

Your

# Employee Benefits



Benefit Plans Effective January 1–December 31, 2024



# Benefits built for you

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At Rise Broadband, we care about you. That’s why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them. Review this guide to learn about the benefits available to you for the 2024 plan year (January 1, 2024, through December 31, 2024). Then, choose the options that are best for you and your family.



## Who is eligible

If you are a full-time employee scheduled to work at least 30 hours per week, you are eligible for benefits.

Many of the plans allow you to cover your eligible dependents, including:

- Your legally married or common law spouse, or domestic partner of any/all genders.
- 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).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

## Who pays

Some benefits are 100% paid by Rise Broadband, while others require that you contribute.

Benefit	You Pay	Rise Broadband Pays
Medical Insurance	X	X
Dental Insurance	X	X
Vision Insurance	X	X
Health Savings Account	X	
Flexible Spending Accounts	X	
Basic Life and AD&D Insurance		X
Supplemental Life and AD&D Insurance	X	
Disability Insurance		X
Accident Insurance	X	
Critical Illness Insurance	X	
Hospital Indemnity Insurance	X	
Legal Plan	X	
Pet Insurance	X	
401(k) Retirement Savings Plan	X	
Employee Assistance Program		X

## When to enroll

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

- **Within 30 days of joining Rise Broadband as a new employee:** Benefit coverage begins the first of the month following your date of hire. If you are hired on the first of the month, coverage begins on your date of hire. Visit [workforcenow.adp.com](https://workforcenow.adp.com).
- **During the annual benefits enrollment period:** See page 4. Coverage elections are effective January 1, 2024.
- **Within 30 days of a qualifying life event:** Please contact [benefits@risebroadband.com](mailto:benefits@risebroadband.com). In most cases, coverage begins on the date of your qualifying 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.

# Learn about your benefits

Rise Broadband provides a website to help you find answers to your benefits questions.

Visit [employeeconnects.com/rise](https://employeeconnects.com/rise) or email [benefits@risebroadband.com](mailto:benefits@risebroadband.com).

## How to enroll

To enroll in benefits, log into [workforcenow.adp.com](https://workforcenow.adp.com) and follow these steps:

1. Go to the Benefits section on the ADP Home Page and follow the prompts to make your benefit elections.
2. You will be asked questions regarding you and your family including birthdates and Social Security numbers.
3. Designate a beneficiary for your life and AD&D insurance through [workforcenow.adp.com](https://workforcenow.adp.com).
4. Compare your plan options and choose the best plans for you and your family. Be sure that you continue to scroll to the bottom of the screen to make sure you've enrolled/waived all possible coverages. You will need to review and confirm your personal and family profile. Once you have made all of your elections, it's important to review all of your choices. Finally, don't forget to **SUBMIT** your elections.

## 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:

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



To request a benefits change, notify [benefits@risebroadband.com](mailto:benefits@risebroadband.com) 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.

# Medical insurance

## Rise Broadband offers two medical plan options through UnitedHealthcare.

- The Surest Copay Plan does not have deductibles or coinsurance. All covered services will be subject to applicable copays. The cost you pay will be determined by the care needed and the provider you choose.
- The UMR HDHP Plan is a traditional high deductible health plan. You can pay for out-of-pocket costs by setting aside pre-tax dollars in an HSA.

Refer to page 6 for an overview of the plan benefits. If you still need help deciding, review coverage at [employeeconnects.com/rise](http://employeeconnects.com/rise).

## Before you choose a plan, consider this:



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

**Explore each plan offering to find out which plan will provide the best coverage for you.**



Do you prefer to build your health savings account (HSA) by setting aside pre-tax dollars?

**Consider the UMR HDHP.**



Do you prefer to have copays when you access medical care and have a better idea of your out-of-pocket costs?

**Consider the Surest Copay Plan.**



Are you concerned about paying for hospital stay expenses?

**Consider enrolling in the voluntary hospital indemnity plan to minimize the cost.**

## Medical costs

Listed below are the biweekly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Surest Copay Plan	UMR HDHP
Employee Only	\$18.86	\$28.96
Employee + Spouse	\$162.39	\$182.59
Employee + Child(ren)	\$149.00	\$168.62
Employee + Family	\$265.07	\$296.64

# Medical insurance

The table below summarizes the benefits of each medical plan.

The copays listed for the Surest Copay Plan reflect the range you'll find when choosing a provider. You decide which providers and cost best meet your needs.

The coinsurance amounts listed for the UMR HDHP reflect the amount you pay after the deductible has been met. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Surest Copay Plan		UMR HDHP	
	In Network	Out of Network	In Network	Out of Network
<b>Calendar Year Deductible</b>				
Individual/Family	\$0/\$0	\$0/\$0	\$3,500/\$7,000	\$7,000/\$14,000
<b>Out-of-Pocket Maximum</b> (Includes deductible, copays, and coinsurance)				
Individual/Family	\$5,500/\$11,000	\$11,000/\$22,000	\$6,450/\$12,900	\$12,900/\$25,800
<b>Preventive Care</b>	\$0 copay	\$190 copay	Plan pays 100%	50% after ded.
<b>Physician Services</b>				
Primary Care Physician	\$20 to \$125 copay	\$375 copay	10% after ded.	50% after ded.
Specialist	\$20 to \$125 copay	\$375 copay	10% after ded.	50% after ded.
Telemedicine	\$0-\$75 copay	Not covered	10% after ded.	Not covered
Urgent Care	\$80 copay	\$240 copay	10% after ded.	50% after ded.
<b>Lab/X-Ray</b>				
Diagnostic Lab/X-Ray	\$0 copay	\$0 copay	10% after ded.	50% after ded.
High-Tech Services (MRI, CT, PET)	\$125 to \$900 copay	\$2,325 to \$2,700 copay	10% after ded.	50% after ded.
<b>Hospital Services</b>				
Inpatient	\$2,750 copay	Up to \$10,000 copay	10% after ded.	50% after ded.
Outpatient	\$150-\$3,500 copay	Up to \$10,000 copay	10% after ded.	50% after ded.
<b>Emergency Room</b>	\$750 copay		10% after ded.	
<b>Durable Medical Equipment</b>	\$0-\$1,000 copay	Up to \$2,000 copay	10% after ded.	50% after ded.
<b>Skilled Nursing Facility</b>	\$2,000 copay	\$6,000 copay	10% after ded.	50% after ded.
<b>Physical, Occupational, and Speech Therapies</b>	\$15-\$20 copay	Up to \$360 copay	10% after ded.	50% after ded.
<b>Home Health Care</b>	\$70 copay	\$210 copay	10% after ded.	50% after ded.
<b>Prescription Drugs</b>				
Tier 1	\$10 copay		10% after ded.	
Tier 2	\$90 copay		10% after ded.	
Tier 3	\$120 copay	Not covered	10% after ded.	Not covered
Tier 4	\$330/\$370/\$400			
90-day supply	\$25/\$225/\$300 copay			

# Medical insurance

## Are you covering your spouse and/or children?

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).

## Understanding the Surest Copay Plan

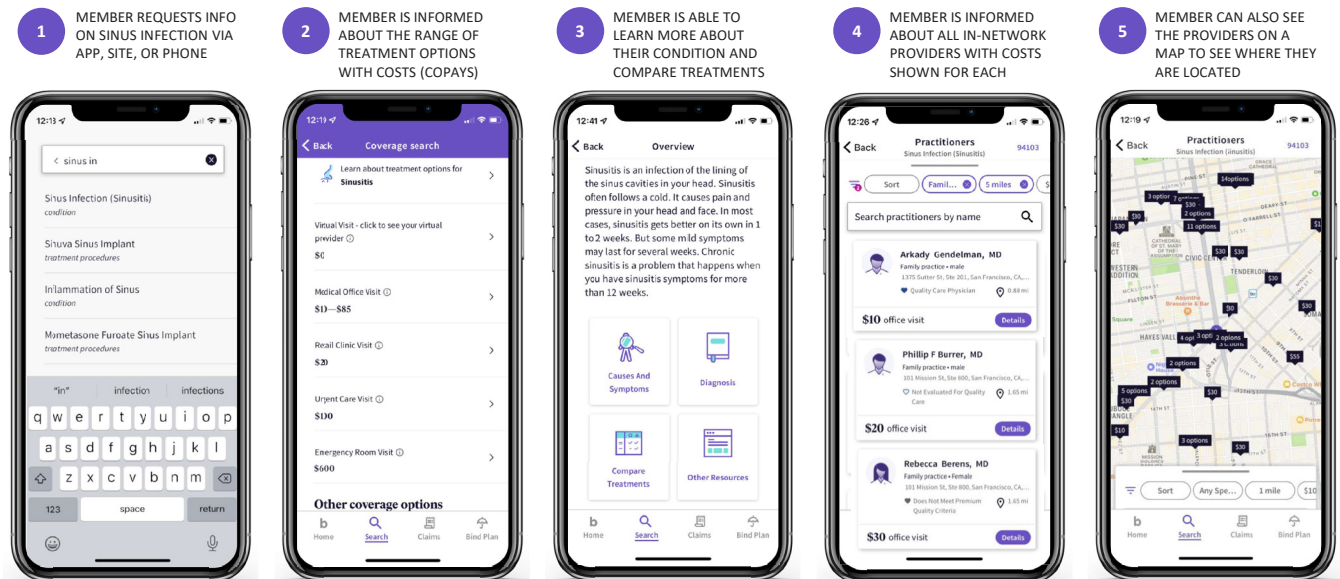
There is no deductible or coinsurance under the Surest Copay Plan. When you need care, other than preventive care, you pay a designated copay for all services. The Surest Copay Plan is easy to use, offers up-front pricing and is designed to help you find opportunities to save money.

Health services are assigned a price tag (copay). For preventive care, the copay is \$0 if you visit an in-network provider. For office visits and other procedures—from having an MRI to having a baby—you see one price. By combining the labs and x-rays that go along with a medical procedure or test **into one price**, it's easier to know what you'll pay in advance.

Just like the other medical plans available to you, the out-of-pocket maximum is the most you'll pay in a calendar year for services covered by the plan. All copays contribute to your out-of-pocket maximum. Once this limit is reached, the plan pays 100% for covered services for the rest of the calendar year.

Before making an appointment, check and compare costs—then choose the option that works best for your budget and lifestyle. Receive one bill for a single trip to the doctor or hospital. [Watch a quick video to learn more.](#)

To view prices or check if your doctor is in the network, visit [join.surest.com](https://join.surest.com) and use the code rise2024 or download the app.



## Telehealth

Rise Broadband provides you with 24/7 access to telehealth if you are enrolled in one of our medical plans. Telehealth connects you to board certified, licensed physicians via phone, video, or email. Costs for care may vary.

Physicians are able to diagnose, treat, and prescribe medications for:

- Allergies
- Bronchitis and sinusitis
- Earache and pink eye
- Strep or sore throat

UMR HDHP members: Log into [teladoc.com](https://teladoc.com).

Surest Copay Plan members: Log into [doctorsondemand.com](https://doctorsondemand.com).

## Strategies for saving money on your health insurance

- Contribute on a pre-tax basis to an FSA or HSA.
- Consider purchasing **accident insurance** to minimize health care costs associated with an accident. See page 18 for more details.
- Consider purchasing **critical illness insurance** to receive a lump-sum benefit in the event of the diagnosis of a critical illness. See page 18 for more details.
- Consider purchasing **hospital indemnity insurance** if you anticipate a hospital stay. See page 19 for more details.
- Use in-network providers.
- Take advantage of telehealth! UMR HDHP members have 24/7 access to doctors through Teladoc and Surest Copay Plan members can access telehealth through Doctors on Demand.
- Ask your doctor to suggest generic prescriptions when possible.
- Commit to living a healthy lifestyle to improve your overall health and reduce your health care expenses.

## Key terms to know



### 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 insurance

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

The cost of your preventive care is covered 100% by the Rise Broadband medical plans. This means you won't have to pay anything out of your pocket.



### What is preventive care?

Preventive health care is meant to **DETECT** issues at an early stage when treatment is likely to work best and **PREVENT** future health problems.



### Why is preventive care important?

It is important that you have a preventive health exam each year—even if you feel healthy and are symptom free—in order to **IDENTIFY FUTURE HEALTH RISKS**.



### What's covered?

Covered preventive services vary by age and gender. Talk with your provider to determine which **SCREENINGS, TESTS, AND VACCINES** will be covered and that are right for you.

## Save money on your health care!



### Choose an in-network provider.

Choose an in-network provider and you'll pay less out of your pocket. Why? Because in-network doctors and facilities contract with the insurance company and agree to charge a lower price for services.

On the Surest Copay Plan, compare copays for different providers. Those with the lowest copays have been shown to be the most efficient providers with the most successful outcomes.



### Request an in-network lab.

When your doctor orders a test, confirm that an in-network lab will be used. If your tests are sent to an out-of-network lab, you may incur additional out-of-pocket expenses.



### Check your explanation of benefits.

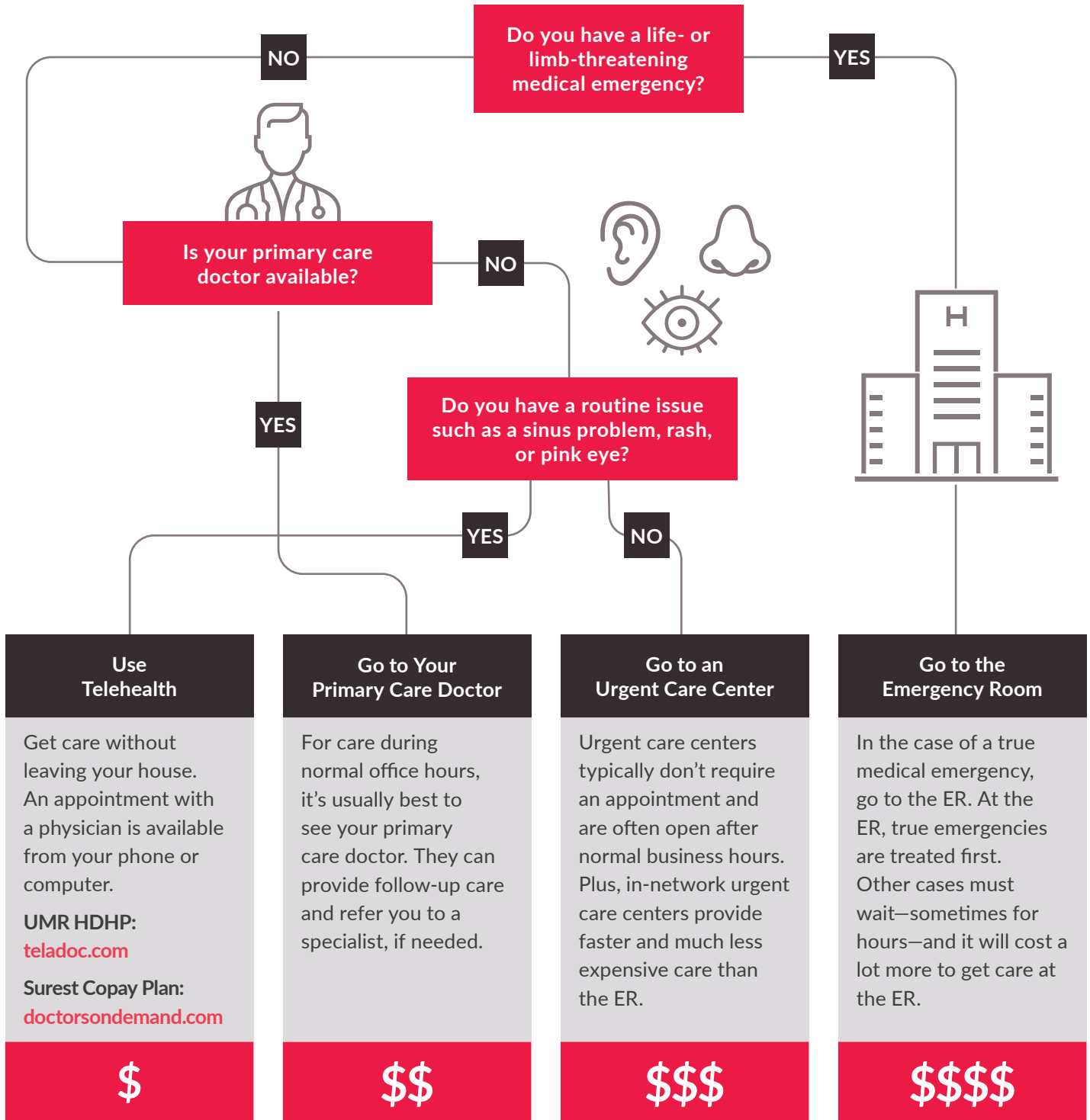
After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly. Claims status and EOB information can be found at [umr.com](http://umr.com) or [surest.com](http://surest.com).

Note: 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 [umr.com](http://umr.com) or [surest.com](http://surest.com).

# Medical insurance

## Know where to go for your health 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 insurance

## Rise Broadband offers two dental insurance plans through Sun Life.

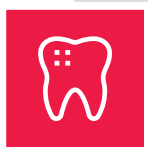
The dental plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Sun Life provider.

Locate a Sun Life network provider at [sunlife.com](http://sunlife.com).

The table below summarizes key features of the dental plans. 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	Sun Life PPO Basic Dental Plan		Sun Life Enhanced Dental Plan	
	In Network	Out of Network	In Network	Out of Network
<b>Calendar Year Deductible</b> Individual/Family	\$50/\$150	\$50/\$150	N/A	N/A
<b>Calendar Year Benefit Maximum</b>	\$1,250		\$2,500	
<b>Preventive Care</b> (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%	Plan pays 100%	Plan pays 100%
<b>Basic Services</b> (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	20% after ded.	20% after ded.	20% after ded.
<b>Major Services</b> (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after ded.	50% after ded.	50% after ded.	50% after ded.
<b>Orthodontia Services</b> (Children up to age 19)	Not covered		50%	
<b>Orthodontia Lifetime Maximum</b>	Not covered		\$2,000	

Note: Members who do not enroll when they are first eligible are subject to a 50% reduction of coverage on major care and orthodontia services for 12 months.



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 biweekly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Sun Life PPO Basic Dental Plan	Sun Life Enhanced Dental Plan
Employee Only	\$3.69	\$5.08
Employee + Spouse	\$12.00	\$16.15
Employee + Child(ren)	\$15.69	\$22.62
Employee + Family	\$24.92	\$39.69

# Vision insurance

## Rise Broadband offers a vision insurance plan through Sun Life.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose an in-network provider. Locate a Sun Life network provider at [sunlife.com](http://sunlife.com).

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	Sun Life Vision Plan	
	In Network	Out of Network
<b>Eye Exam</b> (Every 12 months)	\$10 copay	Up to \$45 reimbursement
<b>Standard Plastic Lenses</b> (Every 12 months) Single/Bifocal/Trifocal	\$25 copay	Up to \$30/\$50/\$60 reimbursement
<b>Frames</b> (Every 24 months)	\$130 allowance + 20% off balance	Up to \$70 reimbursement
<b>Contact Lenses</b> (Every 12 months in lieu of standard plastic lenses)		
Elective	\$130 allowance <sup>1</sup>	Up to \$105 reimbursement
Medically Necessary	Plan pays 100%	Up to \$210 reimbursement

(1) \$130 allowance then 20% off additional pairs. Fitting fees apply to allowance.



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.

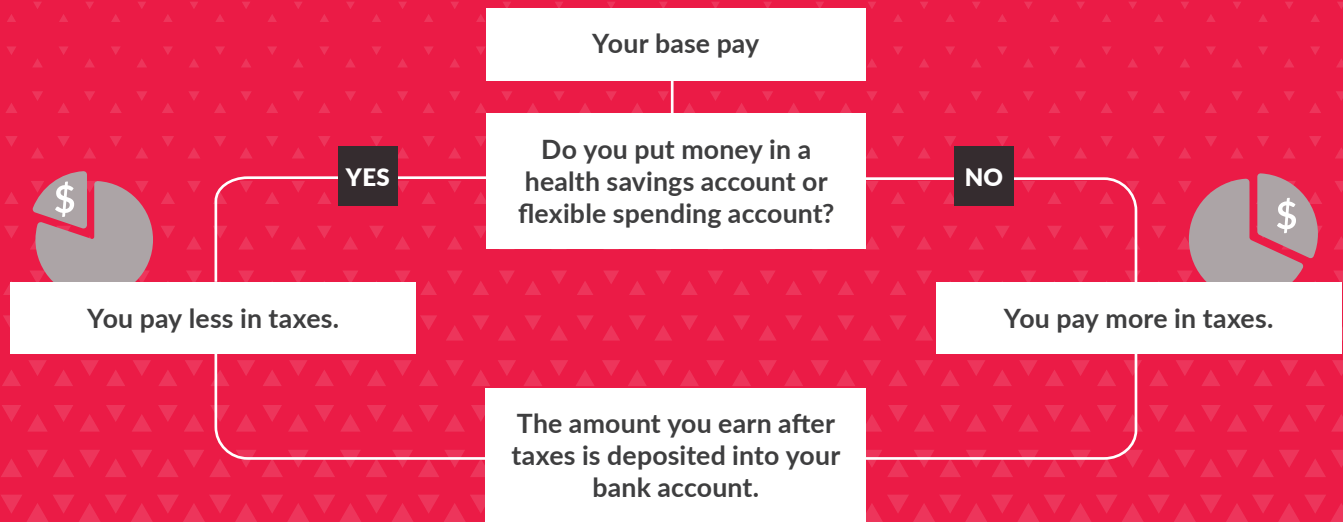
## Vision costs

Listed below are the biweekly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Sun Life Vision Plan
Employee Only	\$0.48
Employee + Spouse	\$2.85
Employee + Child(ren)	\$1.91
Employee + Family	\$4.27



# Budgeting for your health care



When you put money into a health savings account or flexible spending account, you can save about 20%\* on your care. This is because you don't pay taxes on your contributions.

## Compare your options

	Health Savings Account (HSA) More Information on Page 14	Health Care Flexible Spending Account (FSA) More Information on Page 15	Limited Purpose Flexible Spending Account (FSA) More Information on Page 15
Eligible plans	UMR HDHP	Surest Copay Plan	UMR HDHP
Eligible expenses	Medical, dental, and vision	Medical, dental, and vision	Dental and vision only
The full amount of your annual election is available on January 1, 2024	No	Yes	Yes
You can change your election throughout the year	Yes	No	No
Investment options available	Yes	No	No
Upon termination	You keep HSA funds	You lose FSA funds	You lose FSA funds
Funds roll over from one year to the next	Yes	Up to \$640	Up to \$640

\*Percentage varies based on your tax bracket.

# Health savings account

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

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

## 2024 IRS HSA contribution maximums

Contributions to an HSA cannot exceed the IRS allowed 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 UMR 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, contact [benefits@risebroadband.com](mailto:benefits@risebroadband.com).



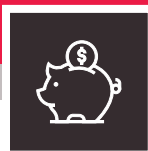
Find a complete list of eligible HSA expenses at [irs.gov/pub/irs-pdf/p502.pdf](https://irs.gov/pub/irs-pdf/p502.pdf).

## Maximize your tax savings with an HSA



### Spend

Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, copays, dental expenses, eye exams, and prescriptions.



### Save

Save your HSA funds for the future. An HSA allows you to save and roll over money year to year. The money in the account is always yours, even if you change health plans or even jobs.



### Invest

The money in your HSA can be invested and grows tax free—including interest and investment earnings. After you reach age 65, you can spend your HSA dollars tax free on health care expenses and penalty free on all other expenses.

# Flexible spending accounts

## Rise Broadband offers three flexible spending account (FSA) options administered by Rocky Mountain Reserve.

Log into your account at [rockymountainreserve.com](https://rockymountainreserve.com) or download the RMR Benefits Mobile app to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more. Once you have entered your phone number into your profile, you can text "BAL" to 97487 to check your balance.

### 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.**

### Limited purpose health care FSA (if you fund an HSA)

If you fund an HSA, you can also fund a limited purpose health care FSA. The limited purpose health care FSA can only be used for dental and vision expenses.

**The limited purpose health care FSA maximum contribution is \$3,200 for the 2024 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 themselves.

**You may contribute up to \$5,000 to the dependent care FSA for the 2024 plan 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 plan year.**

**SAVE UP  
TO 20% ON  
YOUR CARE**

**When you fund an FSA, you can save up to 20% on your health care and dependent care expenses each year. This is because you don't pay taxes on your FSA contributions.**

\*Amount varies based on your tax bracket.

# Life and AD&D insurance

Rise Broadband provides basic life and accidental death and dismemberment (AD&D) insurance to all benefits-eligible employees **AT NO COST**. You have the option to purchase supplemental life and AD&D insurance.



**Remember to select your beneficiary when enrolling in coverage.**

## Basic life and AD&D insurance

Rise Broadband automatically provides basic life and AD&D insurance through Sun Life 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.

- **Life benefit:** 1x annual earnings (\$50,000 minimum) up to a maximum of \$300,000
- **AD&D benefit:** 1x annual earnings (\$50,000 minimum) up to a maximum of \$300,000

## Supplemental life and AD&D insurance

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, Rise Broadband offers you the option to purchase supplemental coverage through Sun Life. Use the calculator [here](#) to find the right amount for you.

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 40% at age 70, 25% at age 75, and to 15% at age 80.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$150,000
- **Spouse:** \$5,000 increments up to \$250,000 or 50% of the employee's election, whichever is less—guarantee issue: \$50,000; Coverage ends when you turn 70
- **Dependent children:** 14 days to 6 months: \$1,000; 6 months to age 26: \$1,000 increments up to \$10,000—guarantee issue: \$10,000

**ELECT  
COVERAGE  
NOW!**

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 and your spouse will be required to submit evidence of insurability for any amount of coverage above \$10,000 for you and \$5,000 for your spouse. Any amounts above \$10,000 for you and \$5,000 for your spouse will not take effect until approved by Sun Life. Child life coverage never requires evidence of insurability.



# Disability insurance



Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

## Short-term disability insurance

Rise Broadband automatically provides short-term disability (STD) insurance through Sun Life 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 disability plans.

- **Benefit:** 60% of base weekly pay up to \$3,800 per week
- **Elimination period:** 8 days
- **Benefit duration:** Up to 12 weeks

## Long-term disability insurance

Rise Broadband automatically provides long-term disability (LTD) insurance through Sun Life 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 base monthly pay up to \$10,000 per month
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age

# Accident insurance

Rise Broadband provides you the option to purchase accident insurance through Sun Life.

Accident insurance helps protect against the financial burden that accident-related costs can create. This means you will have added financial resources to help with expenses incurred due to an injury, ongoing living expenses, or any purpose you choose. Claims payments are made in flat amounts based on services incurred during an accident.

- **Health screening benefit:** \$50 annually for employee and each covered family member
- **Pre-existing condition exclusion:** None

## Accident insurance costs

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

Coverage Level	Low Plan	High Plan
Employee Only	\$3.43	\$7.86
Employee + Spouse	\$5.81	\$14.02
Employee + Child(ren)	\$6.31	\$14.94
Employee + Family	\$8.70	\$21.10



For full eligibility requirements, please check with your Human Resources department.

# Critical illness insurance

Rise Broadband provides you the option to purchase critical illness insurance through Sun Life.

Critical illness insurance provides a financial, lump-sum benefit upon diagnosis of a covered illness. These covered illnesses are typically very severe and likely to render the affected person incapable of working. Because of the financial strain these illnesses can place on individuals and families, critical illness insurance is designed to help you pay your mortgage, seek experimental treatment, or handle unexpected medical expenses.

- **Employee:** \$10,000 increments up to \$40,000
- **Spouse:** \$10,000 increments up to \$40,000, not to exceed employee's election
- **Dependent children:** Birth to age 26: \$5,000 increments up to \$20,000, not to exceed employee's election
- **Pre-existing condition exclusion:** None

Rates are age-banded per \$10,000 of coverage and will be increased for tobacco users. Please see ADP for your cost.

Note: The health screening benefit is no longer part of critical illness insurance.

# Hospital indemnity insurance

Rise Broadband provides you the option to purchase hospital indemnity insurance through Sun Life.

Hospital indemnity insurance can help you and your eligible dependents have additional financial protection in the case of a hospitalization. Sun Life hospital indemnity insurance pays benefits for hospitalizations resulting from a covered injury or illness. Coverage continues after the first hospitalization, to help you have protection for future hospital stays.

Benefits include:

- **First day hospital confinement benefit:** Low Plan—\$1,000; High Plan—\$2,000
- **Daily hospital confinement benefit:** Low Plan—\$100 per day up to 30 days; High Plan—\$200 per day up to 30 days
- **Hospital intensive care benefit:** Low Plan—\$100 per day up to 30 days; High Plan—\$200 per day up to 30 days
- **Health screening benefit:** \$50 annually for employee and each covered family member
- **Pre-existing condition exclusion:** None

## Hospital indemnity insurance costs

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

Coverage Level	Low Plan	High Plan
Employee Only	\$8.02	\$15.12
Employee + Spouse	\$16.94	\$32.03
Employee + Child(ren)	\$13.30	\$25.03
Employee + Family	\$22.22	\$41.94

# Legal plan

Rise Broadband offers you the opportunity to purchase a legal plan through ARAG.

When you enroll in an ARAG legal plan, you gain access to a broad network of over 15,000 licensed attorneys and DIY Docs to create any of 350+ legally valid documents, and you'll save money on attorney fees when you work with a network attorney. Learn more about the benefits of a legal plan [here](#).

ARAG's UltimateAdvisor legal plan includes a broad range of coverage and services, including:

- Wills, trusts, and estate planning
- Real estate and home ownership
- Traffic tickets and license suspension
- Disputes with a landlord and eviction
- Divorce
- Adoption and guardianship
- Small claims court
- Consumer protection (auto, home, and more)
- Personal property disputes
- Student loan debt
- Bankruptcy and debt collection
- Tax audit and collection
- Educational articles, videos, and guidebooks on financial and legal situations

You also have access to exclusive diversity and inclusion benefits including:

- Domestic partnership agreements
- Gender identifier and name change assistance
- Hospital visitation authorization and funeral directives
- Reduced fees on surrogacy agreements, child care authorization, and discrimination issues

The cost for the UltimateAdvisor legal plan is \$20.75 per month. For any legal matters not covered, you will be eligible to receive at least 25% off the network attorney's normal rate.

For more information, visit [araglegal.com/plans](http://araglegal.com/plans) (access code: 18875rb) or call 800-247-4184, Monday–Friday, 7 a.m. to 7 p.m. CT. Or download the ARAG Legal app to access your legal documents and an attorney on the go.

## Pet insurance

### **Rise Broadband provides you the option to purchase pet insurance through Pets Best.**

Pet insurance reimburses you for vet bills when your pet is sick or injured, to help take the financial worry out of vet visits.

- Get cash back fast! Pets Best processes most claims in five days or less.
- Optional direct deposit and direct vet pay options.
- Use any veterinarian—including specialty and emergency clinics.
- Optional coverage for routine care.
- Free 24/7 veterinary helpline.

Choose and customize a plan with deductible and reimbursement levels that meet your needs. For questions or enrollment assistance, call 888-984-8700. (Use referral code: RBPETS if calling to enroll.) Please note: This benefit cannot be deducted from your paycheck.

## Paid time off and holidays

### **Rise Broadband provides you with paid time off (PTO) to allow time for rest, vacation, recovery from illness, and personal time.**

If you are an eligible non-exempt/hourly employee, you accrue PTO every pay period. The amount accrued is shown below.

- **1 Year:** 4.31 hours per pay period (14 days per year).
- **2-4 Years:** 4.92 hours per pay period (16 days per year).
- **5+ Years:** 6.46 hours per pay period (21 days per year).

If you are an eligible exempt/salary employee, you participate in a flexible PTO plan and do not accrue a PTO balance. Flexible PTO provides you the opportunity to take time off as needed, as long as performance expectations and duties continue to be fulfilled.

#### **Rise Broadband typically observes the following paid holidays:**

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Friday after Thanksgiving
- Christmas Day
- One company designated holiday (usually Christmas Eve)

A more detailed schedule will be published at the beginning of the year.



# 401(k) retirement savings plan

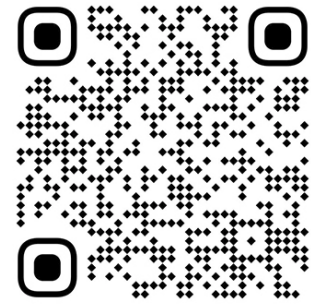
Rise Broadband offers a 401(k) retirement savings plan, which is administered by Empower Retirement.

When you enroll in the 401(k) plan, you decide how much of your pay to contribute through convenient payroll deductions. In 2024, you can contribute up to the IRS contribution limit of \$23,000 (\$30,500 if you are 50 or older by December 31).

You can choose pre-tax contributions, Roth (after-tax) contributions or both, and select investment options that best fit your financial goals. Currently, there is no company match.

Enroll directly with Empower at [empowermyretirement.com](https://empowermyretirement.com) or call 800-338-4015.

Rise Broadband offers Financial Wellness Services through Creative Planning (see below).



Scan the QR code for an introduction to the Empower website and app.

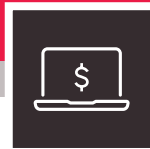
## Your financial wellness services



### One-on-One Coaching

Schedule a confidential appointment with your dedicated financial consultant at [carl.barton@creativeplanning.com](mailto:carl.barton@creativeplanning.com) or 415-376-8208.

Scan the QR code below to book an appointment.



### Educational Workshops

Keep a lookout in your email for monthly invites to financial wellness webinars.

Money and budget experts lead sessions on a variety of topics including retirement, investing options, saving for college, and much more.



### Managed Advice

You can enroll your 401(k) into a managed account called Finance GPS. This is a custom account created based upon your financial situation.

Review the investment options on Empower for more details.

# Employee assistance program



I'm in over my head.  
I wish I had someone  
to talk to.



I need help finding  
care for my mom.



Ugh, what else is  
going to go wrong?



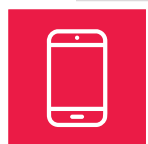
The free EAP can  
support you.

Your employee assistance program (EAP) services are provided **AT NO COST** to you and your household through ComPsych.

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.

With the EAP, you have access to:

- **Counseling:** Three face-to-face sessions with a counselor in your area.
- **Consultation and support by phone:** Consultations questions about behavioral health related topics, assistance with problem identification, problem-solving skills, approaches, and/or resources to address behavioral concerns.
- **Legal assistance:** Free 30-minute consultation with an attorney and up to a 25% discount on select fees.
- **Financial:** Free 30-minute consultation by phone with a qualified specialist on issues such as debt counseling or planning for retirement, as well as a 25% discount on tax planning and preparation.
- **Child care:** Resources and referrals for child care providers, before- and after-school programs, camps, adoption organizations, and information on parenting and prenatal care.
- **Elder care:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs, and long-distance caregiving.
- **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians, and pet stores.
- **Resources and articles:** Access a library of helpful resources and articles to guide your health and wellbeing.



Access your EAP by calling 877-595-5281 or visiting [guidanceresources.com](https://guidanceresources.com) (web ID: EAPBusiness).  
When asked for your employer name, please use Skybeam.

No personal information is ever shared with Rise Broadband.

## Contact information

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

Maureen Hayes

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

Provider	Contact Number	Website
Medical— UMR Surest	800-826-9781 866-683-6440	umr.com surest.com
Dental—Sun Life	800-247-6875	sunlife.com
Vision—Sun Life	800-247-6875	sunlife.com
Health Savings Account—HSA Bank	800-357-6246	hsabank.com
Flexible Spending Accounts—Rocky Mountain Reserve	888-722-1223	info@rmbenefits.com
Basic Life and AD&D Insurance—Sun Life	800-247-6875	sunlife.com/us
Supplemental Life and AD&D Insurance—Sun Life	800-247-6875	sunlife.com/us
Disability Insurance—Sun Life	STD: 800-786-5433 LTD: 800-247-6875	sunlife.com/us
Accident Insurance—Sun Life	800-247-6875	sunlife.com/us
Critical Illness Insurance—Sun Life	800-247-6875	sunlife.com/us
Hospital Indemnity Insurance—Sun Life	800-247-6875	sunlife.com/us
Legal Plan—ARAG	800-247-4184	araglegal.com/plans (access code: 18875rb)
Pet Insurance—Pets Best	888-984-8700	petsbest.com/RBPETS
401(k) Retirement Savings Plan—Empower Retirement	800-338-4015	empower-retirement.com
Employee Assistance Program—ComPsych	877-595-5281	guidanceresources.com (web ID: EAPBusiness; employer: Skybeam)

This summary of benefits is not intended to be a complete description of the terms and Rise Broadband 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 Rise Broadband maintains its benefit plans on an ongoing basis, Rise Broadband reserves the right to terminate or amend each plan, in its entirety or in any part at any time. Images © 2023 Getty Images. All rights reserved.

