2027 WELBEHEALTH BENEFITS AT A GLANCE

We truly value your dedication to improving the lives of others and want to ensure that you and your family are supported through our benefits. Our benefits package is designed to safeguard your physical, emotional, social, and financial well-being. This snapshot provides an overview of the benefits available to WelbeHealth team members and their dependents. Full details can be found in the 2027 Benefits Guide. If you have any questions, please reach out to the Benefits Team or your Lockton On Call Benefits Counselors by calling (888)-740-4370 or emailing WelbeHealthBenefits@lockton.com.

Team Member Eligibility

We offer benefits to both full and part-time team members. Monthly premiums differ for full-time (35 or more hours per week) versus part-time (20 to 34 hours per week).

Dependents

You may enroll your eligible dependents in many of the same plans you choose for yourself. Eligible dependents include:

- Your legal spouse or registered domestic partner
- Your children up to age 26, including natural children, stepchildren, legally adopted children, children for whom you are the legal guardian, foster children, children for whom you are legally responsible to provide health coverage under a Qualified Medical Child Support Order (QMCSO)
- Children of any age, if incapable of self-support due to mental or physical disability (disability must have been in effect while covered as a dependent on your plan)

WelbeHealth's HSA Contribution:

Each pay period, WelbeHealth contributes **$30** for team member only, and **$60** for all other coverge levels if you enroll in an HSA account. If you enroll in an HSA-eligible plan, you must open an HSA banking account within 90 days of enrolling. The money in an HSA can be used to pay for current medical, dental, and vision expenses or saved for future use. Funds never expire and go with you, even into retirement.

If you do not complete the registration, you will be dis-enrolled, your contributions will be refunded, and you will NOT be eligible for the employer contribution.

Medical

WelbeHealth offers five medical plans to choose from, four through UHC, and one through Kaiser. The Kaiser plan is available to those residing in California. The plans differ in monthly premiums and cost for care. All plans provide telehealth and pharmacy benefits.

Enrolling in the UHC PPO plan options give you the flexibility to choose any provider. Team members enrolled in the HDHP $3,500 or HDHP $5,000 plan may participate in a Health Savings Account (HSA) with HealthEquity. All other benefit-eligible team members may choose to put money into a Healthcare Flexible Spending Account (FSA).

Team members enrolled in the Kaiser HMO Deductible plan requires you to receive care with Kaiser doctors, at Kaiser facilities. You must receive all of your non-emergency care within the Kaiser network - and under your PCP's direction - or the plan will not pay.

Cancer Support Resources – Naviance and Color

Naviance, created by Johns Hopkins Medicine, provides personalized support for WelbeHealth team members plus your loved ones impacted by cancer. The program offers prevention and risk-reduction strategies, unlimited one-on-one Nurse Navigator sessions, treatment and second-opinion guidance, and help balancing work, caregiving, and daily life. Support is also available for caregivers, family members, friends, and managers.

If you are enrolled in a UHC plan, Color provides personalized support for every stage of the cancer journey, including prevention, screening, treatment, and survivorship. Services include at-home screening options, appointment scheduling, expert medical guidance, 24/7 symptom support, and assistance with insurance and medical bills. Color also provides resources for those supporting someone with cancer. Kaiser continues to provide preventive care programs, including cancer screening.

Dental

Dental benefits are offered through MetLife. You can choose between the Base or Buy-Up MetLife Dental plans. Both options include in- and out-of-network benefits, while only the buy-up plan covers orthodontia.

Vision

Vision benefits are offered through MetLife. You can choose between the Base or Buy-Up Vision plan. The vision plans provide in- and out-of-network benefits, including generous benefit frequencies and low copays for exams.

Employee Assistance Program (EAP)

The EAP offers free, confidential counseling and advice for personal, family, and work-related issues. This benefit, available through Lincoln Financial Group (LFG) provides up to five face-to-face counseling sessions per incident, per year, to you and members of your household.

Lyra Mental Health Resources

Lyra provides confidential mental health care to support your wellbeing with privacy and trust. You and your dependents (spouses/domestic partners and dependents under the age of 26) each have access to eight (8) mental health coaching/therapy sessions at no cost. After that, care through your dedicated Lyra provider will be covered as an in-network benefit if you are enrolled in a UHC medical plan.

Team members and their dependents enrolled in the WelbeHealth Kaiser plan or team members who have waived coverage can continue to see a Lyra provider after the eight (8) free sessions but can incur out-of-pocket costs if the Lyra provider is not in your network.

401(k) Retirement Savings Plan

WelbeHealth offers a 401(k) Retirement Savings Plan through Voya Financial to support team members in saving for retirement. Team members are eligible as of their date of hire and are automatically enrolled at a 5% contribution rate after 30 days of employment, with the ability to opt out or make changes at any time. WelbeHealth provides an employer match of up to 3% of eligible compensation, with matching eligibility effective immediately, and team members are fully vested after four years of service. Team members can access their accounts, make contribution changes, and obtain support through Voya's website, or by contacting Voya's customer service team Monday through Friday from 8:00 a.m. to 9:00 p.m. Eastern Time at 800-584-6001 (National Relay Service: 711) or www.voyaretirementplans.com.

Additional Benefits

Basic Life and Accidental Death & Dismemberment (AD&D)

WelbeHealth provides Basic Life and AD&D coverage, through Lincoln Financial Group (LFG) to all eligible team members. For both basic life and AD&D insurance, you are covered in an amount equal to 1x your annual salary, to a maximum of $300,000.

Voluntary Life and AD&D

You may purchase additional Life and AD&D insurance for yourself, your spouse, and your children at group rates. Team members may elect a one-tier increase in coverage for Team Member + Spouse up to the Guaranteed Issue amount without Evidence of Insurability (EOI).

Short-Term Disability (STD)

Employer paid STD insurance provides a portion of your weekly income for a non-work-related short-term injury or illness for team members residing outside of California. STD benefits are coordinated with the applicable state disability programs in statutory states which may offset the amount payable under the WelbeHealth plan.

Long-Term Disability (LTD)

If you are unable to work for an extended period, LTD provides up to 60% of your monthly income (maximums apply). You automatically receive LTD coverage at no cost to you.

Flexible Spending and Commuter FSA

FSAs allow eligible team members to set aside pre-tax money for healthcare, dependent care, and commuting expenses. You have a 75-day grace period after the end of the plan year to incur an FSA claim. You have a 90-day runout period after the end of the plan year to submit FSA claims for reimbursement.

SmartConnect Medicare Support

SmartConnect provides personalized guidance to help you understand and navigate your Medicare options. Licensed agents can compare Medicare plans with your WelbeHealth coverage, help determine which option may best fit your needs, and assist with enrollment if you choose to transition to Medicare. You also have access to educational resources and webinars to help you prepare for Medicare while working or approaching retirement.

Additional Voluntary Benefits

- Accident, Critical Illness, and Hospital Indemnity insurance
- Legal Plan

Team Member Contributions

Full-Time Team Member

UHC	Monthly Rates	Per Pay-Period
PPO 800		
TM Only	$366	$183
TM + Spouse	$926	$463
TM + Children	$716	$358
TM + Family	$1,286	$643
PPO 1500		
TM Only	$220	$110
TM + Spouse	$736	$368
TM + Children	$530	$265
TM + Family	$1,036	$518
HDHP 3500		
TM Only	$86	$43
TM + Spouse	$376	$188
TM + Children	$340	$170
TM + Family	$540	$270
HDHP 5000		
TM Only	$50	$25
TM + Spouse	$310	$155
TM + Children	$256	$128
TM + Family	$440	$220
HDHP 5000 (Salary less than $24/hr) - WBH Access Plan		
TM Only	$10	$5
TM + Spouse	$270	$135
TM + Children	$214	$107
TM + Family	$402	$201

Part-Time Team Member

UHC	Monthly Rates	Per Pay-Period
PPO 800		
TM Only	$420	$210
TM + Spouse	$1,060	$530
TM + Children	$820	$410
TM + Family	$1,480	$740
PPO 1500		
TM Only	$254	$127
TM + Spouse	$848	$424
TM + Children	$608	$304
TM + Family	$1,190	$595
HDHP 3500		
TM Only	$94	$47
TM + Spouse	$430	$215
TM + Children	$392	$196
TM + Family	$624	$312
HDHP 5000		
TM Only	$58	$29
TM + Spouse	$356	$178
TM + Children	$292	$146
TM + Family	$510	$255

UHC = UnitedHealthcare

PPO = Preferred Provider Organization

HDHP = High-Deductible Health Plan

Full-Time Team Member

Kaiser Only available in CA	Monthly Rates	Per Pay-Period
HMO Deductible		
TM Only	$106	$53
TM + Spouse	$720	$360
TM + Children	$590	$295
TM + Family	$1,020	$510

Part-Time Team Member

Kaiser Only available in CA	Monthly Rates	Per Pay-Period
HMO Deductible		
TM Only	$120	$60
TM + Spouse	$828	$414
TM + Children	$680	$340
TM + Family	$1,172	$586

Full-Time & Part-Time Team Member

MetLife	Monthly Rates	Per Pay-Period
Dental PPO Base		
TM Only	$6	$3
TM + Spouse	$12	$6
TM + Children	$18	$9
TM + Family	$26	$13
Dental PPO Buy-Up		
TM Only	$14	$7
TM + Spouse	$26	$13
TM + Children	$34	$17
TM + Family	$52	$26

MetLife	Monthly Rates	Per Pay-Period
Vision Plan Base		
TM Only	$1	$0.50
TM + Spouse	$2	$1
TM + Children	$2	$1
TM + Family	$3	$1.50
Vision Plan Buy-Up		
TM Only	$4	$2
TM + Spouse	$6	$3
TM + Children	$8	$4
TM + Family	$12	$6

HMO = Health Maintenance Organization

