

The time has come...



2025

Open Enrollment

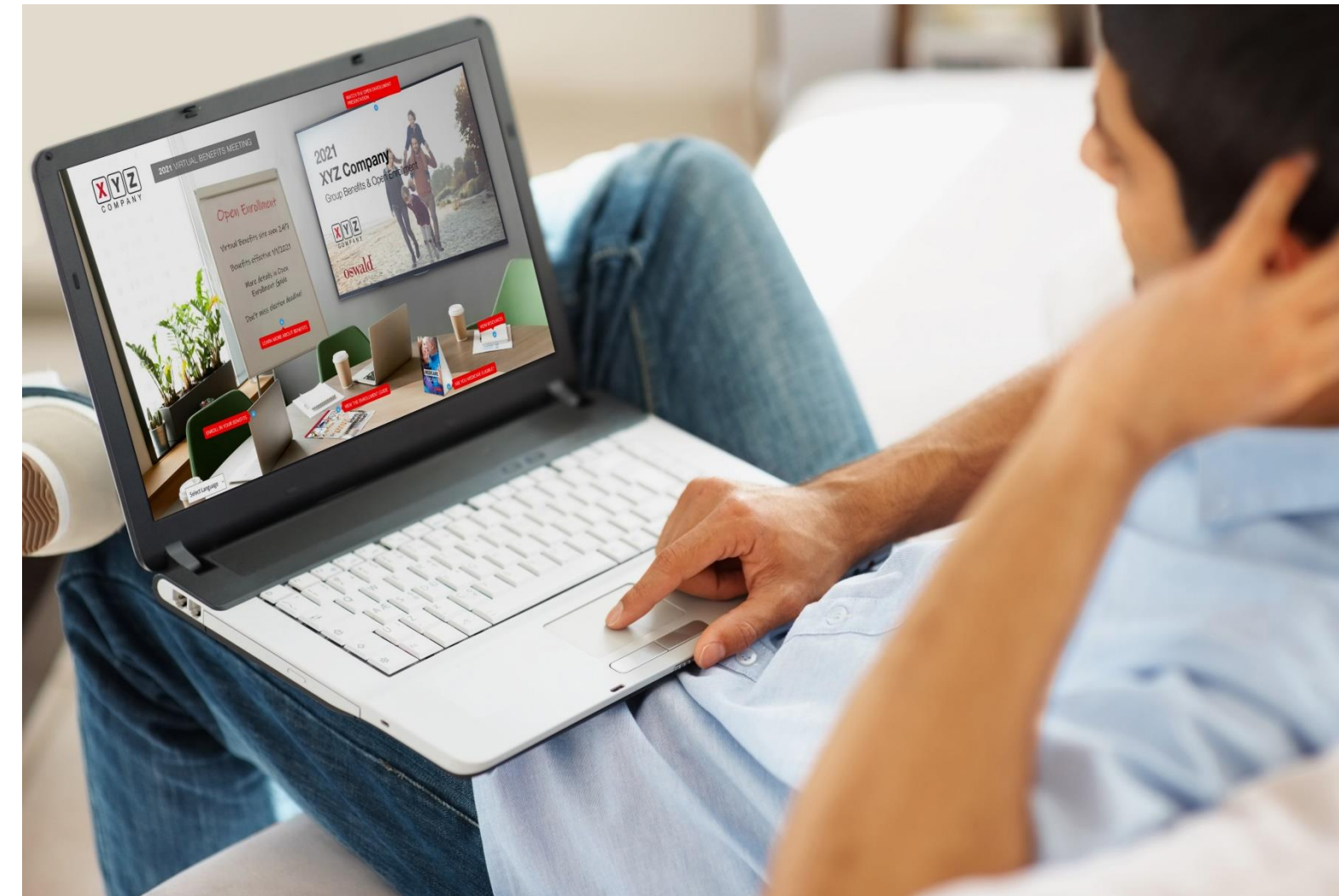
oswald®

All Open Enrollment materials will be available to review virtually.

We're Virtual!

All of your benefit information will be available on the Benefits Site including:

- Benefit Guide
- Rate Information
- Plan Summaries
- Informational Videos





Open Enrollment: 11/4 – 11/15

Open Enrollment happens once per year & is the only time you can make changes to your plans without some type of Qualifying Event. If you do experience a Qualifying Event during the year, be sure to notify HR within 30 days.

Choose wisely & be sure you don't miss the deadline!

2025 Benefit Highlights

1 Dental, Basic Life/Basic AD&D, Voluntary Life, STD, LTD, Accident, and Critical Illness will continue to be with Lincoln Financial Group.

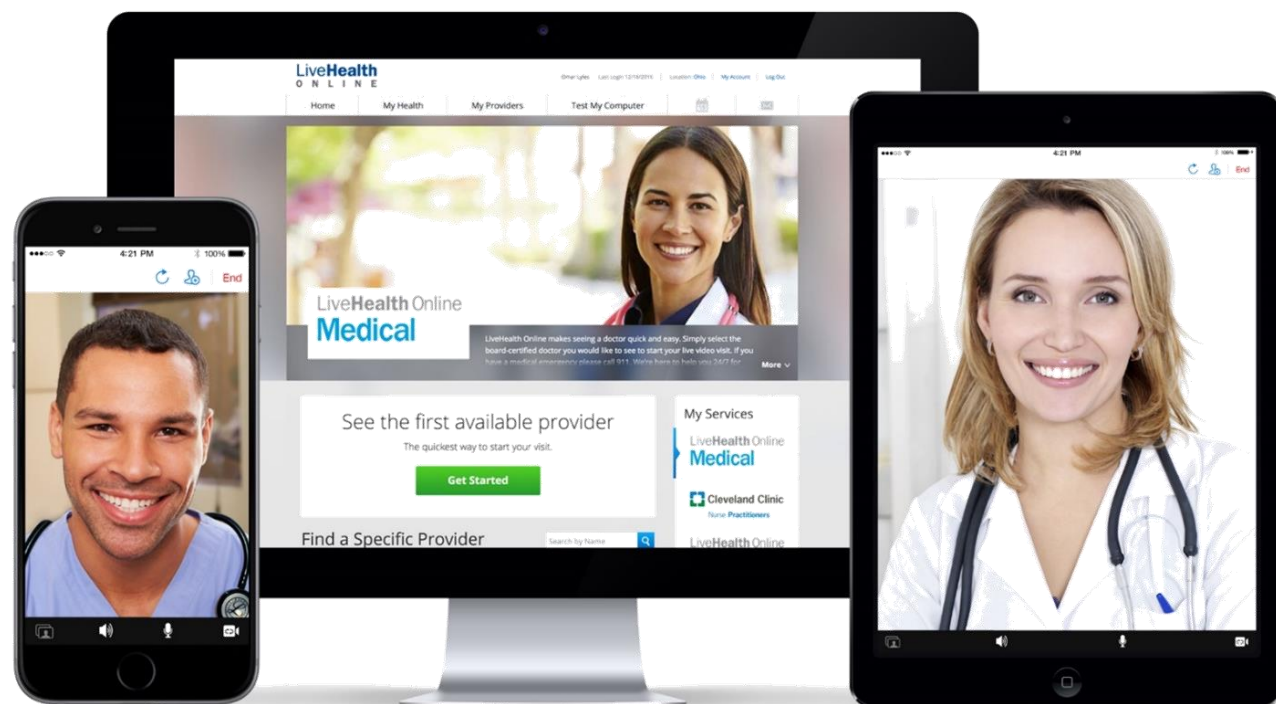
2 VSP will be your new Vision carrier for 2025.

3 The maximum you can contribute to your HSA account has increased to \$4,300 for single and \$8,550 for families. \$1,000 catch-up for those 55 and over

4 There is a minimal increase to your medical, dental and vision rates for 2025.



Have you used Telehealth yet?



Connect with virtual care your way.

- › Contact your in-network provider or counselor
- › Talk to an MDLIVE medical provider on demand on **myCigna.com**
- › Schedule an appointment with an MDLIVE provider or licensed therapist on **myCigna.com**
- › Call MDLIVE 24/7 at 888.726.3171

To connect with an MDLIVE virtual provider, visit **myCigna.com**, locate the “Talk to a doctor or nurse 24/7” callout and click “Connect Now.”

To locate a Cigna Behavioral Health provider, visit **myCigna.com**, go to “Find Care & Costs” and enter “Virtual counselor” under “Doctor by Type,” or call the number on the back of your Cigna ID card 24/7.

Do yourself a favor, shop around

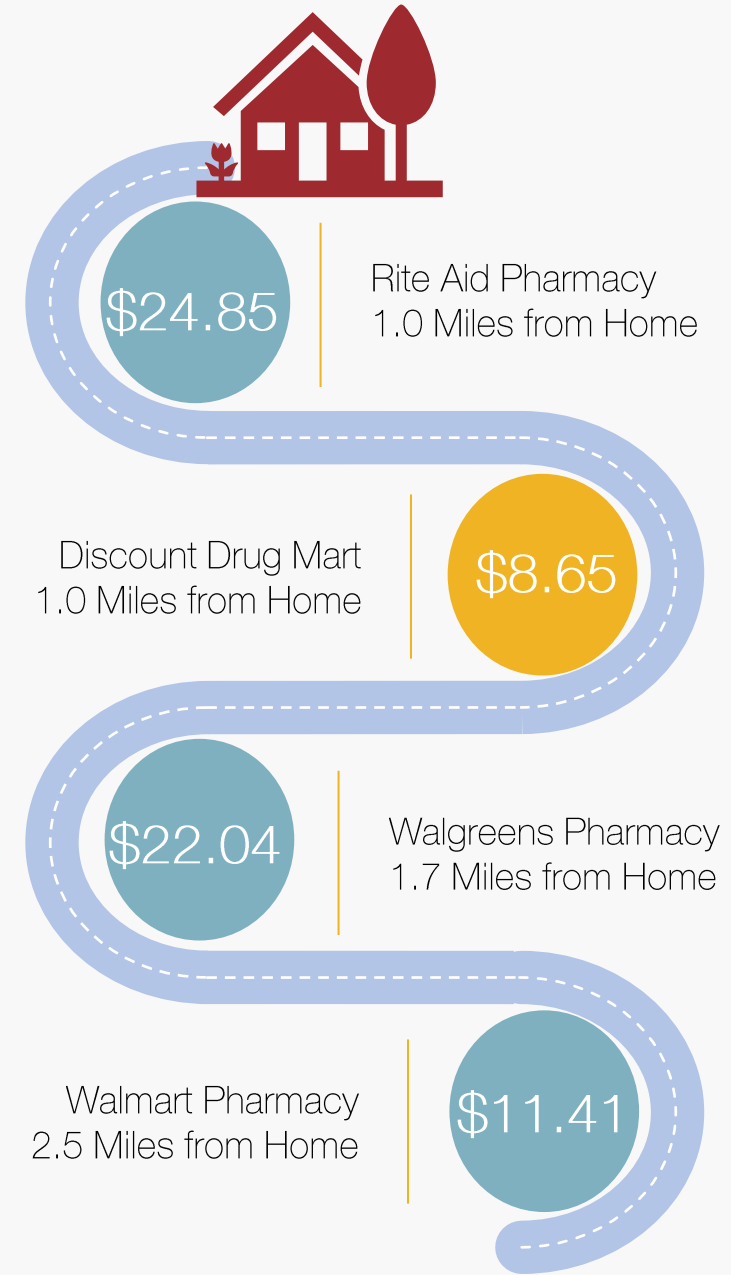
Costs can vary drastically at different providers, especially for things like radiology & prescriptions.

Total Savings = \$1,900
Distance 20 miles

Example: MRI on Head



Example: Celecoxib (Generic Celebrex)



Total Annual Savings = \$194/year
Distance 4 miles

2025 Medical Plans – No Changes!

BENEFITS	HDHP #1 – HSA	HDHP #2 – HSA	HDHP #3 – HRA*
Deductible – Single	\$2,000	\$4,000	\$2,000
Deductible - Family	\$4,000	\$8,000	\$4,000
Coinsurance	20%	0%	20%
Out-of-Pocket Maximum – Single	\$3,000	\$4,000	\$3,000
Out-of-Pocket Maximum - Family	\$6,000	\$8,000	\$6,000
Office Visit Primary Care Physician Specialist TeleMedicine	20% after Deductible 20% after Deductible MD Live Fee	0% after Deductible 0% after Deductible MD Live Fee	20% after Deductible 20% after Deductible MD Live Fee
Inpatient Hospital Services	20% after Deductible	0% after Deductible	20% after Deductible
Outpatient Surgical Services	20% after Deductible	0% after Deductible	20% after Deductible
Diagnostic Services	20% after Deductible	0% after Deductible	20% after Deductible
Emergency Room Services	20% after Deductible	0% after Deductible	20% after Deductible
Prescription Deductible			
Retail Rx (30-day) Mail Order Rx (90-day)	20% after Deductible	0% after Deductible	20% after Deductible

Equity will make an annual contribution to a Health Savings Account for those associates who enroll in the HSA Plan & to a Health Reimbursement Account for those associates who enroll in the HRA Plan. Deposits will be as follows:

Singles = \$500
Families = \$1,000

Note: Employer contribution for new hires will be pro-rated.

*The HDHP Plan #3 with the HRA is only available to associates enrolled in Tricare or Medicare.

This is an illustration of In-Network benefits. Please note that these plans also provide coverage outside of the network. Please refer to the plan documents for details & final confirmation of coverage.









TouchCare

- Your personal concierge for enrollees on the medical plan

Virtual Primary Care

All the benefits of in-person primary care, now virtual

-  Select and see the same provider, on their own schedule, in as few as 24 hours for **\$0 out of pocket**.
-  Have a **virtual wellness exam** with a medical professional, once every 12 months.
-  Receive care for **common ailments, mental health, chronic conditions** and **referrals** to in-person care.
-  Experience follow-up services like a traditional doctor would offer, such as **labs and imaging**.
-  Get help on-demand from their dedicated **Care Navigation Team**.
-  Receive **prescription discounts** for costly drugs and routine refills.

Should something urgent come up, employees can talk to a MeMD Urgent Care provider 24/7/365.

RxCare

RxCare ensures that members pay the lowest price available for the medication they need.

Don't overpay for prescription drugs!

- SEARCH** Compare prices for everyday, FDA-approved prescriptions at more than 60,000 local pharmacies.
- SELECT** Choose the best way to receive your drug. Pick-up at the most convenient local pharmacy or select our convenient home delivery service.
- SAVE** Once you've chosen your prescription and paid online, simply present your RxCare card at the pharmacy counter. Rest easy knowing you just got the best price!



Additional benefits of RxCare

- Lower cost prescription drugs for plan members
- Lower Rx claims for self-insured employers
- Prescription Drug Assistance Program



Transparency Tools & Cost Comparison Reports

Members can select the best treatment options for their needs with full confidence that they're never overpaying for a procedure.



Benefits Navigation

Members can schedule a personalized deep-dive anytime during the year to review their health plans and ask detailed questions.



Appointment Scheduling

From coordinating calendars to transferring records, we make it easy for members to get immediate care from convenient providers.



Ancillary & Voluntary Benefits Support

We give employees advice on all of their employer-sponsored benefits as well as ancillary options (FSAs, HSAs, etc.) when applicable.



Billing Review & Negotiation

We coordinate directly with providers and carriers to ensure every bill is correct and negotiate the bill when it's not.



RxCare

RxCare Specialists research employee benefit plans and all prescription details to explore the best options for low costs.

How does the Consumer-Driven Plan + HSA work?

Traditional Health Plan



- Larger monthly premium
- Lower deductible
- Copays for Office Visits, Prescriptions & ER
- Preventive covered @ 100%

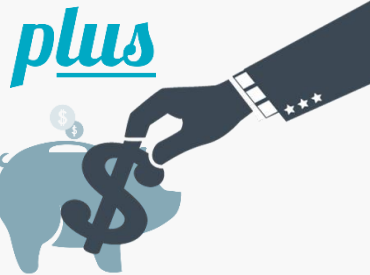
Traditional Health Plan

Premium

Consumer-Driven Health Plan + HSA



- Lower monthly premium
- Higher deductible
- Preventive covered @ 100%



- Money into savings account

Consumer-Driven Health Plan + HSA

Premium

HSA



Benefits of an HSA



USE IT OR **KEEP IT**

NO Use it or Lose it provision

- Balance rolls over
- Contribute up to the annual maximum each year



Triple Tax Savings

- Contributions are tax deductible = reduces taxable income!
- Earnings/Growth are tax-free
- Withdrawals for qualified Medical Expenses are tax-free



Associate Owns the Account

- You keep the money even if you change jobs or insurance
- Comprehensive & easy investment options
- Save for retirement



2025 HSA Contribution Limits

Annual Contribution Rules

2025 Limit:
\$4,300 for individuals &
\$8,550 for families*

Additional Funding

Those 55 years of age or higher, but not entitled to Medicare benefits, can fund an additional \$1,000/year "catch-up" contribution!

Amount of Funding

Contributions above the annual limit are subject to income taxes and a 20% penalty

In 2025, Equity **will contribute \$500 to all Singles & \$1,000 for all Families** into your HSA (assuming you meet the eligibility requirements.)

The annual limits are inclusive of the contribution from Equity. Employer contribution for new hires will be pro-rated.

HSA Frequently Asked Questions

Q: Can I change my individual contribution throughout the year?

A: Yes, you can make a change at any time during the year to the amount you contribute as long as it does not exceed the IRS annual maximums.

Q: How can I estimate the cost of a Doctor's office or Lab before my visit?

A: You can always estimate costs of providers and procedures by visiting MyCigna.com and navigating to Find Care and Costs. This will allow you to compare costs by locations and help your HSA dollars go further.

Q: I have not met my deductible. Is my preventive care still covered?

A: Yes, in-network preventive care is covered at 100% before your deductible. You will pay no cost for your preventive visits and age-appropriate preventive screenings.

Q: What happens if I do not use all my HSA funds this year?

A: They rollover! The money in your HSA account rollovers year over year. Even if you leave the company the money in the account is still yours. There is no "use it or lose it" provision.

Q: How much will my prescriptions cost?

A: On an HSA plan you will pay the full Cigna negotiated rate for your prescriptions until you reach your deductible. The costs you pay go towards your deductible as well. To price out a medication, refer to the drug cost comparison tool located on MyCigna.com. Navigate to Find Care and Costs > Price a Medication.



Flexible Spending Accounts (FSA)



Health Care FSA *(only available for associates in the HRA Plan)*

- You can contribute \$3,300 on a pre-tax basis in 2025 to pay for certain out-of-pocket health care costs
- You will receive a Visa debit card to pay for qualified health care expenses throughout the plan year
- You may be eligible to carry over up to \$660 of unused funds to the following plan year
- NOTE: you cannot elect the Health Care FSA if you are enrolled in an HSA plan

Dependent Care FSA

- You can contribute up to \$5,000 if you are married and filing jointly, or \$2,500 per person if you are filing separate tax returns
- Use to pay for eligible dependent care expenses, such as daycare

Cigna Resources

- Your Health First
- Weight Management, Tobacco Cessation, Stress Management
- My Health Assistant
- Health Pregnancies, Healthy Babies
- Telehealth / Mental Health Virtual Options
- iPrevail Emotional Wellbeing
- Happify Emotional Wellbeing
- 24 Hour Information Line
- Wellbeing Solutions
- Estimate your costs
- Home Delivery Pharmacy

Dental & Vision

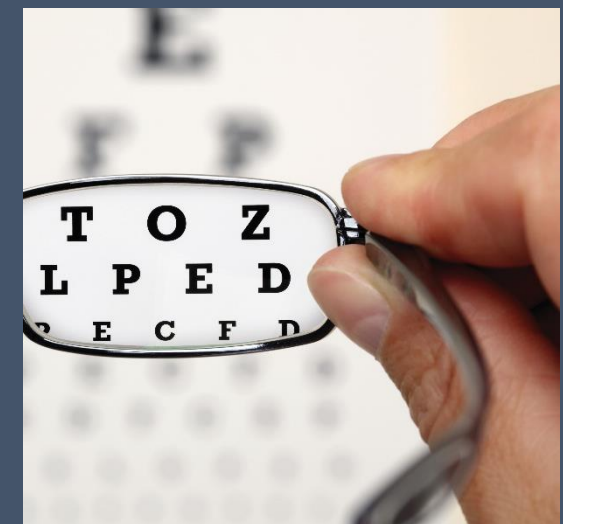
DENTAL

BENEFITS	Lincoln Financial Group	
	In-Network	Out-of-Network
Deductible (Single/Family)	\$50/\$150	\$50/\$150
Annual Maximum	\$1,500 + Maximum Rollover	\$1,000
Preventive & Diagnostic	100%	100%
Basic Services	100%	80%
Major Services	60%	50%
Orthodontia	50%	50%
Orthodontia Lifetime Maximum	\$1,000	\$1,000

- You can visit the www.lincolffinancial.com website to search for a provider.

VISION

BENEFITS	VSP
	In-Network
Eye Exam	\$10 Copay
Lenses	\$25 Copay
Frames	\$130 Retail + 20% Off
Contacts – Medically Necessary	\$25 Copay
Contacts – Elective	\$130 Allowance
Exam Frequency	Calendar Year
Lenses Frequency	Calendar Year
Frame Frequency	Every Other Calendar Year



- You can visit the www.vsp.com website to search for a provider.
- You do have out of network benefits available, please see your plan documents.

Additional protection for what matters most.

100% Company-paid

SHORT-TERM DISABILITY

Pays once you've been disabled & unable to work for 8 days. Benefit pays 70% of salary up to \$1,350/week & will pay up to 13 weeks.

LONG-TERM DISABILITY

Pays once you've been disabled & unable to work for 90 days. Benefit pays 60% of salary up to \$6,000/month during the duration of your disability up to social security normal retirement age.

LIFE/AD&D INSURANCE

Equity provides a life insurance benefit equal to 2x your annual salary to a maximum of \$500,000. Includes AD&D coverage.

Voluntary Options

Associates do have the option to purchase additional lines of coverage.....

**VOLUNTARY
LIFE
INSURANCE**

**CRITICAL
ILLNESS
INSURANCE**

**ACCIDENT
INSURANCE**

**METLIFE LEGAL
PLANS**

**EMBRACE PET
INSURANCE**

.....as well as additional associate discounts.

Associate Health Care Premiums

	MEDICAL / RX SEMI-MONTHLY PREMIUM			
	Associate Only	Associate + Spouse	Associate + Child(ren)	Family
High Deductible Health Plan 1 (HSA)	\$ 110.73	\$ 163.46	\$ 140.54	\$ 189.12
High Deductible Health Plan 2 (HSA)	\$ 83.51	\$ 106.17	\$ 88.71	\$ 107.23
High Deductible Health Plan 3 (HRA) (Only available to associates participating in Tricare or Medicare)	\$ 110.73	\$ 163.46	\$ 140.54	\$ 189.12

	DENTAL / VISION SEMI-MONTHLY PREMIUM			
	Associate Only	Associate + Spouse	Associate + Child(ren)	Family
Lincoln Financial Group Dental PPO	\$ 4.43	\$ 9.54	\$ 11.98	\$ 17.10
VSP Vision	\$ 0.82	\$ 1.24	\$ 1.29	\$ 1.92



* Associates who participate in the Vitality wellbeing program may be eligible for a wellness credit of up to \$100 per month on medical premiums.

We are here for YOU.

Need someone to talk to?

There are FREE resources available to you that are
completely CONFIDENTIAL

ESI Employee Assistance Program (EAP)

- Counseling Benefits
- Peak Performance Coaching
- Training and Personal Development Benefits
- Self-Help Resources
- Work/Life Benefits
- Personal Assistant
- Wellness Benefits
- Lifestyle Savings Benefit



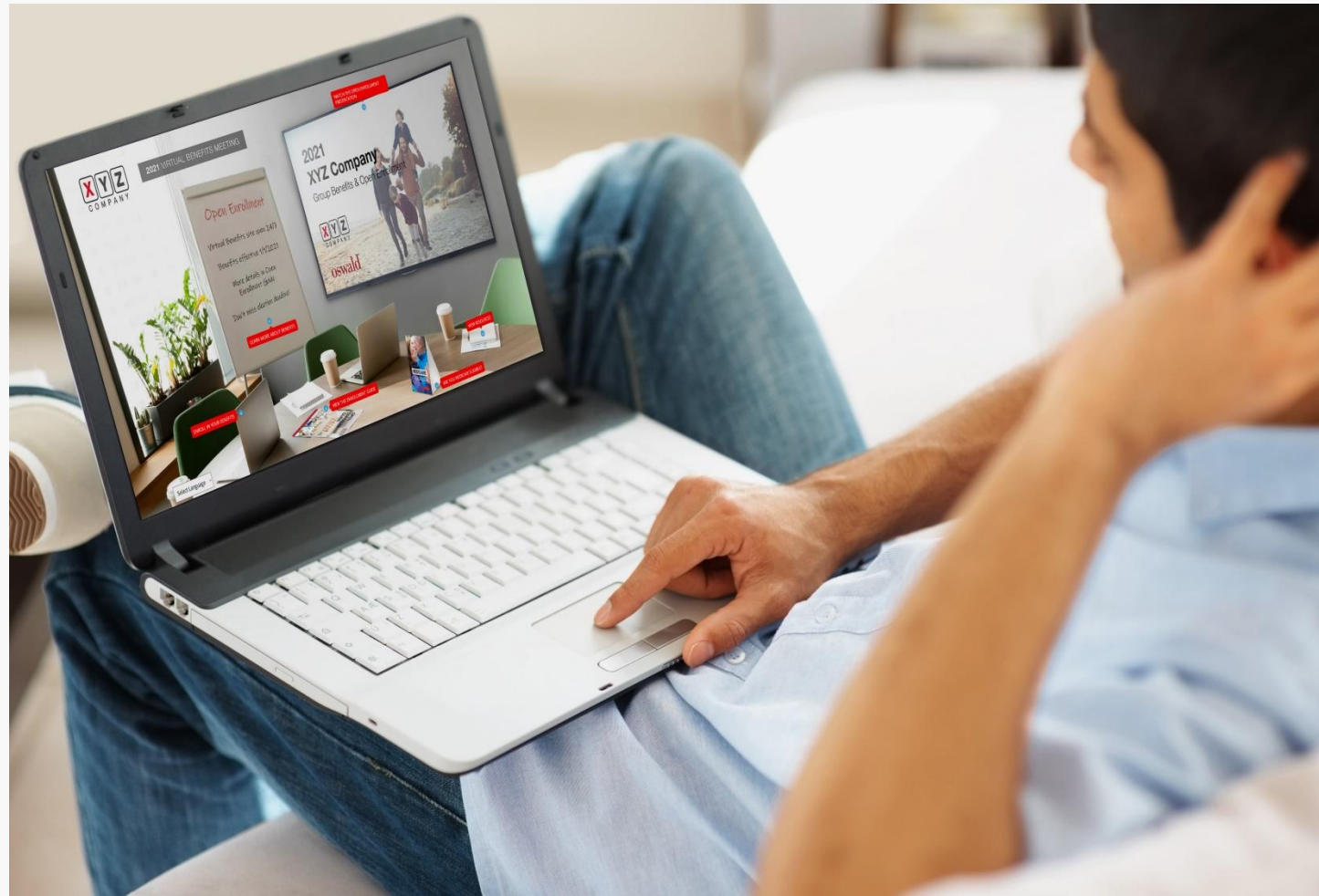
1.800.252.4555



Scan the QR code to
explore your EAP benefits!

or you may log on to
www.theEAP.com

What do I need to do now?



1. For additional information on your benefits, visit the benefits site at www.equitybenefitsconnect.com and review your 2025 Benefits Guide
2. Log into Paycom to make your 2025 plan elections
3. Don't miss out – the Open Enrollment window closes on November 15th!