



# 2023

## BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE JANUARY 1-DECEMBER 31, 2023





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**At Schwazze, it is our vision to become the most admired cannabis company in the world. This means we have an employee-first culture that promotes the health, well-being, and happiness of our people.**

We believe offering a well-rounded benefits program allows Schwazze to support our employees while they perform the hard work we appreciate and value. We understand the impact benefit offerings have for our employees and their families, and we believe it's our responsibility to provide industry-leading, well-rounded, competitive benefits packages.

By offering a broad range of benefits including health care, life insurance, disability insurance, employee assistance programs, and much more, we aim to provide benefits that are easily accessible and customizable to meet the needs of all of our employees.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2023 plan year (January 1–December 31, 2023). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.

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# ELIGIBILITY

**If you are scheduled to work at least 30 hours per week, you are eligible for most benefits on the first day of the month following your date of hire.\***

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- **Your spouse or partner:** This includes your legal spouse or qualified domestic partner.
- **Your child(ren) and grandchild(ren):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as children of any age who are physically or mentally unable to care for themselves.

\*If your date of hire is the first day of the month, your benefits are effective on the first of the following month.

# ENROLLMENT

**You can only sign up for benefits or change your benefits at the following times.**

- Within 30 days of joining Schwazze as a new employee.
- During the annual benefits enrollment period.
- Within 30 days of a qualifying life event.

**The choices you make at this time will remain in place through December 31, 2023,** unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

## THREE WAYS TO ENROLL



### Call the Benefits Concierge Center at 866-331-2710.

Benefits counselors are ready to assist you. During open enrollment, the Benefits Concierge Center will be Monday–Friday from 6 a.m. to 6 p.m. MST



### Schedule an appointment with a benefits counselor.

Visit [employeeconnects.com/schwazze](https://employeeconnects.com/schwazze).



### Self-enroll in your benefits at [employeenavigator.com/benefits/account/login](https://employeenavigator.com/benefits/account/login).

Select “Register as a new user.” Fill out all fields and enter “Schwazze” for your company ID. Then, select “Enroll now!” to get started.

Returning users may log in at [employeenavigator.com](https://employeenavigator.com).



# CHANGING YOUR BENEFITS

**Due to IRS regulations, once you have made your elections for 2023, you cannot change your benefits until the next annual open enrollment period.**

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

**Qualifying life events include, but are not limited to:**

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse's work status changed affecting their benefits.
- Death of your spouse or covered child.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

**To request a benefits change, notify the Schwazze Total Rewards team within 30 days of the qualifying life event.** Change requests submitted after 30 days cannot be accepted. You will need to provide proof of the event, such as a marriage license or birth certificate.

## KEY TERMS TO KNOW

**Take the first step to understanding your benefits by learning these four common terms.**



### COPAY

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



### DEDUCTIBLE

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



### COINSURANCE

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



### OUT-OF-POCKET MAXIMUM

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

# MEDICAL BENEFITS

Cigna | [mycigna.com](https://mycigna.com) | 866-494-2111

## Schwazze offers three medical plan options through Cigna.

Before you enroll in medical coverage, take some time to fully understand how each plan works. See page 6 for an overview of the plan benefits.

### ASK YOURSELF THESE QUESTIONS:



#### Can you set aside money from your paycheck to save for out-of-pocket health care costs?

You will have the option to fund a health care flexible spending account (FSA) that can save you money on your health care costs.



#### Do you prefer to pay less when you visit the doctor's office?

Consider the Cigna Gold \$1,000. While you will pay more from your paycheck each month for coverage, you will be responsible for a smaller copay or cost share when you need care.



#### What planned medical services do you expect to need in the upcoming year?

If you generally do not visit the doctor's office except for an annual exam, it may not be cost effective to choose the plan with the highest level of benefits and, consequently, the higher monthly premium expense.

### MEDICAL COSTS

Listed below are the per paycheck costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna Gold \$1,000	Cigna Silver \$2,000	Cigna Bronze \$3,500
Employee Only	\$70.32	\$45.40	\$22.74
Employee + Spouse	\$247.76	\$195.43	\$147.81
Employee + Child(ren)	\$215.52	\$168.17	\$125.05
Employee + Family	\$392.94	\$318.18	\$250.13

# MEDICAL BENEFITS

The plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna provider.

Locate an in-network provider at [hcpdirectory.cigna.com](http://hcpdirectory.cigna.com).

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna Gold \$1,000		Cigna Silver \$2,000		Cigna Bronze \$3,500	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
<b>Calendar Year Deductible</b>						
Individual/Family	\$1,000/\$2,000	\$2,000/\$4,000	\$2,000/\$4,000	\$4,000/\$8,000	\$3,500/\$7,000	\$7,000/\$14,000
<b>Out-of-Pocket Maximum</b>	Includes deductible, copays, and coinsurance					
Individual/Family	\$3,000/\$6,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000	\$7,900/\$15,800	\$15,800/\$31,600
<b>Preventive Care</b>	Plan pays 100%	Not covered	Plan pays 100%	Not covered	Plan pays 100%	Not covered
<b>Physician Services</b>						
Primary Care Physician	\$20 copay	50% after ded.	\$30 copay	50% after ded.	\$40 copay	50% after ded.
Specialist	\$40 copay	50% after ded.	\$60 copay	50% after ded.	\$80 copay	50% after ded.
Virtual Care	\$5 copay	Not covered	\$5 copay	Not covered	\$5 copay	Not covered
Urgent Care	\$50 copay	50% after ded.	\$75 copay	50% after ded.	\$100 copay	50% after ded.
<b>Lab/X-Ray</b>						
Diagnostic Lab/X-Ray	10% after ded.	50% after ded.	20% after ded.	50% after ded.	30% after ded.	50% after ded.
High-Tech Services (MRI, CT, PET)	\$400 copay, then 10%	50% after ded.	20% after ded.	50% after ded.	30% after ded.	50% after ded.
<b>Hospital Services</b>						
Inpatient	10% after ded.	50% after ded.	20% after ded.	50% after ded.	30% after ded.	50% after ded.
Outpatient	10% after ded.	50% after ded.	20% after ded.	50% after ded.	30% after ded.	50% after ded.
<b>Emergency Room</b>	\$400 copay		\$400 copay		\$400 copay	
<b>Prescription Drugs</b>						
Generic	\$10 copay		\$10 copay		\$10 copay	
Preferred Brand	\$25 copay		\$25 copay		\$25 copay	
Non-Preferred Brand	\$65 copay	Not covered	\$65 copay	Not covered	\$65 copay	Not covered
Specialty	\$250 copay		\$250 copay		\$250 copay	
Mail Order (Up to a 90-day supply)	2.5x retail copay		2.5x retail copay		2.5x retail copay	

# MEDICAL BENEFITS

## PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



### Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



### Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



### Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.

Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

**Learn more about preventive care at [cigna.com](https://www.cigna.com).**



# MEDICAL BENEFITS

MDLIVE | [mdliveforcigna.com](https://mdliveforcigna.com) | 888-726-3171

## VIRTUAL CARE

You have access to virtual care through MDLIVE. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.



### **Get care for non-emergency conditions.**

Virtual care can connect you to a doctor, without an appointment, from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.



### **Receive mental health support and counseling.**

Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.



### **Talk with a doctor by phone or video, 24/7.**

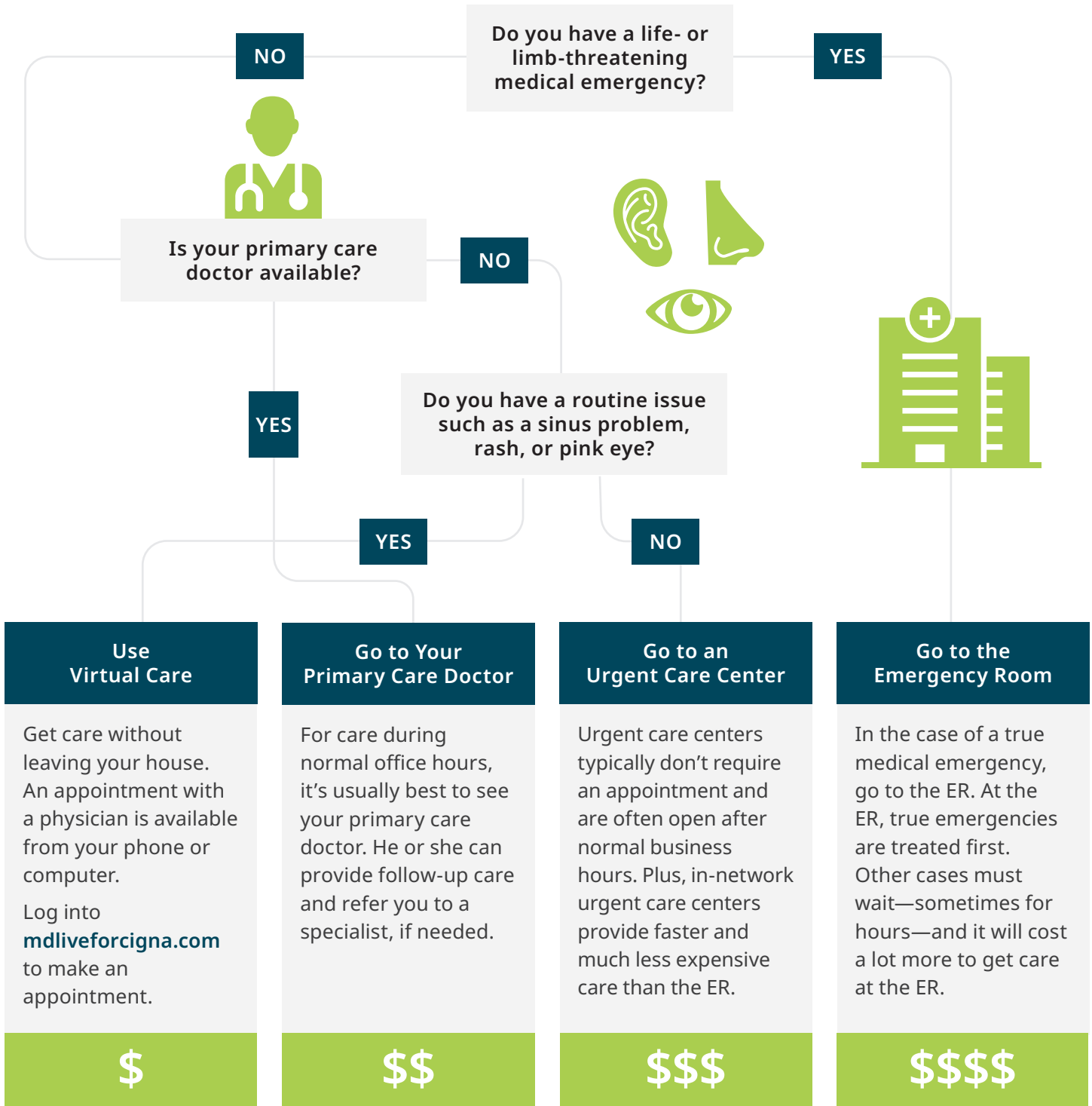
Use virtual care to prioritize your health by getting the care you need when you need it. Visit [mdliveforcigna.com](https://mdliveforcigna.com) or call 888-726-3171 to get started.



# MEDICAL BENEFITS

## Know where to go for care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.



# DENTAL BENEFITS

Cigna | mycigna.com | 866-494-2111

## Schwazze offers a dental insurance plan through Cigna.

The Cigna DPPO plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna DPPO provider.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna DPPO Dental Plan	
	In Network	Out of Network
<b>Calendar Year Deductible</b> Individual/Family	\$50/\$100	\$50/\$100
<b>Calendar Year Benefit Maximum</b>	\$2,000	
<b>Preventive Care</b> (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%
<b>Basic Services</b> (Periodontal services, endodontic services, oral surgery, fillings)	20% after deductible	20% after deductible
<b>Major Services</b> (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after deductible	50% after deductible
<b>Orthodontia Services</b> (Children to age 19)	50%	
<b>Orthodontia Lifetime Maximum</b>	\$1,500	

Your dentist can tell a lot about your overall health during your dental visit, including whether or not you may be developing diabetes, heart disease, kidney disease, and even some forms of cancer.

## DENTAL COSTS

Listed below are the per paycheck costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna DPPO Dental Plan
<b>Employee Only</b>	\$17.28
<b>Employee + Spouse</b>	\$34.33
<b>Employee + Child(ren)</b>	\$46.12
<b>Employee + Family</b>	\$69.31

# VISION BENEFITS

Cigna | mycigna.com | 866-494-2111

## Schwazze offers a vision insurance plan through Cigna.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a Cigna PPO network provider.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna PPO Vision Plan	
	In Network	Out of Network
<b>Eye Exam</b> (Every 12 months)	\$10 copay	Reimbursement up to \$35
<b>Standard Plastic Lenses</b> (Every 12 months) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$32/\$55/\$65
<b>Frames</b> (Every 24 months)	\$150 allowance	Reimbursement up to \$83
<b>Contact Lenses</b> (Every 12 months in lieu of standard plastic lenses)		
Elective	\$130 allowance	Reimbursement up to \$105
Medically Necessary	Plan pays 100%	Reimbursement up to \$210

Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

## VISION COSTS

Listed below are the per paycheck costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna PPO Vision Plan
<b>Employee Only</b>	\$3.13
<b>Employee + Spouse</b>	\$5.80
<b>Employee + Child(ren)</b>	\$5.86
<b>Employee + Family</b>	\$9.08



# FLEXIBLE SPENDING ACCOUNTS

Rocky Mountain Reserve | [rockymountainreserve.com](http://rockymountainreserve.com) | 888-722-1223

## Schwazze offers two flexible spending account (FSA) options through Rocky Mountain Reserve.

An FSA is an account that allows you to pay for eligible health and dependent care expenses with pre-tax dollars. When you put money into a pre-tax account, you can save up to 20%\* on your care and increase your take home pay. This is because you don't pay tax on your contributions.

\*Percentage varies based on your tax bracket.

### HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

**The health care FSA maximum contribution is \$3,050 for the 2023 calendar year.**

### DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

**You may contribute up to \$5,000 to the dependent care FSA for the 2023 calendar year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 calendar year.**

## HOW TO USE AN FSA

1

### Contribute.

Decide how much to contribute to your FSA on a calendar year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

2

### Pay.

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at [rockymountainreserve.com](http://rockymountainreserve.com). Keep all receipts in case Rocky Mountain Reserve requires you to verify the eligibility of a purchase.

3

### Use it or lose it.

At the end of the plan year, you can roll over \$610 from your FSA to use in future years. Any amount in excess of \$610 will be forfeited.

You have 90 days after the plan year ends to submit claims for expenses incurred during that plan year.

# LIFE AND AD&D BENEFITS

Sun Life Financial | sunlife.com | 800-247-6875

**Schwazze's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.**

## BASIC LIFE AND AD&D INSURANCE

Schwazze automatically provides basic life and AD&D insurance through Sun Life Financial to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Employee life benefit:** 1x salary up to \$300,000
- **Employee AD&D benefit:** 1x salary up to \$300,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

## SUPPLEMENTAL LIFE AND AD&D INSURANCE

Schwazze provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through Sun Life Financial.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 67% at age 70 and 50% at age 75.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$100,000
- **Spouse:** \$5,000 increments up to \$250,000 or 50% of the employee's election, whichever is less—guarantee issue: \$30,000
- **Dependent children:** 14 days to 6 months: \$500; 6 months to age 19 (or 26 if full-time student): \$10,000—guarantee issue: \$10,000

If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Sun Life Financial.

# DISABILITY BENEFITS

Sun Life Financial | sunlife.com | 800-247-6875

**Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.**

## SHORT-TERM DISABILITY INSURANCE

Schwazze provides you the option to purchase short-term disability (STD) insurance through Sun Life Financial. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of weekly earnings up to \$1,000
- **Elimination period:** 8 days
- **Benefit duration:** Up to 25 weeks

## STD MATERNITY BENEFITS

STD insurance can cover a portion of your income while on paid or unpaid maternity leave. You must apply for STD benefits prior to giving birth to qualify. Please view the official plan documents for varying coverage based on birth circumstances. Benefits will be reduced by other income, including state-mandated STD plans.

## LONG-TERM DISABILITY INSURANCE

Schwazze automatically provides long-term disability (LTD) insurance through Sun Life Financial to all benefits-eligible employees **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 60% of monthly earnings up to \$6,000
- **Elimination period:** 180 days
- **Benefit duration:** Social security normal retirement age

Disability insurance is an important part of your benefits coverage. You may use disability benefits to pay for your necessary expenses while you are unable to work, such as mortgage payments, medical expenses, childcare, and more. If you are enrolled and become unable to work due to an accident, illness, injury, or pregnancy, you must apply for benefits as soon as you are able after your event. Please notify Sun Life Financial as soon as possible to ensure you qualify for coverage and receive timely payouts.



INJURY



DISABILITY  
INSURANCE



FINANCIAL  
PROTECTION

# VOLUNTARY BENEFITS

Cigna | [supphealthclaims.com](https://supphealthclaims.com) | 800-754-3207

Schwazze offers the following voluntary benefits to support your financial wellbeing.

## ACCIDENT INSURANCE BENEFITS

Accident insurance provides cash benefits if you or a covered family member is accidentally injured while off the job. Claims payments are made in flat amounts based on services incurred during an accident.

You receive a \$50 wellness benefit every year you and any of your covered family members complete a single covered health assessment.

### ACCIDENT INSURANCE COSTS

Listed to the right are the per paycheck costs for accident insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Accident Insurance
Employee Only	\$4.17
Employee + Spouse	\$7.33
Employee + Child(ren)	\$8.98
Employee + Family	\$12.15

## CRITICAL ILLNESS BENEFITS

Critical illness insurance provides cash benefits if you or a covered family member is diagnosed with a critical illness or event. Benefits are paid in addition to what is covered under your health insurance. This plan includes access to a personal health advocate who can assist you in managing health care services for you and your entire family.

- **Employee:** \$10,000, \$20,000, or \$30,000—guarantee issue: \$30,000
- **Spouse:** \$5,000, \$10,000, or \$15,000 (up to 50% of the employee coverage amount)—guarantee issue: \$15,000
- **Dependent children:** Up to 25% of employee election—guarantee issue: all amounts

You receive a \$50 wellness benefit every year you and any of your covered family members complete a single covered health assessment.

## HOSPITAL INDEMNITY BENEFITS

If you or a covered family member have to go to the hospital for an accident or injury, hospital indemnity insurance provides a lump-sum cash benefit to help you take care of unexpected expenses—anything from deductibles to child care to everyday bills.

- **Hospital admission:** \$1,000
- **Hospital confinement:** \$100 per day up to 60 days
- **Intensive care unit admission:** \$1,000 per admission
- **Intensive care unit confinement:** \$200 per day up to 60 days

You receive a \$50 wellness benefit every year you and any of your covered family members complete a single covered health assessment.

### HOSPITAL INDEMNITY COSTS

Listed to the right are the per paycheck costs for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Hospital Indemnity Insurance
Employee Only	\$8.20
Employee + Spouse	\$16.26
Employee + Child(ren)	\$14.10
Employee + Family	\$22.17



# 401(k) RETIREMENT SAVINGS PLAN

Alliance Benefit Group Rocky Mountain | [abgrm.com](http://abgrm.com) | 800-421-4758 Option #1

**Schwazze offers a 401(k) retirement savings plan, which is administered by Alliance Benefit Group Rocky Mountain.**

## ELIGIBILITY

**You must meet the following criteria to become eligible to participate in the Plan:**

- Attain age 21
- Complete 3 consecutive month(s) of service. If you do not complete the service in the previous sentence, you may still become eligible for the Plan. The next successive 3 month period will be evaluated up until you have worked a full year. You will also be eligible for the Plan if you complete one (1) Year of Eligibility service, provided that you are not an excluded Employee at the end of that period.

You will enter the Plan on the first day of the calendar month coincident with or next following the time you meet the eligibility criteria specified above.

## CONTRIBUTIONS

You may elect to defer up to 100% of your Plan Compensation on a pre-tax basis. You may also elect to make Roth contributions to the Plan on an after-tax basis. You may elect to change your elections to contribute to the Plan one time per month. Federal law also limits the amount you may elect to defer under the Plan (\$22,500 in 2023). However, if you are age 50 or over, you may defer an additional amount up to \$7,500 (in 2023). These dollar limits are indexed; therefore, they may increase each year for cost-of-living adjustments.

## ROLLOVERS

The Plan may accept a Rollover Contribution made on behalf of any Employee not excluded from the Plan, regardless of whether such Employee has met the age and service requirements of the Plan.

## VESTING

You will have a fully vested and nonforfeitable interest in your Elective Deferral Account, Rollover Contribution Account and Qualified Non-Elective Contribution Account.

## INVESTMENTS

You may direct the investment of all of your Accounts in one or more of the available Investment Funds. Your elections will be subject to such rules and limitations as the Plan Administrator may prescribe. The Plan Administrator may restrict investment transfers to the extent required to comply with applicable law. The Plan is intended to constitute a plan described in section 404(c) of ERISA. This means that Plan fiduciaries may be relieved of liability for any of your losses that are the result of your investment elections.

## ENROLLMENT

Visit [abgrm.com](http://abgrm.com). Click on the ONLINE ACCOUNT LOGIN at the top of the page. Once there, click on EMPLOYEES then click NEW USER? CLICK HERE TO ENROLL.

Your plan's enrollment password is SCHWAZZE.

You will receive an email confirmation for changes made online. Please call 800-421-4758 Option #1 for questions and assistance.



# ADDITIONAL BENEFITS

## PET INSURANCE

Schwazze offers a voluntary pet insurance through Nationwide. The plan is designed to provide pet parents 90% cash back on eligible vet bills at the vet of their choice.

There are two levels of coverage to choose from, My Pet Protection and My Pet Protection Plus with Wellness. Both plans have a \$250 annual deductible and a \$7,500 annual maximum per pet.

### **My Pet Protection covers:**

- Accidents and injuries
- Cancer
- Dental disease
- Hereditary and congenital
- Behavioral treatments
- 24/7 vet helpline

### **My Pet Protection with Wellness includes everything in the My Pet Protection Plan plus:**

- Wellness exams
- Spay or neuter
- Flea and tick
- Heartworm prevention

Pre-existing conditions are not covered in either plan.

Visit [petinsurance.com](https://petinsurance.com) for more information and a quote.

## PERKSPOT

Schwazze provides you with access to PerkSpot—a discounts platform that allows you to find everyday deals and discounts on all the products you love like, AMC theater movie tickets, Target, Enterprise car rentals, Disney Parks and Resorts, Apple products, gym memberships, and much more.

Register online at [locktonmws.perkspot.com](https://locktonmws.perkspot.com). Then download the PerkSpot mobile app via the App Store or Google Play.



# EMPLOYEE ASSISTANCE PROGRAM

Mines and Associates | [minesandassociates.com](http://minesandassociates.com) | 800-873-7138

**Assistance is always available for you. The employee assistance program (EAP) services are provided AT NO COST to you and your household through Mines and Associates.**

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to three **free face-to-face** visits per person, per year with a licensed counselor.



## Tools and resources

Browse tools and resources to help you make life's big decisions with budget trackers, wellness self-assessments, and more.



## Care options

Find child and elder care to support you and your family's day-to-day needs.



## Legal and financial guidance

Receive guidance for buying a home, planning for retirement, budgeting, and more.



## Support all year

Connect with a mental health professional about addiction, family, and individual counseling.

### When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with Schwazze and access to the EAP is completely confidential.



Access your EAP by calling 800-873-7138 or visiting [minesandassociates.com](http://minesandassociates.com).

# CONTACTS

If you have any questions regarding your benefits or the material contained in this guide, please contact the Schwazze Total Rewards team.

303-371-0387

[benefits@schwazze.com](mailto:benefits@schwazze.com)

Provider/Plan	Phone Number	Website
<b>Medical</b>   Cigna	866-494-2111	<a href="http://mycigna.com">mycigna.com</a>
<b>Dental</b>   Cigna	866-494-2111	<a href="http://mycigna.com">mycigna.com</a>
<b>Vision</b>   Cigna	866-494-2111	<a href="http://mycigna.com">mycigna.com</a>
<b>Flexible Spending Accounts</b>   Rocky Mountain Reserve	888-722-1223	<a href="http://rockymountainreserve.com">rockymountainreserve.com</a>
<b>Life and Disability Insurance</b>   Sun Life Financial	800-247-6875	<a href="http://sunlife.com">sunlife.com</a>
<b>Voluntary Benefits</b>   Cigna	800-754-3207	<a href="http://suphealthclaims.com">suphealthclaims.com</a>
<b>401(k) Retirement Savings Plan</b>   Alliance Benefit Group Rocky Mountain	800-421-4758 Option #1	<a href="http://abgrm.com">abgrm.com</a>
<b>Pet Insurance</b>   Nationwide		<a href="http://petinsurance.com">petinsurance.com</a>
<b>Employee Assistance Program</b>   Mines and Associates	800-873-7138	<a href="http://minesandassociates.com">minesandassociates.com</a>

This summary of benefits is not intended to be a complete description of the terms and Schwazze insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Schwazze maintains its benefit plans on an ongoing basis, Schwazze reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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