

2024



BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE
JANUARY 1-DECEMBER 31, 2024

hireEZ



At hireEZ, we are invested in you. That’s why we’ve designed a benefits package that helps to support your total wellbeing—physically, emotionally, and financially.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2024 plan year (January 1–December 31, 2024). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.

What’s Inside

HOW BENEFITS WORK

- Eligibility 3
- Enrollment 3
- Changing Your Benefits 4
- Key Terms To Know 4

HEALTH PLANS

- Medical Benefits 5
- Dental Benefits 10
- Vision Benefits 11

TAX SAVINGS

- Budgeting For Your Care 12
- Health Savings Account 13
- Flexible Spending Accounts 14

FINANCIAL SECURITY

- Life and AD&D Benefits 15
- Disability Benefits 16
- Voluntary Benefits 17
- Retirement 18

- Legal Services 19
- Identity Theft Protection 19
- Pet Insurance 20
- Employee Discounts 20

ADDITIONAL INFORMATION

- Employee Assistance Program 21
- Contacts 22

Eligibility

If you are scheduled to work at least 40 hours per week, you are eligible for benefits on 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, civil union partner, or domestic partner.
- **Your child(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.

Enrollment

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

- Within 30 days of joining hireEZ 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, 2024, 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 866-331-2709.

Benefits counselors are ready to assist you. During open enrollment, the Benefits Concierge Center will be open Monday through Friday from 8:00 a.m. to 8:00 p.m. EST.



Schedule an appointment with a benefits counselor.

Visit employeeconnects.com/hireEZ.



Self-enroll in your benefits via Workforce Now.

You will receive a welcome email from ADP. Upon registering, you will be able to access Workforce Now. Once logged into Workforce Now, follow the prompts to enroll in your benefits.

Changing Your Benefits

Due to IRS regulations, once you have made your elections for 2024, 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 Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You may 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 | 866-494-2111

Kaiser Permanente | kp.org | 800-464-4000

hireEZ offers three medical plan options through Cigna and Kaiser Permanente.

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.

The Kaiser Permanente DHMO plan is only available to employees in the state of California.

Ask Yourself These Questions:



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

Consider the Cigna HDHP. You will have the option to fund a health savings account (HSA) 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 PPO or the Kaiser Permanente DHMO. While you will pay more from your paycheck each month for coverage, you will only be responsible for a small copay or cost share when you need care.



Do you or your covered family members take prescription medications on a regular basis?

Consider the Cigna PPO or the Kaiser Permanente DHMO. With this plan, you'll consistently pay a smaller copay or cost share when you pick up your medication(s) than you would with the Cigna HDHP.

Medical, Dental, and Vision Costs

Listed below are the monthly costs for medical insurance. Cigna dental and vision insurance is included with your medical plan election at no additional cost to you. The amount you pay for coverage is deducted from each paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna HDHP	Cigna PPO	Kaiser Permanente DHMO
Employee Only	\$0.00	\$53.07	\$29.93
Employee + Spouse	\$70.29	\$148.58	\$131.71
Employee + Child(ren)	\$127.20	\$134.43	\$119.72
Employee + Family	\$200.84	\$212.24	\$191.56

Medical Benefits

The table below summarizes the benefits of each medical plan.

- The Cigna medical 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 network provider.
- The Kaiser Permanente DHMO medical plan provides in-network benefits only and is only available to employees in the state of California.

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 HDHP		Cigna PPO		Kaiser Permanente DHMO In Network
	In Network	Out of Network	In Network	Out of Network	
Plan Year Deductible Individual/Family	\$2,000/\$4,000	\$4,000/\$8,000	\$1,000/\$2,500	\$3,000/\$7,500	\$1,000/\$2,000
The amount that hireEZ contributes to help you pay for out-of-pocket expenses	Employee Only: \$600/year Employee + Spouse: \$900/year Employee + Child(ren): \$900/year Employee + Family: \$1,200/year		N/A		N/A
Out-of-Pocket Maximum Individual/Family	Includes deductible, copays, and coinsurance				
	\$6,500/\$13,000	\$14,000/\$28,000	\$6,500/\$13,000	\$12,000/\$30,000	\$2,000/\$4,000
Preventive Care	Plan pays 100%	Not covered	Plan pays 100%	Not covered	Plan pays 100%
Physician Services					
Primary Care Physician	20% after ded.	50% after ded.	\$25 copay	20% after ded.	\$30 copay
Specialist	20% after ded.	50% after ded.	\$50 copay	20% after ded.	\$45 copay
Virtual Care	20% after ded.	Not covered	\$25 copay	20% after ded.	\$30 copay
Urgent Care	20% after ded.	50% after ded.	\$60 copay	20% after ded.	\$30 copay
Lab/X-Ray					
Diagnostic Lab/X-Ray	20% after ded.	50% after ded.	20% after ded.	20% after ded.	\$10 copay
High-Tech Services (MRI, CT, PET)	20% after ded.	50% after ded.	20% after ded.	20% after ded.	20% up to \$50
Hospital Services					
Inpatient	20% after ded.	50% after ded.	20% after ded.	20% after ded.	20% after ded.
Outpatient	20% after ded.	50% after ded.	20% after ded.	20% after ded.	20% after ded.
Emergency Room	20% after ded.		\$200 copay		20% after ded.
Prescription Drugs					
Tier 1	20% after ded.	Not covered	\$10 copay	Not covered	\$10 copay
Tier 2	20% after ded.		\$45 copay		\$35 copay
Tier 3	20% after ded.		\$80 copay		\$35 copay
Mail Order (Up to a 90-day supply)	20% after ded.		3x copay		20% after ded.

Medical Benefits

Are You Covering Your Spouse and/or Children?

- **Cigna HDHP members:** If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible DOES NOT apply. The individual within an employee + spouse, employee + child(ren), or family coverage would need to meet a minimum of \$3,000 for in-network or \$6,000 for out-of-network toward the deductible before coinsurance would begin. The out-of-pocket maximum is applied for each individual. No one person will be required to pay more than the individual out-of-pocket maximum.
- **Cigna PPO and Kaiser Permanente DHMO members:** If you elect employee + spouse, employee + child(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).

Cigna Digital ID Cards

You no longer have to worry about misplacing your medical ID card. Access a digital medical ID card on the myCigna mobile app or visit mycigna.com. Show your digital ID card on your phone screen, print it, or email it to your doctor's office for easy access anytime, anywhere!

Getting your digital ID card is easy! From the myCigna app or mycigna.com, select "ID Cards". From here you can view your card and the cards of any dependents

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 mycigna.com or kp.org.



Medical Benefits

Virtual Care

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.



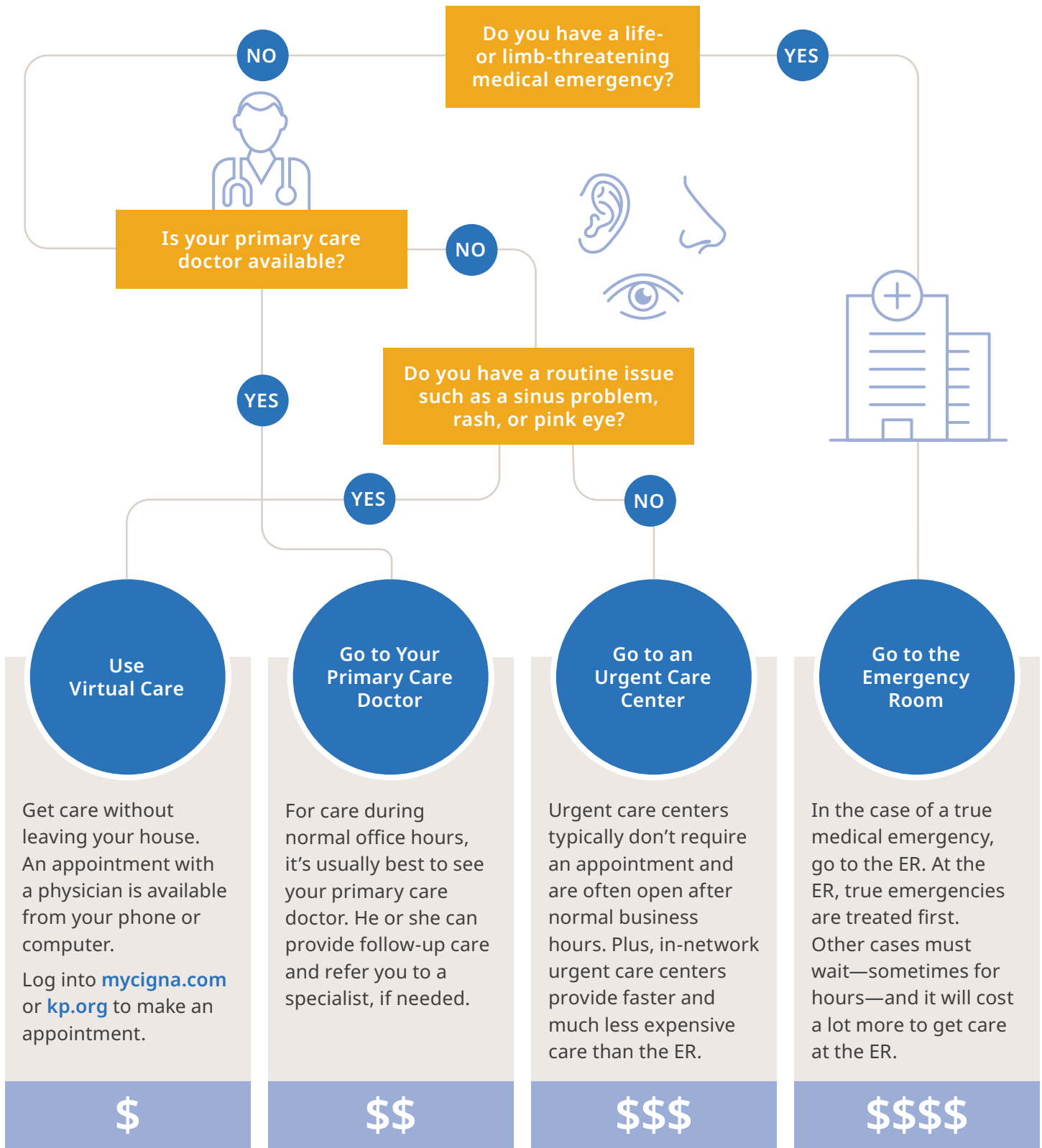
Talk with a doctor by phone or video, 24/7.

Use virtual care to prioritize your health by getting the care you need when you need it. Cigna members: Visit mycigna.com or call 866-494-2111. Kaiser Permanente members: Visit kp.org or call 800-464-4000.

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

If you are enrolled in a medical plan offered by hireEZ, you will be automatically enrolled in dental insurance through Cigna at no additional cost to you.

The dental 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 network 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 Dental Plan	
	In Network	Out of Network
Plan Year Deductible Individual/Family	\$50/\$150	\$100/\$300
Plan Year Benefit Maximum	\$1,500	
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%
Basic Services (Oral surgery, fillings)	10% after deductible	20% after deductible
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial], periodontal services, endodontic services)	35% after deductible	50% after deductible
Orthodontia Services (Children only)	50%	
Orthodontia Lifetime Maximum	\$1,500	



Vision Benefits

Cigna | mycigna.com | 866-494-2111

If you are enrolled in a medical plan offered by hireEZ, you will be automatically enrolled in vision insurance through Cigna at no additional cost to you.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a 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 Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Reimbursed up to \$45
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$25 copay	Reimbursed up to \$32/\$55/\$65
Frames (Every 12 months)	\$200 allowance	Reimbursed up to \$100
Contact Lenses (Every 12 months in lieu of standard plastic lenses) Elective Medically Necessary	\$200 allowance Plan pays 100%	Reimbursed up to \$210 Reimbursed up to \$160

Budgeting For Your Care

hireEZ offers two types of pre-tax accounts: a health savings account (HSA) and flexible spending accounts (FSAs).

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.

Enrolled in the Cigna HDHP?

Health Savings Account

Consider funding a health savings account (HSA).

- **Eligible for hireEZ contribution based on coverage level, see page 13 for details**
- Roll over all funds each year
- Invest funds for long-term savings
- Spend funds penalty-free after age 65



Enrolled in the Cigna PPO or Kaiser Permanente DHMO?

Health Care Flexible Spending Account

Consider funding a health care flexible spending account. **If you fund an HSA, you cannot fund a health care FSA.**

- No hireEZ contribution
- You may roll over up to \$640 each year



Paying for child or elder care expenses?

Dependent Care Flexible Spending Account

You may fund a dependent care flexible spending account.

- No hireEZ contribution
- No roll over allowed
- Dependent care expenses only



*Percentage varies based on your tax bracket.

Health Savings Account

HealthEquity | healthequity.com | 866-346-5800

If you enroll in the Cigna HDHP, you may be eligible to open and fund a health savings account (HSA) through HealthEquity.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

hireEZ Contribution

If you enroll in the Cigna HDHP, hireEZ will help you save by contributing to your account.

- **Employee Only:** \$600/year
- **Employee + Spouse:** \$900/year
- **Employee + Child(ren):** \$900/year
- **Employee + Family:** \$1,200/year

The annual amount will be deposited per pay period and pro-rated for new hires throughout the year.

2024 IRS HSA Contribution Maximums

Contributions to an HSA (including the hireEZ contribution) cannot exceed the annual maximums.

- **Individuals:** \$4,150
- **All other coverage levels:** \$8,300

If you are age 55+ by December 31, 2024, you may contribute an additional \$1,000.

HSA Eligibility

You are eligible to fund an HSA if:

- You are enrolled in the Cigna HDHP.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to [IRS Publication 969](#) for additional eligibility details. If you are over age 65, please contact Human Resources.

Maximize Your Tax Savings with an HSA



Spend

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



Save

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.



Invest

Invest and grow HSA funds tax free—including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty free.

Flexible Spending Accounts

HealthEquity | healthequity.com | 866-346-5800

hireEZ offers two flexible spending account (FSA) options through HealthEquity.

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 \$3,200 for the 2024 calendar year, minimum election of \$100 per year required to enroll.

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 2024 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 2024 calendar year. Minimum election of \$100 per year required to enroll.

How To Use An FSA

1

Contribute

Decide how much to contribute to your FSA on a plan 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 healthequity.com. Keep all receipts in case HealthEquity requires you to verify the eligibility of a purchase.

3

Use it or lose it

Use your FSA funds before the end of the year—any health care FSA funds in excess of \$640 will be forfeited.

Life and AD&D Benefits

Unum | unum.com | 800-421-0344

hireEZ'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

hireEZ automatically provides basic life and AD&D insurance through Unum 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:** \$10,000
- **Employee AD&D benefit:** \$10,000

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

hireEZ provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through Unum.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded and based on the employee's age. Benefits will reduce to 65% at age 65 and to 50% at age 70.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$110,000
- **Spouse:** \$5,000 increments up to \$500,000 or 100% of the employee's election, whichever is less—guarantee issue: \$25,000
- **Dependent children:** 14 days to 6 months: \$1,000; 6 months to age 26: \$2,000 increments up to \$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 Unum.

Disability Benefits

Unum | unum.com | 800-421-0344

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

hireEZ automatically provides short-term disability (STD) insurance through Unum to all benefits-eligible employees **AT NO COST**. 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 salary up to \$2,500 per week
- **Elimination period:** 7 days
- **Benefit duration:** Up to 12 weeks

Long-Term Disability Insurance

hireEZ automatically provides long-term disability (LTD) insurance through Unum 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 salary up to \$14,000 per month
- **Elimination period:** 90 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 Unum as soon as possible to ensure you qualify for coverage and receive timely payouts.



Voluntary Benefits

Unum | unum.com | 800-421-0344

hireEZ offers the following voluntary benefits through Unum to support your financial wellbeing.

Accident Insurance

Accident insurance can help you pay for injuries that occur on or off the job—whether common or severe. If you enroll now, you are guaranteed base coverage without having to answer any medical questions. You'll receive 24-hour coverage and your benefit will pay a lump-sum directly to you in the event of a covered accident.

This plan includes a wellness benefit of \$50 per insured individual per calendar year when a covered health screening test is performed.

Accident Insurance Costs

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

- **Employee Only:** \$11.22
- **Employee + Spouse:** \$19.51
- **Employee + Child(ren):** \$27.36
- **Employee + Family:** \$35.65

Critical Illness Insurance

This option will pay a lump-sum benefit directly to you if you are diagnosed with a serious illness. When you enroll, receive up to \$30,000 guaranteed issue coverage to ensure you peace of mind in the event of a serious illness. You must be actively working when diagnosed to receive this benefit.

This plan includes a wellness benefit when a covered health screening test is performed. If you elect \$15,000 in coverage you are eligible to receive \$50 per insured individual per calendar year. If you elect \$30,000 in coverage you are eligible to receive \$100 per insured individual per calendar year.

- **Employee:** \$15,000, or \$30,000—guarantee issue: \$30,000
- **Spouse:** \$15,000, or \$30,000 (up to 100% of the employee coverage amount)—guarantee issue: \$30,000
- **Dependent children:** Up to 50% of the employee coverage amount—guarantee issue: \$15,000

Critical illness insurance rates are age-banded based on coverage amount. Please refer to the official plan documents for rates.

Hospital Indemnity Insurance

This option will pay benefits that help you with costs associated with a hospital visit such as a covered accident, illness, or childbirth. This benefit pays you a lump-sum upon admittance so that you can choose how best to cover your expenses.

This plan includes a wellness benefit of \$50 per insured individual per calendar year when a covered health screening test is performed.

Hospital Indemnity Insurance Costs

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

- **Employee Only:** \$13.92
- **Employee + Spouse:** \$29.49
- **Employee + Child(ren):** \$21.85
- **Employee + Family:** \$37.42

Retirement

Empower Retirement | empower.com | 855-756-4738

hireEZ offers a 401(k) retirement savings plan, which is administered by Empower Retirement.

Save with the Company 401(k) retirement savings plan:

- **It's easy to contribute.** Contributions are made through automatic payroll deductions.
- **You get tax benefits along the way.** Pre-tax contributions lower your tax bill while earnings grow tax-deferred. You delay all taxes until you take the money out.
- **Another tax-advantaged savings option.** As an added benefit, you can contribute a percentage of your pay as a Roth contribution. Roth contributions in the 401(k) retirement savings plan give you another tax-advantaged saving option, allowing you to benefit from tax-free withdrawals in retirement.
- **The Company offers a generous Safe Harbor matching contribution:**
 - » **100% of every dollar you contribute, on the first 4% of your eligible pay** (maximum 4% contribution from the Company; the Company match will be pre-tax, traditional contribution.)

For more information, visit participant.empower-retirement.com, call 855-756-4738, or email participant_services@empower-retirement.com.





Legal Services

LegalShield | benefits.legalshield.com/hireEZ | 888-807-0407

hireEZ provides you the option to purchase a legal services plan through LegalShield.

The legal plan includes advice from an attorney on an unlimited number of topics, letters and phone calls on your behalf, legal document review (up to 15 pages), will preparation, and trial defense hours.

LegalShield Costs

Listed to below are the monthly costs for LegalShield services. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

- **LegalShield Only:** \$16.30

Identity Theft Protection

LegalShield | benefits.legalshield.com/hireEZ | 888-807-0407

hireEZ provides you the option to purchase identity theft protection through LegalShield.

IDShield provides access to comprehensive identity theft service, which provides a suite of products, including: an attorney, continuous credit monitoring, and restoration by a private licensed investigator.

IDShield Costs

Listed to below are the monthly costs for IDShield services. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

- **Employee Only:** \$7.45
- **Employee + Family:** \$14.05
- **Employee Only with LegalShield:** \$6.45*
- **Employee + Family with LegalShield:** \$12.05*

*LegalShield rate of \$16.30 will apply in addition to discounted IDShield rate.

Pet Insurance

Nationwide | petsnationwide.com | 877-738-7874

hireEZ provides you the option to purchase voluntary pet insurance through Nationwide.

Choose between two pet wellness and veterinary plans that you can use at any vet office. Plus, members have access to a free, 24/7 vet helpline.

Pet insurance covers:

- Accidents and injuries
- Dental disease
- Behavioral treatments
- Cancer
- Hereditary and congenital

Enroll at any time throughout the year! There are three simple ways for you to sign up for pet insurance:

1. Visit benefits.petinsurance.com/hireEZ.
2. Call 877-738-7874 and mention that you're an employee of Hire TeamMate Inc.
3. Visit petsnationwide.com or scan the QR code, and enter your company name.



Employee Discounts

PerkSpot | locktonmws.perkspot.com

hireEZ provides access to PerkSpot, a discounts platform.

PerkSpot 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.

Worldwide Emergency Travel Assistance

Unum/Assist America | medservices@assistamerica.com | 800-872-1414

hireEZ automatically provides worldwide emergency travel assistance through Unum/Assist America to all benefits eligible employees AT NO COST.

When traveling for business or pleasure, in a foreign country or just 100 miles from home, you and your immediate family can receive help in the event of a medical emergency. One phone call connects you to multi-lingual, medically certified crisis management professionals, a state-of-the-art global response operations center, and qualified medical providers around the world.

Worldwide emergency travel assistance includes:

- 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
- Assistance with the return of a vehicle
- Emergency message services
- Critical care monitoring
- Emergency trauma counseling
- Referrals to Western-trained, English-speaking medical providers
- Legal and interpreter referrals
- Passport replacement assistance

For assistance, call 800-872-1414 (or 2609-986-1234 if outside the US), email medservices@assistamerica.com, or download the Assist America mobile app (reference number: 01-AA-UN-762490) for support anywhere you are.

Employee Assistance Program

Unum | unum.com/lifebalance | 800-854-1446

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

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 issue, 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 hireEZ and access to the EAP is completely confidential.



Access your EAP and Work/Life Balance services by calling 800-854-1446 or visiting unum.com/lifebalance.

Contacts

If you have any questions regarding your benefits or the material contained in this guide, please contact hireEZ Human Resources:

Slack Channel: #people-team-faq

Provider/Plan	Phone Number	Website
Medical Cigna	866-494-2111	mycigna.com
Medical Kaiser Permanente	800-464-4000	kp.org
Dental Cigna	866-494-2111	mycigna.com
Vision Cigna	866-494-2111	mycigna.com
Health Savings Account HealthEquity	866-346-5800	healthequity.com
Flexible Spending Accounts HealthEquity	866-346-5800	healthequity.com
Life and Disability Insurance Unum	800-421-0344	unum.com
Accident Insurance Unum	800-421-0344	unum.com
Critical Illness Insurance Unum	800-421-0344	unum.com
Hospital Indemnity Insurance Unum	800-421-0344	unum.com
Retirement Empower Retirement	855-756-4738	participant.empower-retirement.com
Legal Services LegalShield	888-807-0407	benefits.legalshield.com/hireEZ
Identity Theft Protection LegalShield	888-807-0407	benefits.legalshield.com/hireEZ
Pet Insurance Nationwide	877-738-7874	petsnationwide.com
Employee Discounts PerkSpot	N/A	locktonmws.perkspot.com
Employee Assistance Program Unum	800-854-1446	unum.com/lifebalance

This summary of benefits is not intended to be a complete description of the terms and hireEZ 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 hireEZ maintains its benefit plans on an ongoing basis, hireEZ reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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