coverage.*

More Questions? Please contact our Benefits Department by emailing REI.Benefits@onedigital.com or calling 877-703-8010 M-F from 8:00 am through 5:00 pm. (CST)

Important Notes

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebbsa.opr@dol.gov and reference the OMB Control Number 1210-0137.

CHIPRA Notice

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for premium assistance programs but you qualify for individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a covered State, contact your State Medicaid or CHIP office to find out if premium assistance is available. If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents may be eligible for either program, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled as a "special enrollment" opportunity, and you must request coverage within 60 days of discovering eligibility. If you have questions about enrolling in your employer plan, contact:

U.S. Department of Labor: Employee Benefits Security Administration www.dol.gov/ebbsa, 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services: www.cms.hhs.gov, 1-877-267-2323, Menu Option 4, Ext. 61565

Please Note

The information presented in this guide is intended to provide a high-level overview of our benefit plans. For detailed information on the plans, please refer to the Summary of Benefit Coverage for each plan. If you need more detailed information or would like a Summary Plan Document, please contact the Resourcing Edge Benefits Department by emailing rei.benefits@onedigital.com or calling 877-703-8010. In all cases, when there's any discrepancy between this guide and the Summary Plan Document, the Summary Plan Document will govern.

Women's Health & Cancer Rights

The Women's Health and Cancer Rights Act of 1998 was signed into law on October 21, 1998. The Act requires that all group health plans providing medical and surgical benefits with respect to a mastectomy must provide coverage for all of the following:

- » Reconstruction of the breast on which a mastectomy has been performed
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance
- » Prostheses
- » Treatment of physical complications of all stages of mastectomy, including lymphedema

This coverage will be provided in consultation with the attending physician and the patient, and will be subject to the same annual deductibles and coinsurance provisions which apply for the mastectomy. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description or contact Human Resources at 877-703-8010.

Important Notes

HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- » Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- » Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- » Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- » Failing to return from an FMLA leave of absence; and
- » Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent's(s') other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact Human Resources at 877-703-8010.

HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for health care benefits, as well as ensuring that protected health information which identifies you is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. The Notice of Privacy Practices has been recently updated. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact Human Resources at 877-703-8010.

Important Notes

REQUIRED NOTICES

Important Notice from Resourcing Edge, Inc. About Your Prescription Drug Coverage and Medicare under the UnitedHealthcare Plan(s)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Resourcing Edge, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Resourcing Edge, Inc. has determined that the prescription drug coverage offered by the United Healthcare plan(s) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare during a seven-month initial enrollment period. That period begins three months prior to your 65th birthday, includes the month you turn 65, and continues for the ensuing three months. You may also enroll each year from October 15th through December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current Resourcing Edge, Inc. coverage will not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed herein.

If you do decide to join a Medicare drug plan and drop your current Resourcing Edge, Inc. coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Resourcing Edge, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage . . .

Contact the person listed at the end of these notices for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Resourcing Edge, Inc. changes. You also may request a copy of this notice at any time.

For More Information about Your Options under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- » Visit www.medicare.gov
- » Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- » Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Medicare Part D notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date:	October 1, 2023
Name of Entity/Sender:	Resourcing Edge, Inc.
Contact—Position/Office:	Human Resources
Address:	1309 Ridge Rd, Suite 200 Rockwall, TX 75087
Phone Number:	877-703-8010
