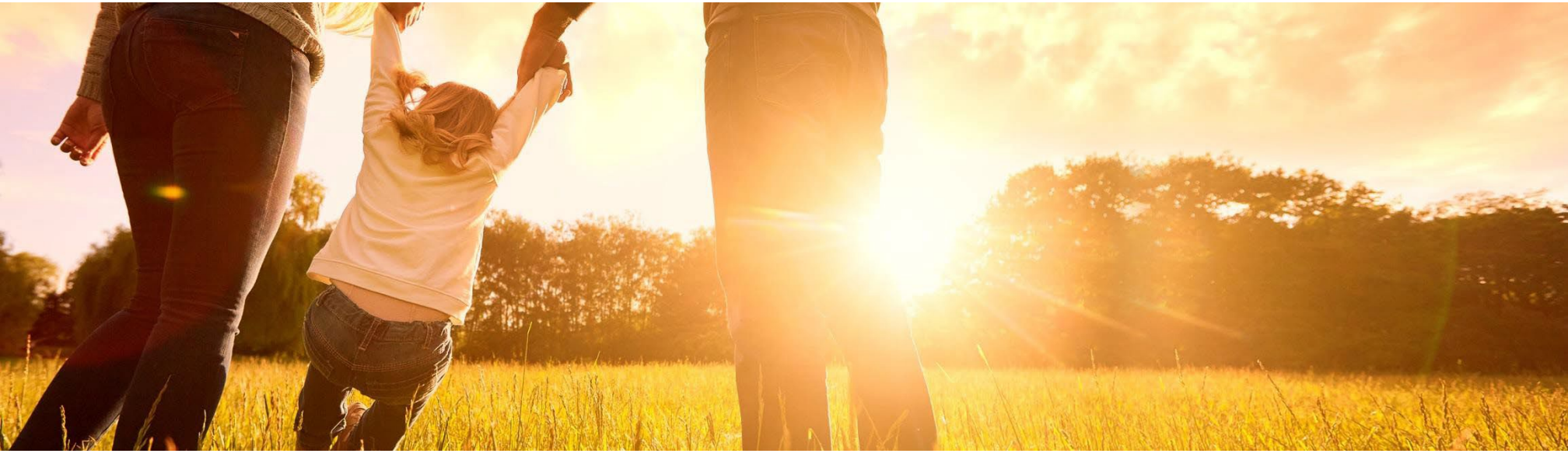
HUMAN
RESOURCES



2027 Benefits Open Enrollment

ADP Open Enrollment will begin on Monday, 11/16/2026 and will close on Tuesday, 11/24/2026

VictoryCapital®

2027 Benefit Changes

HUMAN RESOURCES

What to expect from your 2027 benefit package:

1) Medical, Dental, & Vision will stay with Cigna
2) All employees of VCM will be offered the same three medical plans:
    - $250/ $500 Deductible Plan (PPO)
    - Core High-Deductible Health Plan (HDHP)
    - Basic High-Deductible Health Plan (HDHP)
3) Health Savings Accounts will stay with HSA Bank

Cigna One Guide

Cigna One Guide® helps you make informed choices and get the most from your plan, offering personalized support to help you stay healthy and save money.

During enrollment, we're just a call away to help:

- Answer questions about the basics of coverage for medical plans and services as well as your Cigna Healthcare® pharmacy plan
- Identify the types of health plans available to you to help you choose the one that best meets your needs
- Find out if your doctors are in network to help you avoid unnecessary costs
- Get answers to any other questions you may have about the plans or provider networks available to you

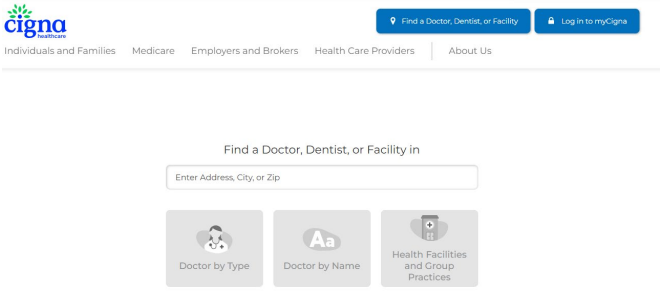


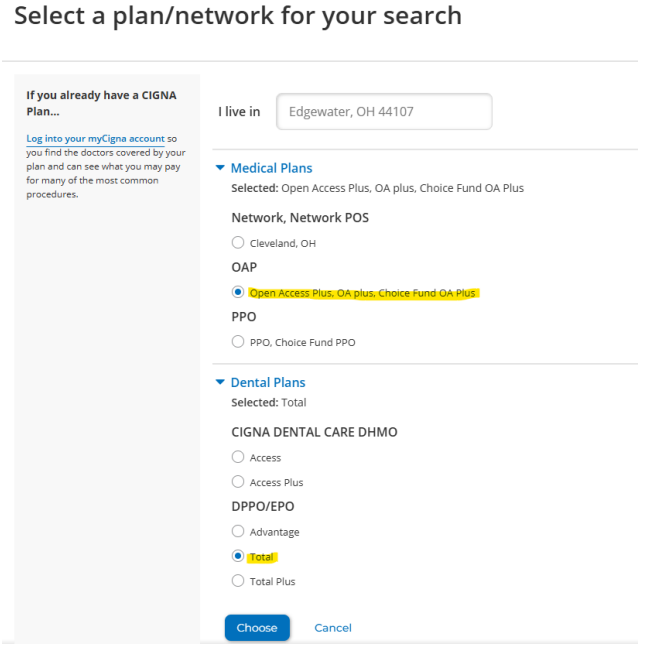
How to Find a Provider

HUMAN RESOURCES

> Find a medical provider and/or dentist

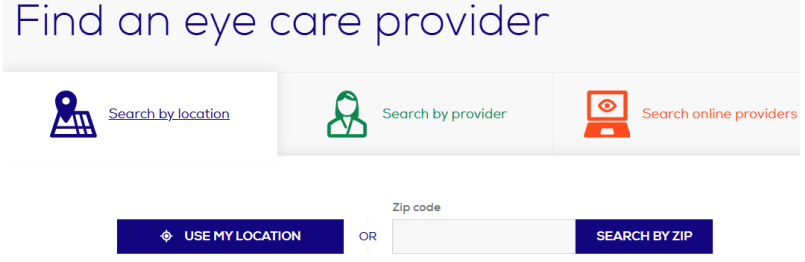
- Cigna Health Care Provider Directory
- Select **“Employer or School”**
- Select **continue as guest**
- Select **“Open Access Plus” (OAP)** Network for Medical
- Select **“Total”** Network for Dental





> Find a vision provider

- Vision Provider Locator
- Search by location, in-person providers, or online providers
- Cigna Healthcare Vision Network is serviced by EyeMed



VictoryCapital®

cigna healthcare

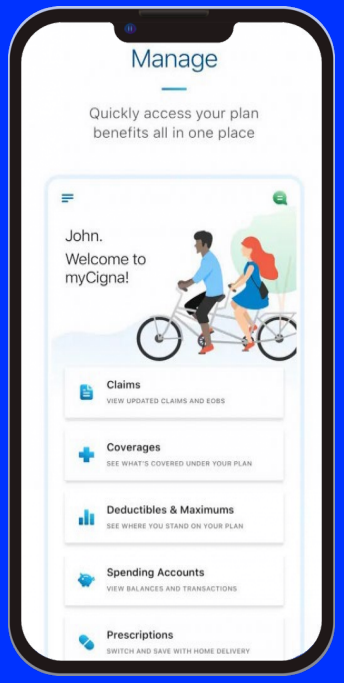
Use the myCigna® App[1] or website – 24/7

Manage all your prescriptions on the My Medications page

- See which medications your plan covers
- Price a medication
- Search for lower-cost alternatives, if available
- View all the prescriptions you've filled in the last 18 months
- Find an in-network pharmacy
- Ask a pharmacist a question
- Switch a prescription from a retail pharmacy to our home delivery pharmacy

For home delivery prescriptions:

- Refill and track your orders
- Pay your bill online
- Sign up for automatic refills
- Request a payment plan
- For specialty medications, connect to your online Accredo® account



Digital ID Cards

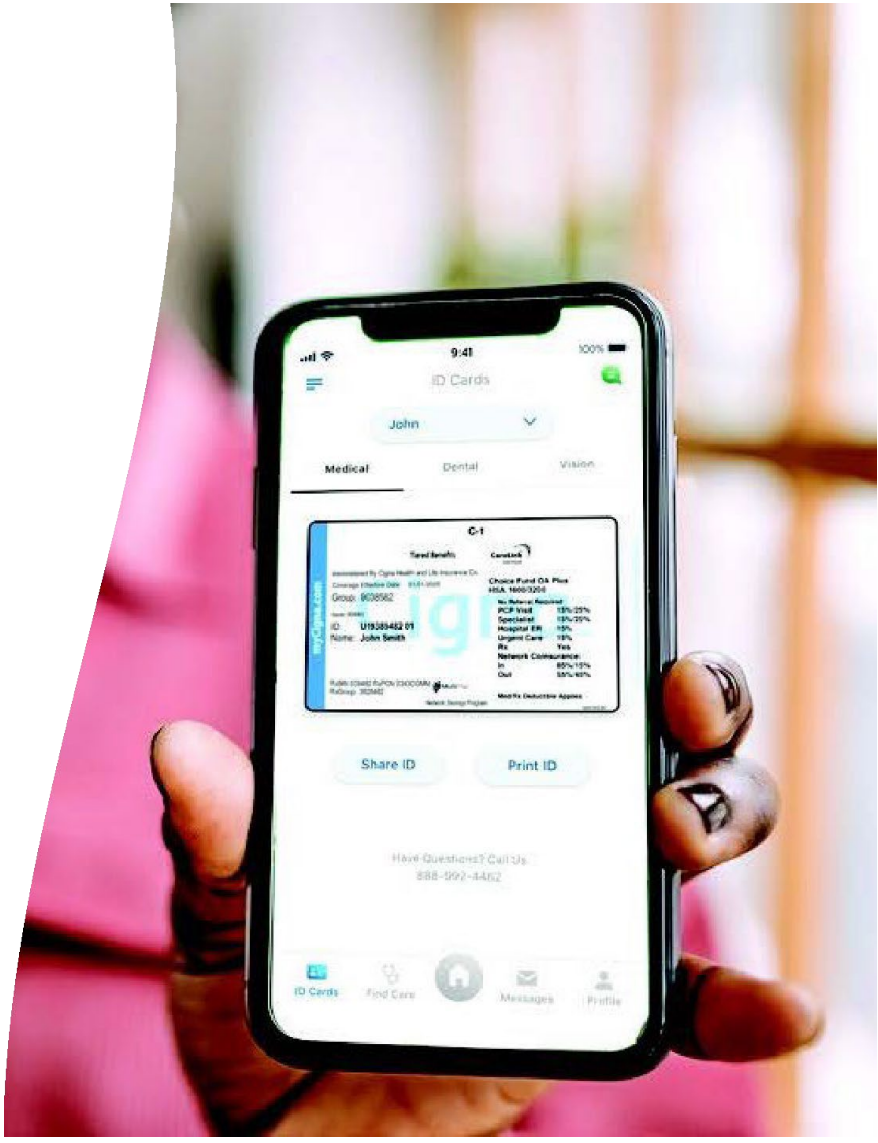
Enjoy easy, secure access to your ID cards.

No longer worry about misplacing your ID. Simply log in to myCigna.com ®
mobile app or website to view your digital ID card.[1]

Getting your digital ID card is easy!

- Log in to myCigna® website or app.
- Click or tap "ID Cards."
- View your card(s) and the cards of any dependents.[2]

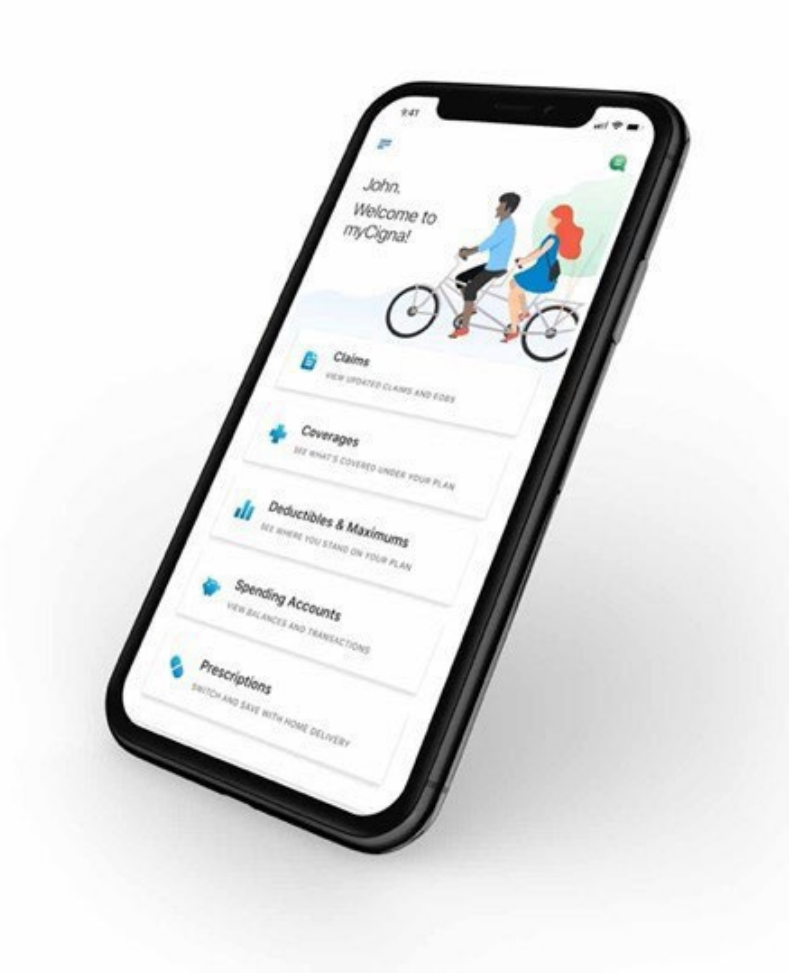
You can **show** your digital ID card on your phone screen,
print it or **email** it to your doctor's office.



Your HSA experience on myCigna®

Easy, at-a-glance web and mobile view under Spending Accounts

- Check balances
- Get account updates
- Use the calculator tool to determine your contribution
- Order or cancel debit cards
- Learn about investment options
- Access educational information and videos



hsabank

cigna healthcare

Virtual care[1]

MDLIVE® | Cigna Healthcare has partnered with MDLIVE® to offer a comprehensive suite of convenient virtual care options — available by phone or video whenever it works for you.

Primary Care

Preventive care, routine care and specialist referrals

- Preventive care checkups/ wellness screenings available at no additional cost
- Prescriptions available through home delivery or at local pharmacies, if appropriate
- Receive orders for imaging, biometrics, blood work and screenings at local facilities

Behavioral Care

Talk therapy and psychiatry from the privacy of home

- Access to psychiatrists and therapists
- Schedule an appointment that works for you
- Option to select the same provider for every session
- Care for issues such as anxiety, stress, grief and depression

Urgent Care

On-demand care for minor medical conditions

- On-demand 24/7/365, including holidays
- Care for hundreds of minor medical conditions
- A convenient and affordable alternative to urgent care centers and the ER
- Prescriptions available, if appropriate

Dermatology

Fast, customized care for skin, hair and nail conditions — no appointment required

- Board-certified dermatologists review pictures and symptoms
- Care for common skin, hair and nail conditions including acne, eczema, psoriasis, rosacea, suspicious spots and more
- Diagnosis and customized treatment plan, usually within 24 hours

Save a trip with home delivery



Order, manage, track and pay for medications on your phone or online



Standard shipping at **no extra cost**[1]



Fill up to a **90-day supply** at one time[2]



Automatic refills[3] or refill reminders so you don't miss a dose



Helpful pharmacists available 24/7



Flexible payment options

To learn more about Express Scripts Pharmacy by Evernorth®, go to **Cigna.com/homedelivery** or call **800.835.3784**

Help with specialty medications

Accredo by Evernorth®, your specialty pharmacy, is focused on supporting complex medical conditions

- Easily order, manage and track your medications on your phone or online[1]
- Fast shipping, at no extra cost
- Easy refills and free reminders to help make sure you don't miss a dose. Refill certain prescriptions by text
- 24/7 access to specialty-trained pharmacists and nurses experienced in complex medical conditions
- Personalized care services including counseling and training on how to administer your medication
- Help with applying for third-party copay assistance programs and other options



2027 Plan Out-of-Pocket Costs

HUMAN RESOURCES

Basic vs. Core HDHP Options

Basic HDHP ("OAP" Network)	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible (Individual/Family): All individual deductible amounts will count towards meeting the family deductible, but ***an individual will not have to pay more than the individual deductible amount***.	$4,000/$8,000	$8,000/$16,000
Employer Annual HSA Contributions	EE = $2,050 / EE/SP = $2,550	EE/CH = $3,050 / FAM= $3,050
Coinsurance Percentage	0%	20%
Annual Out-of-Pocket Maximum	$6,650/$13,300	$12,000/$24,000
PCP/Specialist/Speech, Physical, etc. therapies	Deductible, then 0%	Deductible, then 20%
Emergency Room	Deductible, then 0%	
Retail Pharmacy Co-Pay (after deductible)	$10/ $40 / $85 / $250	
Mail-Order Pharmacy Co-Pay (after deductible)	$25 /$100/ $213	

Core HDHP ("OAP" Network)	IN-NETWORK	OUT-OF-NETWORK*
Annual Deductible (Individual/Family): **No one in the family is eligible for benefits until the family coverage deductible is met.**	$2,000/$4,000	$4,000/$8,000
Employer Annual HSA Contributions	EE = $1,050 / EE/SP = $1,300	EE/CH = $1,550 / FAM = $1,550
Coinsurance Percentage	0%	50%
Annual Out-of-Pocket Maximum	$4,000/$8,000	$10,000/$20,000
PCP/Specialist/Speech, Physical, etc. therapies Co-Pay	Deductible, then 0%	Deductible, then 50%
Emergency Room Co-Pay	Deductible, then 0%	
Retail Pharmacy Co-Pay (after deductible)	$10 / $40 / $85 /$250	
Mail-Order Pharmacy Co-Pay (after deductible)	$25 / $100 / $213	

VictoryCapital®

* Wellness care is covered at 100% and not subject to the deductible for **in-network providers**

Health Savings Accounts (HSAs) through HSA Bank

HUMAN RESOURCES

> Who is eligible to contribute to an HSA?

- Must be enrolled in either of the High-Deductible plans (cannot be enrolled in any non-HDHP plans)
- Must NOT be claimed as a dependent on another individual's tax return
- Must NOT be enrolled in Medicare (Part A or B)
- Additionally, you cannot contribute tax-free funds into an HSA in the six month prior to enrolling in Medicare if you are over the age of 65
- Your contribution maximum will be prorated to reflect only the months that you are eligible

Annual Contribution Rules

2027 Contribution Limit*:

$4,500 for individuals &

$9,000 for families*

*The annual IRS limits include the contributions from Victory Capital Management.

Additional Funding

Those 55 years of age or older in 2027, but not enrolled in Medicare benefits, can fund an additional $1,000/year "catch-up" contribution!

In 2027, Victory Capital Management **will contribute $2,050 (EE), $2,550 (EE/SP), $3,050 (EE/CH OR FAM) to the Basic HDHP. (**Assuming you meet the eligibility requirements.)**

In 2027, Victory Capital Management **will contribute $1,050 (EE), $1,300 (EE/ SP), $1,550 (EE/CH OR FAM) to the Core HDHP. (**Assuming you meet the eligibility requirements.)**

**Contributions will be prorated based on date of hire.

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hsabank™

2027 Plan Out-of-Pocket Costs

HUMAN RESOURCES

$250/$500 Deductible Plan (PPO)

$250/ $500 Deductible Plan (PPO)- ("OAP" Network)	IN-NETWORK*	OUT-OF-NETWORK
Annual Deductible (Individual/Family): All individual deductible amounts will count towards meeting the family deductible, but ***an individual will not have to pay more than the individual deductible amount***.	$250/$500	
Coinsurance Percentage	10%	30%
Annual Out-of-Pocket Maximum	$2,500/$5,000	
PCP/Specialist/Speech, Physical, etc. therapies Co-Pay	$20/$35	Deductible, then 30%
Emergency Room Co-Pay	$150	
Retail Pharmacy Co-Pay	$10 / $30 / $50	
Mail-Order Pharmacy Co-Pay	$25 / $75 / $125	

* Wellness care is covered at 100% and not subject to the deductible for **in-network providers**

VictoryCapital®

Flexible Spending Accounts

HUMAN RESOURCES

Health FSA (Employees not participating in the Core HDHP, Basic HDHP, or HDHP through spouses)

Limited FSA (Core HDHP or Basic HDHP participants)

- Current participants are eligible to carryover up to $680 of remaining monies into the 2027 plan year. In 2027, you can roll over up to $700 of unused Health Care FSA funds from 2027 to 2028.
- Current deductions will cease at the end of 2026.
- A new election must be made to participate in the 2027 plan year.

Dependent Care Account

- Current deductions will cease at the end of 2026.
- A new election must be made to participate in the 2027 plan year. ***The limit for 2027 is $7,500 (Self/Married - $7,500; Married but filing separately - $3,750)***.
- There is no carry over of benefits.

Commuter Benefits (Parking & Transit)

- If you are actively participating in the Commuter Benefits FSA, your elections will continue unless you make a change through the Navia website.
- Any unused funds in this account at the end of 2026 will be automatically rolled-over to 2027 (no limit).

Must enroll on the Navia website: www.naviabenefits.com – Company code RML.

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FSA Limits 2027

HUMAN RESOURCES

FLEXIBLE SPENDING ACCOUNT (FSA)	LIMIT
Health FSA – Medical/Limited	$3,500/annually
Dependent Care	$7,500/annually

You can roll over up to $680 of unused Health Care FSA funds from 2026 to 2027. Any unused Health Care FSA funds above $680 at the end of the year will be forfeited.

Transit Benefit	$350/monthly, pretax*
Parking Benefit	$350/monthly, pretax*

*Participants are eligible to contribute above $350/mo. as an after-tax payroll deduction.

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HDHP with HSA versus PPO – Employee Only

HUMAN RESOURCES

Single Employee with no medical expenses (Preventive Care Only)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$400	$400	$400
Employer HSA Contribution	$2,050	$1,050	$0
Employee Claims Liability	$0	$0	$0
Employee Premium Contributions	$800	$1,359	$2,516
Total Employee Cost	**($1,250)**	**$309**	**$2,516**

Single Employee with an outpatient procedure, a few follow-up doctor visits & a Tier 2 prescription for 12 months

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$3,000	$3,000	$3,000
Employer HSA Contribution	$2,050	$1,050	$0
Employee Claims Liability	$3,000	$3,000	$905
Employee Premium Contributions	$800	$1,359	$2,516
Total Employee Cost	**$1,750**	**$3,309**	**$3,421**

Single Employee with $25,000 in medical expenses (inpatient stay, specialist visits, prescriptions)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$25,000	$25,000	$25,000
Employer HSA Contribution	$2,050	$1,050	$0
Employee Claims Liability	$6,650	$4,000	$2,500
Employee Premium Contributions	$800	$1,359	$2,516
Total Employee Cost	**$5,400**	**$4,309**	**$5,016**

*Claims liability has hit the OPM in all plans under the third example

VictoryCapital®

HDHP with HSA versus PPO – Family

HUMAN RESOURCES

Family with no medical expenses (Preventive Care Only)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$1,200	$1,200	$1,200
Employer HSA Contribution	$3,050	$1,550	$0
Employee Claims Liability	$0	$0	$0
Employee Premium Contributions	$3,720	$5,615	$9,747
Total Employee Cost	**$670**	**$4,065**	**$9,747**

Family with an outpatient procedure, specialist doctor visits (12), sick visits (6), Generic scripts (6) & a Tier 2 prescription (12)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$6,060	$6,060	$6,060
Employer HSA Contribution	$3,050	$1,550	$0
Employee Claims Liability	$6,060	$6,060	$1,460
Employee Premium Contributions	$3,720	$5,615	$9,747
Total Employee Cost	**$6,730**	**$10,125**	**$11,207**

Family with $25,000 in medical expenses (inpatient stay, specialist visits, prescriptions)

	Basic HDHP	Core HDHP	$250/ $500 Deductible (PPO)
Submitted Claims	$25,000	$25,000	$25,000
Employer HSA Contribution	$3,050	$1,550	$0
Employee Claims Liability	$11,150	$7,930	$4,000
Employee Premium Contributions	$3,720	$5,615	$9,747
Total Employee Cost	**$11,820**	**$11,995**	**$13,747**

*Claims liability has not hit the OPM in all examples

VictoryCapital®

Cigna Healthcare Wellness Experience

How it works:

Reach your health goals while having fun. The Cigna Healthcare® Wellness Experience puts powerful resources at your fingertips – at no additional cost to you.

- **Personalize your experience:** Connect your activity tracker and set topics of interest.
- **Complete an assessment:** Answer questions to get a health score and learn about possible risks.
- **Track your Healthy Habits:** Follow a healthy routine by taking small steps.
- **Stay motivated:** You can invite up to 10 friends and family members outside of work.
- **Participate in fun challenges:** Join coworkers and motivate each other to build new healthy habits.

Earn $$ in Wellness Rewards by participating in healthy activities, you can earn rewards. The more you do, the more you earn!

- Complete registration
- Take 7,000 steps in a day
- Connect an activity device
- Set a well-being goal

** All Cigna Rewards must be redeemed by 12/31

2027 Dental and Vision Plans

HUMAN RESOURCES

Dental Plan Out-of-Pocket Costs

DENTAL (DPPO- "Total" Network)	IN-NETWORK	OUT-OF-NETWORK*
Annual Deductible (does not apply to Preventive & Diagnostic)	$25/$50	$25/$50
Annual Maximum (per person)	**$2,500**	**$2,500**
Preventive & Diagnostic Services • Exams, Cleanings, Bitewing x-rays (each twice in a calendar year) • Fluoride Treatment (once in a calendar year, children to age 14)	0%	0%
Basic Services • Fillings, Extractions, Endodontics (root canal), Periodontics, Oral Surgery, Repair of Dentures	Ded/20%	Ded/20%
Major Services • Crowns, Inlays/Onlays, Dentures, Bridges, Implants	Ded/40%	Ded/40%
Orthodontic Benefits (child & adult) (subject to a $2,500 lifetime maximum per person)	50%	50%

Vision Plan Out-of-Pocket Costs

VISION (EyeMed Network)	IN-NETWORK	OUT-OF-NETWORK*
Exams**	$10	$45
Frames***	***$130*** allowance, ***20%*** off balance	$71
Lenses**	$15	Varies
Lens Options (UV Coating, Tint, Other Add-Ons)	Varies	Not Covered
Contacts**	Medically necessary – 100% *Elective – Up to $130*	Medically necessary – Up to *$210 Elective – Up to $105*

*Out-of-Network charges are subject to reasonable and customary rates established by the carrier. Costs in excess of these rates are the responsibility of the member.
** Every Calendar Year
*** Every Other Calendar Year

VictoryCapital®

cigna healthcare

Dental Preferred Provider Organization (DPPO)

"Total" Network

Network: Select any licensed dentist, but see bigger savings if you use a dentist in the Cigna Healthcare Dental network

Specialist: See a specialist without a referral

Deductible: An annual amount that may apply to covered services before your plan begins to pay

Coinsurance: Once you meet your deductible and satisfy any applicable waiting period, this is the portion you will pay of your covered dental care costs

Coverage: The amount paid by your plan depends on:
- The coinsurance level for the service you receive
- The dentist you visit
- Whether you've paid your deductible and/or reached your maximum

Maximums: Once you reach the plan's calendar year dollar and/or any applicable lifetime maximum, your plan will no longer pay a portion of your costs during that plan year



2027 Plan Out-of-Pocket Costs

HUMAN RESOURCES

Employee Medical Contributions*

	Employee Only	Employee + Spouse	Employee + Child(ren)	Family
Basic HDHP	$ 30.77	$ 98.78	$ 61.24	$143.09
Core HDHP	$ 52.26	$149.10	$103.98	$215.98
$250/ $500 Deductible Plan (PPO)	$ 96.75	$258.80	$192.53	$374.89

Employee Dental Contributions*

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$11.26	$20.74	$26.09	$41.50

Employee Vision Contributions*

Employee Only	Employee + Spouse	Employee + Child(ren)	Family
$2.70	$5.38	$6.74	$9.42

*** Rates are shown as biweekly payroll deductions**
****Note: Domestic Partners are not eligible for coverage**

VictoryCapital®

IDShield

HUMAN RESOURCES

A comprehensive credit reporting, credit monitoring, identity theft protection program and much more!

This service is 100% Company paid for all employees, spouses, and dependent children.

Monitoring and Detection

IDShield helps safeguard your most important information.

- Dark Web and Internet Monitoring
- Child Monitoring
- Identity Threat Alerts
- Sex Offender Monitoring and Alerts
- Username/Password (Credentials) Monitoring
- Continuous Credit Monitoring and credit threats
- Address Changes
- Application Alerts
- Deceased Family Monitoring
- Financial Account Monitoring and Alerts
- Monthly Credit Score Tracker with Experian
- More

Consultation Services and Support Tools

IDShield is your go-to partner for all things related to identity protection.

- Personalized **Risk Assessment**
- **Credit Monitoring** Insights
- **Security** Best Practices
- Review of **Identity Theft Trends**
- **Fraud Alert** and **Credit Freeze** Assistance
- Unsolicited offers for credit cards and insurance **reduction**

IDShield Mobile App

Download the app to access your plan from anywhere.

- Receive real-time identity threat and credit inquiry alerts
- Track your monthly credit score
- Directly access an identity theft specialist (24/7
- emergency access)
- Track and edit your monitored information
- And more!

For questions about the plan, call *Customer Care* at **888-807-0407**
Monday - Friday
7AM to 7PM CST

VictoryCapital®

IDShield®



Unum Benefits

Employer-Paid Benefits

Term Life/AD&D Insurance

VictoryCapital

TERM LIFE/AD&D INSURANCE

Please have a Beneficiary Form on File

- ***Life Benefit Amount:*** 2.5x your annual earnings to a maximum of $750,000
- AD&D Benefit Amount Matches life amount
- Coverage is 100% employer-paid
- Benefit Reductions: Original benefit reduces to 65% at age 65; to 50% at age 70

Additional Accidental Death & Dismemberment Benefits (AD&D)
Education Benefit— Provides up to $24,000 (6% to $6,000/year) for the financial support of surviving, unmarried children
Repatriation Benefit— Pays up to $5,000 to pay for the preparation and transportation of the deceased to a chosen mortuary, when death is the result of an accident which occurs more than 100 miles from the insured's primary residence. Repatriation benefits are paid following payment of the AD&D benefit.
Seatbelt Benefits— 10% of the full amount of your AD&D insurance benefit to a maximum of $25,000 ***Airbag Benefits—*** 5% of the full amount of your AD&D insurance benefit to a maximum of $5,000
Exposure and Disappearance Benefit— Provides coverage if the insured employee is injured and unavoidably exposed to the elements and as a result of the exposure, suffers a covered loss.
Common Carrier Benefit— Doubles the amount of AD&D benefit payable when the insured employee's death is the result of a non-occupational injury that occurs while insured is a passenger in a public passenger carrier (bus, subway, airplane, etc.)
Child Care Benefit—Pays an annual benefit amount for child care to the insured employee, their spouse or their spouse's authorized representative on behalf of each of the insured employee's qualified children if the insured employee or their spouse dies: as a result of an accidental bodily injury; and within 365 days after the date of the accident causing the accidental bodily injury; the accident causing the insured employee's or their spouse's accidental bodily injury occurred while they were insured under the plan; proof is furnished to Unum that the child is a qualified child.

Short Term Disability Insurance

STD

- **Weekly Benefit Amount:** 60% of your weekly base earnings to a maximum benefit of $2,500 per week. The weekly benefit may be reduced or offset by other sources of income.
- **Elimination Period:** Your elimination period is 0 days for a disability due to an accident or injury and 7 days for disabilities due to illness. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.
- Please note that maternity is not covered under this plan because Victory Capital Management provides a full 8-week maternity benefit.
- **Definition of Disability:**
  - You are considered disabled when Unum determines that, due to sickness or injury:
    - You are limited from performing the material and substantial duties of your regular occupation and you are not working; and
    - You are working but you have lost 20% or more in weekly earnings.
  - You must be under the regular care of a physician in order to be considered disabled. The loss of a professional or occupational license or certification does not, in itself, constitute disability.
- **Duration of Benefits:** Your STD benefits are payable for the period during which you continue to meet the definition of disability. Your short-term disability benefit could be paid for up to 13 weeks.

Long Term Disability Insurance

LTD

- **Monthly Benefit Amount:** 60% of your monthly earnings to a maximum benefit of $15,750 per month. The monthly benefit may be reduced or offset by other sources of income.
- **Elimination Period:** Your elimination period is 90 days. This is the number of days that must pass after a covered accident or illness before you can begin to receive benefits.
- **Definition of Disability:**
  - You are disabled when Unum determines that: You are limited from performing the material and substantial duties of your regular occupation due to sickness or injury and are not working; or
  - You have a 20% or more loss of indexed monthly earnings while working
  - You must be under the regular care of a physician in order to be considered disabled. The loss of a professional or occupational license or certification does not, in itself, constitute disability.
- **Duration of Benefits:** The duration of your benefit payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs before age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule.
- **Individual Disability Insurance:** Employees whose earnings exceed the maximum benefit amount are eligible to purchase additional coverage for added protection. Please not that this benefit's election period does not coincide with your other benefits. Look out for more information about enrollment in the coming months!

Worldwide Travel Assistance

If you experienced a medical emergency while traveling, would you know who to call?

Whenever you travel 100 miles or more from home – to another country or just another city – be sure to pack your worldwide emergency travel assistance phone number!

Use your travel assistance phone number to access:

- Hospital admission assistance
- Emergency medical evacuation
- Prescription replacement assistance
- Transportation for a friend or family member to join a hospitalized patient
- Care and transport of unattended minor children
- Referrals to Western-trained, English-speaking medical providers
- Passport replacement assistance

24/7 services anywhere in the world

Assist America's medically certified personnel are ready to help 24 hours a day, 365 days a year and can connect you with pre-qualified, English speaking and Western-trained medical providers anywhere in the world.

With the Assist America Mobile App, you can:

- Call Assist America's operation Center from anywhere in the world with the touch of a button
- Access pre-trip information and country guides
- Search for local pharmacies (U.S. only)
- Download a membership card
- View a list of services
- Search for the nearest U.S. embassy
- Read Assist Alerts



Employee Assistance Program (EAP)

Help, when you need it most

With your Employee Assistance Program (EAP) and Work/Life Balance services, confidential assistance is as close as your phone or computer. Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

Who is covered?

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



Employee Assistance Program — Work/Life Balance

Toll-free 24/7 access:



1-800-854-1446
(multi-lingual)

www.unum.com/lifebalance

A Licensed Professional Counselor can help you with:

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

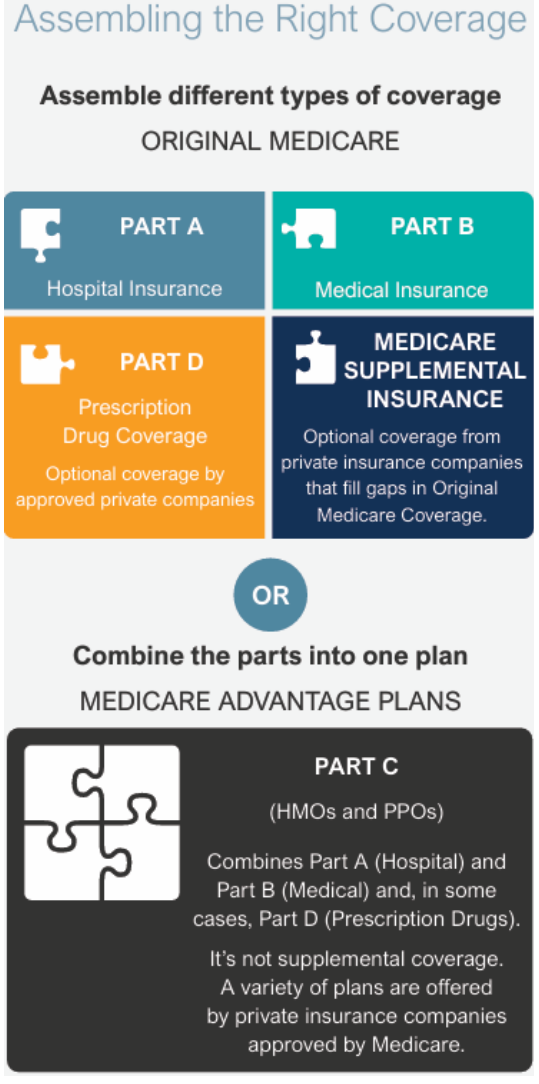
* The consultants must abide by federal regulations regarding duty to warn of harm to self or others. In these instances, the consultant may be mandated to report a situation to the appropriate authority.

Medicare Education Through UROne

HUMAN RESOURCES

Are you or a loved one interested in learning more about Medicare?

- Sign up for an Educational Medicare Webinar
- Contact UROne Benefits at ***(800) 722-7331***
- Or visit Home | UROne Benefits® for more information!



VictoryCapital®

UROne™ BENEFITS

Voluntary Employee-Paid Benefits

Unum's Dedicated Customer Service Unit will be available from 11/10 through 11/21/25, Monday – Friday from 8 AM to 8PM EST

- Telephonic Enrollment Support: ***(866) 643-9404***
- Enrollment event ID #: ***268931***

Visit https://flimp.live/2b7mwoj62 for more information!

Term Life / AD&D Coverage — for you, your spouse, & dependents

Who can have it?	Life plan design	AD&D plan design
Employee must be actively at work	• Choose from $10,000 to $750,000 in $10,000 increments	Up to $750,000 of AD&D coverage for yourself in $10,000 increments.
Spouse Available with purchase of employee coverage	• Get up to $250,000 of coverage in $1,000 increments. • Spouse coverage cannot exceed the lesser of 100% of the employee coverage amount or $250,000.	Up to $250,000 of AD&D coverage for your spouse in $1,000 increments, if eligible.
Child Available with purchase of employee coverage for eligible children, step-children, legally adopted children and grandchildren, ages 14 days through 26 years.	• Get up to **$10,000** of coverage in $1,000 increments. • One policy covers all children until their 19th birthday; up to 26th birthday for full time students. • The maximum benefit for children from live birth to 6 months is $1,000.	Up to $10,000 of coverage for your children in $1,000 increments.

▶ **What is Accidental Death and Dismemberment insurance?** *This benefit could be paid in addition to the life benefit if you or a covered dependent die in a covered accident or suffer a covered dismemberment or disability.*

Group Critical Illness Insurance Product Highlights

Protection for employees and their families

Helps lessen the financial impact of out-of-pocket medical costs related to serious illness or health event

Covered conditions include:

- Cancer
- Heart attack
- Stroke*
- Benign brain tumor
- Blindness
- Coronary bypass surgery (pays 25% of elected benefit amount)
- Kidney failure
- Major organ failure
- Permanent paralysis
- Occupational HIV
- Coma
- Carcinoma in situ (pays 25% of elected benefit amount)

Children are covered for the same conditions* plus:

- Cerebral palsy
- Cleft lip/palate
- Cystic fibrosis
- Down syndrome
- Spina bifida

Multiple benefit payments (all covered conditions will pay a benefit). The diagnoses must be at least 90 days apart, and the conditions can't be related to each other.

Critical Illness Plan Summary

- Lump-sum benefit paid directly to claimant
- 30-day benefit waiting period
- 12/12 pre-existing condition exclusion
- Benefit choices: $10,000, $20,000, or $30,000
- All coverage levels are guaranteed at this enrollment without medical questions
- Annual $50 Wellness Benefit for all covered individuals

Dependent coverage

- Spouse coverage available when employee participates in plan
- Spouse benefit: 50% of the employee coverage amount
- Children covered automatically at 50% of employee benefit at no additional cost

Please refer to the policy for complete definitions of covered critical illnesses.

Pricing can be found within ADP

Group Accident Insurance Product Highlights

Protection for employees and their families

Plan Summary

- Helps lessen the financial impact of out-of-pocket medical costs related to an accident
- Pays a lump-sum benefit directly to the claimant based on the type of injury sustained or type of treatment provided: **50+ benefits**
- On/Off job Plan Type
- Annual Wellness Benefit of **$50** for completing one of any eligible exams
  - 26 covered screenings and test options
  - Benefit available to all covered individuals
  - Easy claim filing via phone
- No issue age restrictions for employee
- Dependent Children: Newborn to 26th birthday
- Coverage is portable
- No maximum number of benefit payments; employees can file claims for multiple covered incidents

Injury	$	Injury	$
ER Visit	$100	Concussion	$200
Hospital Admission	$1,200	Dislocation	Up to $3,375
Fracture	Up to $4,500	Ambulance	$300 / $1,000
Wellness Benefit	$50	General Surgery	Up to $1,500
X-Ray / MRI	$50 / $200	Follow-up Visit	$75

Accident Coverage (Includes $50 Annual Wellness Benefit)				
Per Pay Cost	**Employee**	**Employee + Spouse**	**Employee + Child(ren)**	**Employee, Spouse + Child(ren)**
Bi-Weekly	$4.96	$8.81	$10.48	$14.33

*For illustrative purposes only; costs of treatment and benefit amounts may vary. Other non-medical expenses not reflected.

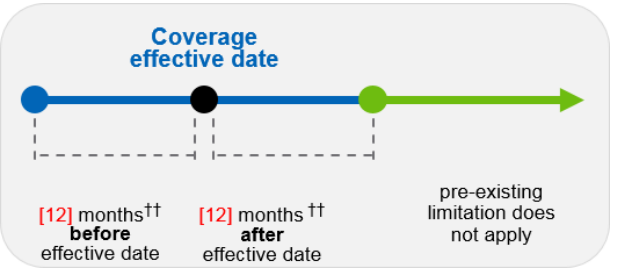
Group Hospital Indemnity

Plan Summary

- Medical insurance covers many of the costs associated with a hospital stay and outpatient surgery, but you could still be left with significant out-of-pocket expenses
- **$1,000** for a covered hospital admission once per calendar year
- **$100** for each day of your covered hospital stay to a maximum of 365 days per calendar year
- **$100** for each day you spend in intensive care up to a maximum of 30 days per calendar year
- Annual Wellness Benefit of **$50** for completing one of any eligible exams
    - 26 covered screenings and test options
    - Benefit available to all covered individuals
    - Easy claim filing via phone
- No issue age restrictions for employee
- Dependent Children: Newborn to 26th birthday
- Coverage is portable

Hospital Coverage (Bi-Weekly Cost)	
Tier	**Employee**
Single	$6.29
EE + Spouse	$13.02
EE + Children	$9.62
Family	$16.35

This plan will not pay benefits for a claim resulting from a pre-existing condition. Under this 12/12 plan, a pre-existing condition:
Includes any sickness or injury or symptoms of a sickness or injury, whether diagnosed or not, for which the insured received medical treatment, consultation, care or services including diagnostic measures, took prescribed drugs or medicine or had been prescribed drugs or medicine to be taken during the 12 months
just prior to his or her coverage effective date, and for which the date of covered loss is in the first 12 months after his or her coverage effective date



Wellness Benefit for Accident, Critical Illness, & Hospital Indemnity

Wellness Benefit

- Each covered individual will automatically receive the health screening benefit rider, which can pay $50 annual for a covered health screening test. The wellness benefit is included with the Accident, Critical Illness coverage & Hospital Indemnity.
- If you and/or a dependent enroll in one or more coverages, you can receive a $50 wellness benefit for each plan for a qualifying health test/screening (for a maximum of $150 per covered individual per calendar year).

Some covered tests include:

- Colonoscopy
- Mammography
- Pap smear
- Skin cancer biopsy
- PSA (blood test for prostate cancer)
- Serum cholesterol test to determine LDL and HDL levels
- Stress test on a bicycle or treadmill

A full list of tests will be included with your policy.

You can file your claim online with a one-time registration on unum.com, by mail or over the phone. Simply call 1-800-635-5597 for more information.

You will need to provide the following information:

- First and last name of the employee and claimant (the employee might not be the claimant)
- Employee's Social Security number or policy number
- Name and date of the test
- Physician's name and the facility name where the test was performed

Additional Benefits: Long-Term Care (LTC) Insurance

Reminder:

- This benefit runs on a different plan year than the rest of the benefits
- If you are interested in Long-Term Care Insurance, look out for communications regarding plan details and enrollment in the coming months!

PLAN HIGHLIGHTS

Long-Term Care (LTC)
• Individuals who cannot perform at least 2 out of 6 Activities of Daily Living (eating, bathing, dressing, transferring, toileting, and continence) due to cognitive and/or physical impairment, may need LTC • LTC can be received in a nursing home, assisted living facility, adult daycare center, your own home, etc., which is typically not covered by health or disability insurance plans • LTC insurance can help you pay for the cost of care, so you do not have to rely solely on savings, assets, family, or other means • **Issue Age Rates** – your rates will always be based on your age on the date that your policy was issued • **Portability** – if you retire or leave employment, you can keep your coverage at the same rate



LegalShield™

benefits.legalshield.com/victorycap

Cost Savings with LegalShield

Lawyers are expensive! The hourly rate for a lawyer costs anywhere between $110 to $350.

Legal Need	Typical Cost
General Legal Consultation (per hour)	$300
Will Preparation	$1,500
Representation in a Traffic Matter	$1,000
Prepare Purchase/Selling Agreement	$500
Review Lease/Rental Agreement	$750
Prepare a Prenuptial Agreement	$2,000
Total:	$6,050
Total Savings with LegalShield:	More than $5,000

LegalShield is only $18.50 a month* and provides direct access to a dedicated provider law firm.

Average cost basis for typical lawyer costs are associated with the Philadelphia region. Exact costs are determined by law firms. The average hourly rate of a lawyer is based on LegalShield Provider Law Firms lowest and highest hourly rates.

*Deductions are taken on a bi-weekly basis

LegalShield

LegalShield Plan Coverage



Estate Planning

- Living Will/Wills
- Power of Attorney
- Probate
- Living Trusts/Trusts
- Codicils



Family

- Adoption
- Paternity
- Conservatorship
- Domestic Violence Protection
- Guardianship
- Juvenile Court Proceedings
- Immigration Assistance
- Name Change
- Incompetency Defense
- Juvenile Defense
- Prenuptial Agreements
- Administrative Hearing



Financial

- Consumer Credit Services
- Affidavits
- Bankruptcy
- Consumer Protection
- Contracts/ Financial Disputes
- Debt Collection
- IRS Audit Protection
- Rental Agreements
- Medicaid/Medicare Disputes
- Habeas Corpus
- Civil Litigation
- Identity Theft
- Personal Property Disputes
- Promissory Notes
- Small Claims Assistance
- Social Security Disputes
- Tax Audit Protection
- Veterans Benefits Disputes



Auto

- Driver's License Restoration
- Moving Traffic Violations/ Traffic Tickets
- Property Damage Claims
- Motor Vehicle Property Damage



Home

- Contractor Disputes
- Deeds
- Eviction and Tenant Issues
- Foreclosure
- Neighbor Disputes/ Easements
- Refinancing
- Purchase/Sale of House
- Real Estate Contracts/Financial Disputes
- Smalls Claims Assistance
- Zoning Applications
- Mortgages
- Boundary Title Disputes
- Home Equity Loans
- Property Tax Assessments



General Services

- Office Consultation
- Telephone Advice
- Document Review
- 24/7 Emergency Legal Access
- Mobile App
- Demand Letters/Phone Calls
- 25% Discount

LegalShield

Genetics for Life

Your genome may be the most important factor in driving your health but is often ignored.

Genomic Life makes it easy to obtain genetic information to prevent, diagnose, and treat disease.

When you become a Genomic Life member, you will have access to genetic testing that will unlock insights into your proactive health and inherited risks for disease.



member.genomiclife.com

Proactive Genetic Testing



Genetic Health Screen

Informs genetic predisposition for actionable conditions

Analyzes 147 genes, identifying elevated health risks for cancer, cardiac disease, and other critical illnesses



Carrier Screening

Identifies critical recessive traits for expectant parents

Uncovers genetic insights from both partners during family planning which help mitigate the risk of serious illness in offspring



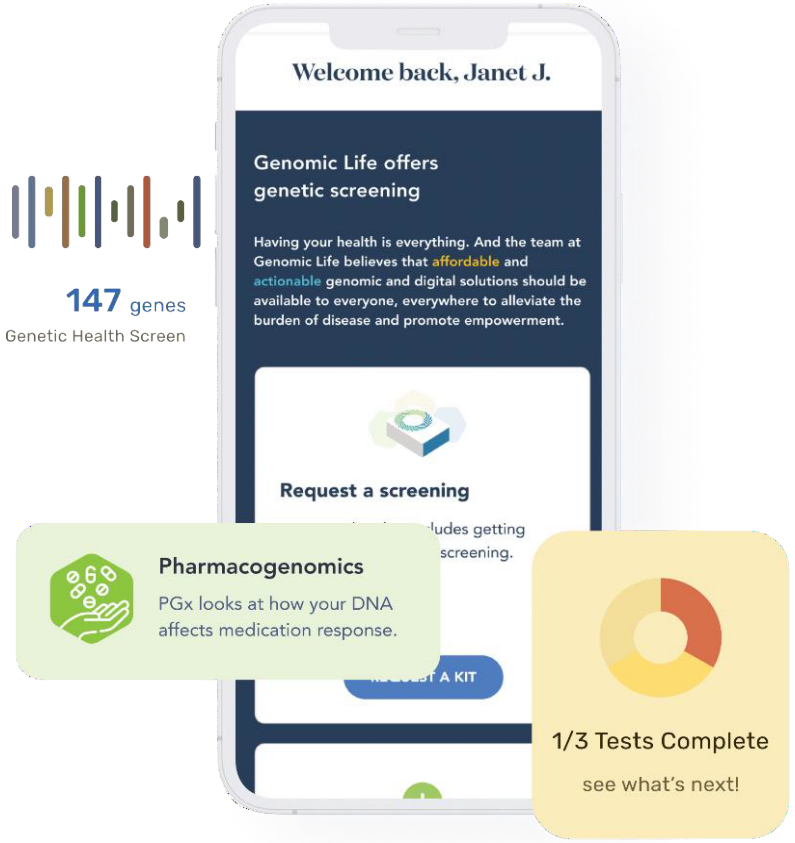
Pharmacogenomics

Highlights drug-gene interactions and efficacy

Analyzes the unique way an individual responds to medications to optimize treatment, maximize effectiveness, and minimize side effects

member.genomiclife.com

It's Simple



1. Create an account on the Genomic Life Platform – use our membership: member.genomiclife.com
2. Order one or all of our genetic tests – all genetic testing will be included in your membership
3. Manage results – review your results with a team of experts

BIWEEKLY COST

Up to age 50:
Employee Only = *$8.31*
Employee and Spouse = *$16.62*

Age 50-64:
Employee Only = *$10.15*
Employee and Spouse = *$20.31*

Age 65+:
Employee Only = *$12.00*
Employee and Spouse = *$24.00*

Working Together to Bring Peace of Mind to You and Your Family



MASA Medical Transport Solutions™

Any Ground. Any Air. Anywhere.™

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EMERGENT PLUS MEMBERSHIP

4 MUST-HAVE benefits for ONLY $14/Month

Covers spouse and all legal dependents until 26th birthday!

Note: This coverage is not available to New Jersey, New York, or Washington residents due to state legislature.

Emergent Air Transport

MASA will work with the provider after the health plan pays it part with the end goal of the member owing zero out-of-pocket.* Covered by all providers in all 50 states and Canada for both emergent air transports from a scene and emergent interfacility.**

Repatriation

In the event the member is hospitalized more than 100 miles from home and expected to be hospitalized for an extended period, MASA can arrange for a transport back to a hospital closer to home for the continued acute care of the illness or injury that occurred away from home.

Emergent Ground Transport

MASA will work with the provider after the health plan pays it part so the member will owe zero out-of-pocket for the emergent transport from a scene or emergent interfacility. Transports by all providers in all 50 states and Canada are covered.**

Non-Emergent Inter-Facility

If the member is in one hospital and needing to be transported to another hospital for higher level of care, however, it is not immediately life-threatening, then MASA is to arrange the transport. Member is guaranteed no out-of-pocket regardless the disposition of the claim by the health plan.



*MASA has been successful by working with the providers to settle claims to a zero balance over 99.5% of the time. In the rare event a provider will not work with MASA, MASA will pay the member directly $20,000 in lieu of paying the provider. MASA will then work as an advocate, guiding the member through the process --- with a successful track record of member settling with the provider for the $20,000 or less!

**While benefits are available in all 50 states are available to covered members,. *please note that state legislature prevents residents of NJ, NY, and WA from enrolling in this benefit*

Presentation is confidential. Please see important disclosure. 2020©, MASA, All Rights Reserved

Emergent Premier Membership

$19/Month*

*Deductions taken on a bi-weekly basis

Our Emergent Premier membership plan includes:

Emergency Ground Ambulance Coverage[2]

Your out-of-pocket expenses for your emergency ground transportation to a medical facility are covered with MASA.

Emergency Air Ambulance Coverage[2]

Your out-of-pocket expenses for your emergency air transportation to a medical facility are covered with MASA.

Hospital to Hospital Ambulance Coverage[2]

When specialized care is required but not available at the initial emergency facility, your out-of-pocket expenses for the ground or air ambulance transfer to the nearest appropriate medical facility are covered with MASA.

Repatriation Near Home Coverage[3]

Should you need continued care and your care provider has approved moving you to a hospital nearer to your home, MASA coordinates and covers the expense for ambulance transportation to the approved medical facility.

Minor Return Transportation Coverage[3]

In the event your minor child traveling with you is left unattended due to your emergency transport, MASA coordinates services and covers expenses to return your child safely home.

Did you know?

51.3 million

emergency responses occur each year

MASA protects families against uncovered costs for emergency transportation and provides connections with care services.

MASA Medical Transport Solutions™

Pet Return Transportation Coverage[3]

If you are traveling with your pets and an emergency occurs requiring your medical transport, MASA coordinates services and covers expenses for returning up to two pets to your home

Post Admission Continued Care Transportation Coverage[1]

Should you need care in a rehabilitation facility, skilled nursing facility, long-term care facility, hospice, or at home after an emergency, your out-of-pocket expenses for transport are eased with MASA.

Sick While Away From Home Expense Protection[4]

Should you contract a communicable disease while traveling away from home, your out-of-pocket expenses are eased with MASA.

Platinum Membership

$39/Month*

Covers spouse and all legal dependents until 26th birthday!

*Deductions taken on a bi-weekly basis

All Emergent Plus Benefits

Includes all the Emergent Plus benefits with the Non-emergent interfacility and repatriation benefits being worldwide coverage.

Return Transportation

If more than 100 miles away from and hospitalized for at least 24 hours, upon being discharged, MASA can purchase a plane ticket home.

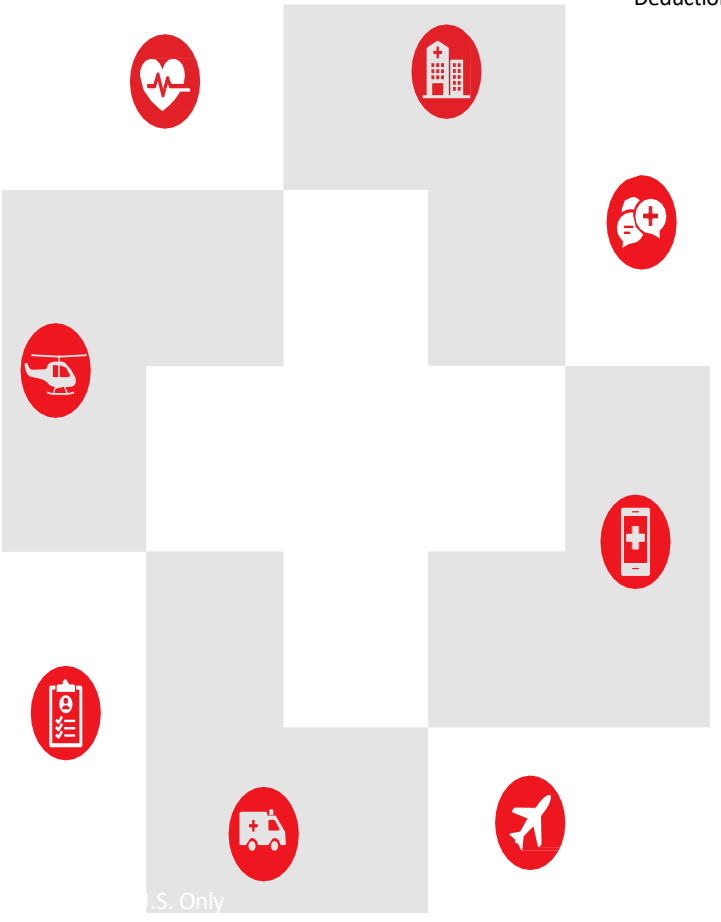
Mortal Remains Return

If more than 100 miles from home, MASA can arrange and pay for the transport of the remains to the closest commercial airport to member's primary residence.

Escort Transportation

MASA can arrange for a family member or friend to accompany member during transport.

Worldwide Coverage



Basic Coverage Area

U.S., Canada, Mexico, Bahamas, Caribbean (excluding Cuba)

Requires member to be 100 miles or further from residence

Organ Transplant Transportation

In the event the member is in need for an organ transplant, MASA will arrange transport to the organ or the organ to the member.

Pet Return

MASA can arrange to transport domestic pet back to the closest commercial airport to member's primary address.

Vehicle Return Health Joy

If the member is unable to drive vehicle back due to illness or injury, MASA will arrange for the vehicle back to the member's residence.

Minor Children/Grandchildren Return

If result of illness or injury of member a minor child/grandchildren being left unattended, MASA will arrange for the transport of the minor to a guardian.

Visitor Transportation

If hospitalized for 7 days or longer, MASA will arrange for the transport of a family member or friend to the closest commercial airport to where member is hospitalized.

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Compare Plans

	Emergent Plus plan	Emergent Premier plan	Platinum plan
Emergency Ground Ambulance Coverage	● [2]	● [2]	● [2]
Emergency Air Ambulance Coverage	● [2]	● [2]	● [2]
Hospital to Hospital Ambulance Coverage	● [2]	● [2]	● [2]
Repatriation to Hospital Near Home Coverage	● [2]	● [3]	● [4]
Post Admission Continued Care Transportation Coverage		● [1]	
Sick While Away From Home Expense Protection		● [4]	
Minor Return Transportation Coverage		● [3]	● [3]
Pet Return Transportation Coverage		● [3]	● [3]
Patient Return Transportation Coverage			● [4]
Companion Transportation Coverage			● [3]
Hospital Visitor Transportation Coverage			● [3]
Mortal Remains Transportation Coverage			● [4]
Vehicle & RV Return Coverage			● [3]
Organ Retrieval & Organ Recipient Transportation Coverage			● [1]

Coverage territories

1: United States only.

2: United States, Canada.

3: United States, Canada, Mexico, the Caribbean (excluding Cuba), the Bahamas and Bermuda.

4: Worldwide coverage to include any region with the exclusion of Antarctica and not prohibited by U.S. law or under certain U.S. travel advisories as long as the member has provided ten (10) day notice.

Disclaimers

This material is for informational purposes only and does not provide any coverage. The benefits listed, and the descriptions thereof, do not represent the full terms and conditions applicable for usage and may only be offered in some memberships or policies. Premiums and benefits vary depending on the plan selected. For a complete list of benefits, premiums, terms, conditions, and restrictions, please refer to the applicable member services agreement or policy for your state. For additional information and disclosures about MASA plans, visit: https://info.masamts.com/masa-mts-disclaimers

FL residents: MASA provides insurance coverage whereby Medical Air Services Association of Florida, Inc. is a prepaid limited health service organization licensed under Chapter 636, Florida Statutes, license number: 65-0265219 and is doing business as MASA with its principal place of business at 1250 S. Pine Island Road, Suite 500, Plantation, FL 33324.

Nationwide Pet Insurance

You must enroll directly through Nationwide. This can be completed any time throughout the year. If you are currently enrolled, there is no need to reenroll!

Nationwide pet insurance helps you cover veterinary expenses so you can provide your pets with the best care possible—without worrying about the cost.

Nationwide offers two plans for you to choose from: My Pet Protection® and My Pet Protection® with Wellness500.[1]

My Pet Protection is a medical plan that offers an annual benefit of $7,500 for eligible veterinary bills related to accidents, injuries and illnesses, including emergency clinics and specialists.

My Pet Protection with Wellness500 offers the same protection as our medical plan, but includes coverage for preventive care. With this plan, up to $500 of the annual $7,500 benefit can be used for wellness, including checkups, flea and heartworm preventives, vaccinations, spay and neuter and more.

Both plans are guaranteed issuance,[2] have a $250 annual deductible and include medical coverage with the choice of 50% or 70% reimbursement levels.[3]

	My Pet Protection®	My Pet Protection® with Wellness500
Accidents	✓	✓
Injuries	✓	✓
Illnesses	✓	✓
Hereditary and congenital conditions	✓	✓
Diagnostics and imaging	✓	✓
Procedures and surgeries	✓	✓
Wellness exams		✓
Vaccinations		✓
Flea prevention		✓
Spay or neuter		✓
And more	✓	✓



Get a quote at PetsNationwide.com **877-738-7874**

Visit your benefits hub for more information!

Complete online enrollment in your ADP Account

Questions or concerns? Reach out to:

VICTORY CAPITAL HUMAN RESOURCES

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