NORTH HIGHLAND®

2024 Benefits Guide

Affiliates

PROPRIETARY AND CONFIDENTIAL

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Welcome to Your 2024 Benefits

You are North Highland's greatest asset. Our goal is to provide a comprehensive, market-competitive benefits program for all employees that offers choice and value. We review our health and wellness options annually to ensure that they meet that goal. Your health is important and vital to your overall wellbeing and success. We are modernizing your North Highland benefits to help you rebalance, recharge, and reconnect.

Our benefits plan builds upon the North Highland promise and commitment to always put people first. With that in mind, we provide health and wellness benefits that help you and your family thrive, allowing you to live your best life. Our culture relies on people who love being part of our team - which means your health and wellbeing are key.

In this guide, you will discover benefits, programs and resources designed to support you and your family through all of life's biggest moments.

We encourage you to read through this booklet in its entirety so you can make an informed decision about which plans meet the needs of you and your family. Included you will find details about:

- Who is eligible to participate in the North Highland plan(s).
- How to enroll and, if applicable, how to make changes during the year.
- Each benefit offered and a summary of what is covered under the plan.
- The Insurance Companies who administer our benefits and how to contact them if you need assistance.
- And much more!

We appreciate the hard work and dedication you bring to our company, and we offer these benefits to place people at the heart by supporting your physical, emotional, and financial wellbeing. After all, it's our employees who make North Highland such an incredible place to work, and we recognize all you do for the clients we serve.

We want to ensure you select the right benefits for you and your family. If you have any questions or would like more information, please contact the North Highland Benefits Manager or the Employee Benefits Service team at Marsh McLennan. Contact information can be found within this guide.

Thank you for choosing to be part of the North Highland family. We'll take great care of you!

In good health,

Alex Bombeck

CEO

Eligibility & Enrollment

Eligibility

If your employment status is regular full-time employee (working 30 or more hours per week) you are eligible to participate in the benefits described in this guide.

You also have the ability to cover eligible dependents through North Highland. Eligible dependents include:

- Your legal spouse.
- Your same or opposite sex domestic partner.
- Your natural/step and adopted children up to the age 26.
- Your spouse's or domestic partner's natural and adopted children up to the age 26.
- Dependent children of any age who are handicapped.

Note: Coverage for dependent children will end on the last day of the month in which the child reaches age 26.

Coverage

Benefits become effective on the first day of the month following 30 days of employment.

Example: If you were hired on July 25th – benefits would be effective September 1st.

Cost

See plan details for associated cost and which plan is right for you and your family.

Tobacco Surcharge: If you, your covered spouse and/or dependents use tobacco in any form, you will pay a health premium surcharge of $50 per month, up to a maximum yearly surcharge of $600. Employees who quit using tobacco products by participating in a tobacco cessation program and become tobacco-free will be able to eliminate the surcharge during the next Open Enrollment.

Note: When covering a domestic partner, your per payroll deductions for various benefits will reflect a different amount than what is listed in this benefit guide due to IRS rules regarding imputed income.

Pre-existing Conditions

Once you have enrolled in your health plan and it becomes effective, you and your dependents are eligible to receive the benefits right away. **There are no pre-existing conditions requirements.**

Enrolling in Workday

After you've had the chance to review your benefits options and have determined the plans that best suit your needs, you can enroll through **Workday**.

Note: You will receive a task in your **Workday inbox** with benefit enrollment instructions.

Eligibility & Enrollment

How to Make Changes

Because you pay for your benefits on a pre-tax basis, the IRS will not allow you to change your elections during the year unless you experience a qualifying life event, which includes:

- Marriage, divorce, or legal separation.
- Birth or adoption of a child.
- Gain or loss of spouse's job.
- Gain or loss of coverage through your spouse's employer.
- Death of a dependent spouse or child.
- Gain or loss of eligibility status of your child.

Keep in mind, you have **31 days** from the date of the event to change your coverage. Additionally, the change in coverage must be consistent with the qualifying event. For example, if you get married, you have **31 days** to enroll your new spouse or drop your coverage if you will be added to your spouse's plan.

See the images below on how to make these **changes in Workday**.

Step 1: Benefits Application (Workday Dashboard)

Step 2: Change Section

Designed with You in Mind

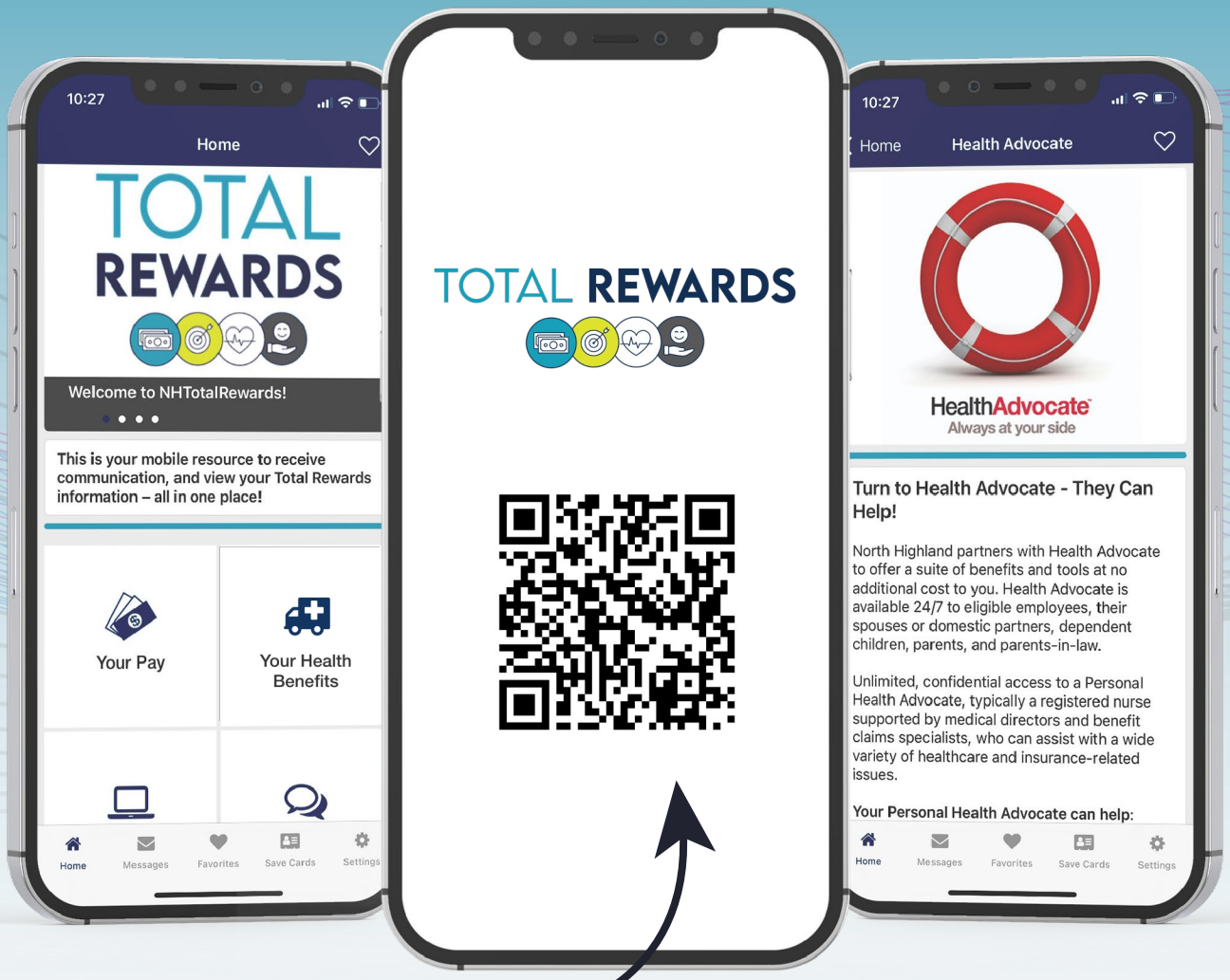
By understanding the available benefits options — from medical coverage and vision plans to life insurance and flexible spending accounts — you ensure that the benefits package you select meets your needs. Remember, what works for someone else might not necessarily be the best fit for you. That's why North Highland's benefit plans have options to help you choose. Effective planning will help you make the most of your benefits.

The Right Choice is Up to You

Follow these steps to make sure you get the coverage you need for 2024.

1. Review your current coverage.
2. Use this guide to evaluate the options available.
3. Compare your coverage with your spouse's.
4. Review the United Healthcare networks.
5. Choose your benefits carefully.
6. Keep your information up to date.
7. Re-enroll every year.

Download The NHTotalRewards App Now!



Click or Scan the QR Code!

EVERYTHING YOU NEED IN ONE PLACE!

Step 1: From the camera on your smartphone scan the above QR code.

Step 2: Follow the steps to complete the registration and create a username and password.

Step 3: Choose your app store.

Step 4: Apple users - once code has been redeemed locate the app on your home screen.

Step 5: Open your app and sign in with your newly created username and password.**Enjoy!**

If you have any questions, please email: app-support@ingaged.me

Available for Apple & Android Devices

Medical Benefits

Medical

North Highland offers **two medical plans** administered by **United Healthcare**: a High Deductible Health Plan with Health Savings Account (HSA) and a Preferred Provider Organization (PPO) (with optional FSA). Under both plans, savings are maximized when you stay within the network of doctors and hospitals. Additionally, these plans offer out-of-network benefits to keep you covered if you travel, have dependents living in other areas or simply prefer a doctor outside the network. However, using providers that are out-of-network will result in higher out-of-pocket costs.

The chart below provides an overview of your **in-network** medical benefits through United Healthcare. These plans utilize United Healthcare's national Choice Plus provider network. Find a full list of in-network providers here: UHC providers

	United Healthcare Medical Plans			
Services	**HSA Plan**		**PPO Plan**	
Deductible • Individual • Family	$3,500 $7,000		$2,500 $5,000	
Coinsurance • Plan Pays • You Pay	90% 10%		80% 20%	
Out-of-Pocket Max • Individual • Family	$5,000 $10,000		$5,000 $10,000	
	The Out-of-Pocket Max includes the deductible, coinsurance & copays.			
Preventive Services	Plan pays 100%, no cost to you			
Primary Care	Plan pays 90% after deductible		$35 copay	
Specialist Visit	Plan pays 90% after deductible		$75 copay	
Virtual Care Options: minor, acute care behavioral health primary care	$49 consult fee Same as in-person visit (deductible) Same as in-person visit (deductible)		$0 copay Same as in-person visit ($35 copay) Same as in-person visit ($35 copay)	
Urgent Care **Emergency Room**	Plan pays 90% after deductible		$100 copay $500 copay	
Prescriptions*	Retail (30 days)	Mail Order (90 days)	Retail (30 days)	Mail Order (90 days)
• Tier 1 • Tier 2 • Tier 3 • Tier 4	$10 $35 $60 $100	$25 $87.50 $150 $250	$10 $50 $80 30%	$25 $125 $200 30%

On the HSA plan, plan members will pay the full cost of prescription drugs until the deductible has been met. Once the deductible has been met, the applicable copay amount will be paid until the Out-of-Pocket Maximum is reached.

Medical Benefits

Your Cost

Bi-weekly Employee Deductions				
	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
HSA Plan	$172.52	$473.58	$387.49	$683.80
PPO Plan	$215.20	$572.75	$470.35	$826.08

Note: Tobacco users pay an additional cost of $23 per pay period or $600 per year. This surcharge is not included in the bi-weekly deductions above.

Telemedicine

United Healthcare offers virtual visits for North Highland employees. Virtual visits provide 24/7 access to a doctor on your electronic device. It's a great, easy to use option when you are unable to get an appointment with your primary care doctor. You can talk to a doctor on the phone, through video chat (available in some states) or by email.

North Highland's plan offers 3 types of Virtual Care:

Minor, Acute Care: Telemedicine doctors can treat cold and flu symptoms, bronchitis and other respiratory infections, sinus and ear infections, pinkeye, allergies, migraines, rashes and other skin irritations, urinary tract infections and much more.

Behavioral Health: Get 1-on-1 support – in your home and at a time that's convenient for you. Help with coping – for children, teens, and adults. A virtual visit may also be a great way to get children and teens an appointment. You will also experience a similar standard of care as in-person visits, like seeing the same therapist at each appointment and establishing an ongoing relationship.

Virtual Primary Care: Connect with the same Primary Care Physician (PCP) each time for treatment of common and chronic conditions, address issues such as missed screenings or immunizations, provide referrals, and prescribe certain medications.

Getting Started is easy!

- Create your account so that when you need care, you can get it quickly.
- **Online:** MyUHC-Virtual Visits (minor, acute care)
- To find a provider and schedule a visit (behavioral health, virtual primary care):
- Sign in or register on MyUHC, then go to Find Care > Virtual Visits Directory > Select provider > Get Started.
- **Phone:** 1-855-615-8335
- **Mobile Apps:** Download the UnitedHealthcare app by scanning the QR code

Pharmacy Benefits

Pharmacy Information

Prescription drug benefits are included with both the HDHP and PPO plans. You can purchase prescriptions at a pharmacy or through the mail-order program. **Prescription drug coverage is provided through Express Scripts.** Information below highlights the prescription drug plan that is offered.

Where to Find Details:

The most up-to-date drug lists and drug management program information is located below:

Website: Express Scripts (ESI)

Drug Formulary: Formulary

Prior Authorization (PA): All open prior authorizations will transfer over and continue until their assigned expiration date (typically 12 months after issue). For all new prescriptions after the effective date (1/1/24), members can check the status of their PA at: Authorization Status

If your medication is not listed, ask your doctor about an equivalent medication that is listed on the drug formulary.

Mail Order & Specialty Rx

If you are currently taking any maintenance medications, take advantage of the cost savings and convenience of our Mail Order Program. Specialty drugs are high-cost drugs used to treat certain chronic conditions. Specialty drugs must be obtained directly through our specialty pharmacy - **Accredo.**

Accredo will fill and ship your specialty medication right to your home. They have a team of specially trained pharmacists and nurses who can provide you with the personalized care and support you need to manage your therapy – all at no extra cost to you! The service includes easy refills, reminders, text alerts, free shipping, and 24/7 access to your specialty pharmacist team.

myDrugCosts

You have access to myDrugCosts, a free tool to help manage your prescription costs and access savings. Visit mydrugcosts.com to find drug information specific to your insurance plan! Access this free tool from your smartphone or computer browser today.

- **Easy to Use –** Quickly find a drug by typing in the first few letters.
- **Ways to Save –** Find generic equivalents, therapeutic alternatives, and medication lists to choose the more affordable but effective drug.
- **Plan Specific Drug Costs –** Find your mail order costs, your plan costs with in-network pharmacies and cash price if you bought without insurance.
- **Get Help –** Learn more about drugs with evidence-based information from Consumer Reports about best buys, safety, and quality.

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan, documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have questions about your benefits, contact Human Resources.

Dental Benefits

Dental

North Highland's dental plan, provided to you by United Healthcare, is designed to encourage regular preventive care that may help you avoid extensive and costly care later.

The chart below provides an overview of your dental plan through United Healthcare. Please refer to your plan document for specific details. Using a dental provider that participates in the United Healthcare National PPO 30 network will offer you the lowest service pricing.

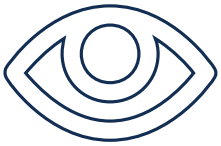
Find a full list of in-network providers here: UHC Dental Providers (PPO 30)

	United Healthcare Dental Plan
Benefits	**In-Network**
Annual Deductible • Individual • Family	 $50 $150
Preventive Services routine exams, x-rays, cleanings	100%, two cleanings per calendar year
Basic Services extractions, periodontics, endodontics	80% coinsurance
Major Services oral surgery, crowns, veneers, dentures	50% coinsurance
Annual Maximum	$2,000 per person
Orthodontic Services adults & children to age 26	50% coinsurance
Orthodontia Lifetime Maximum	$2,000

Your Cost

Bi-weekly Employee Deductions				
	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
Dental Plan	$17.22	$34.43	$47.33	$67.41

Vision Benefits



Vision

North Highland's vision plan, provided to you by **Spectra by United Healthcare**, provides coverage for routine eye exams and a generous allowance for eyeglasses (frames/lenses), as well as contacts.

The chart below provides an overview of your available vision plan through United Healthcare. Please refer to your plan document for specific details. Using an in-network provider will offer you the lowest service pricing.

Find a full list of in-network providers here: UHC Vision Providers

	United Healthcare Vision Plan
Benefits	**In-Network***
Co-pays Exam Eye glasses (lenses & frames) Contact Lenses (instead of eyeglasses) Retinal Screening	 $10 $25 $25 $39
Frame Benefit	$130 retail allowance
Elective Contacts **Lens fitting & evaluation**	$125 allowance $30 copay
Frequency of Services	Exam: Twice every 12 months Eye glass Lenses: Once every 12 months Frames: Once every 24 months Contact Lenses instead of Eyeglasses: Once every 12 months

**** Using a provider that is out of the network will result in higher costs.***

Your Cost

Bi-weekly Employee Deductions				
	Employee Only	**Employee & Spouse / Domestic Partner**	**Employee & Child(ren)**	**Employee & Family**
Vision Plan	$2.80	$5.61	$6.00	$9.60

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Savings Benefits

Health Savings Account (HSA)

An HSA is a tax-advantaged account that is funded by you to save for future medical expenses. With an HSA, you and your family gain the freedom and flexibility to decide how you want to spend your health care dollars and therefore, become more involved in all aspects of your health. **You must enroll in an HSA every year to be eligible to contribute**.

HSA Eligibility Requirements:

- You must be enrolled in a High Deductible Health Plan (HDHP).
- You cannot have any other coverage, including:
  - Spouses medical or pharmacy plan that is not an HDHP.
  - Medicare Part A or Part B.
  - A standard Flexible Spending Account (FSA) through North Highland or a spouse.
  - May not be claimed as a dependent on another individual taxes.
  - May not have used VA benefits within the past 90 days.

Your HSA is always yours, no matter what. Even if you leave the company, change health plans, or retire. Unused money grows tax-free and can be invested with a minimum balance.

Qualified Medical Expenses

The IRS maintains a list of all HSA-eligible expenses with common qualified expenses including acupuncture, ambulance services, dental treatment, contact lenses, doctor's fees, and hearing aids.

View the complete list of qualified expenses at IRS publication 502.

HSA Contributions

The IRS imposes a maximum contribution limit to the HSA on a calendar year basis.

Coverage Tier	2024 IRS Limits
Employee Only	$4,150
Employee + Spouse or DP	$8,300
Employee +Child(ren)	$8,300
Employee +Family	$8,300
Catch up contribution – over 55	$1,000

Helpful Tips

- To begin this process, you must elect the HSA within your benefits enrollment task in Workday.
- This account will be opened for you once your eligibility information has been received by Optum Bank. **Please note that Optum Bank may contact you for additional information to verify your identity.**
- You must be enrolled in the North Highland HDHP to have an HSA account with North Highland.

Savings Benefits

Flexible Spending Accounts (FSA)

When you enroll in the Flexible Spending Account, you will have the convenience of contributing pre-tax dollars that can be used to cover prescriptions and medical, vision and dental expenses. By anticipating your family's costs for the next year, you can actually lower your taxable income. There are two ways to utilize your Flexible Spending Account: You may pay for your medically necessary expenses out of pocket and submit your receipt for reimbursement, or you may use a Flexible Spending Account debit card. If you use the Flexible Spending Account debit card, you should keep all your receipts to substantiate your purchases. **You must enroll in your FSA every year to be eligible to contribute**.

Dependent Care FSA

- Allows employees to use pre-tax dollars toward qualified dependent care expenses such as caring for children under age 13 or caring for elders. High Deductible Health Plan (HDHP) members are allowed to participate in the dependent care FSA.
- **2024 annual contribution maximum is $5,000** (or $2,500 if married and filing separately).

Healthcare FSA

- Allows employees who are not enrolled in an HDHP or contributing to an HSA to pay for certain IRS-approved medical care expenses with pre-tax dollars.
- **2024 annual maximum contribution of $3,200 can be used for eligible health care related expenses, including medical, dental and vision expenses.**

Limited Purpose FSA

- Allows employees participating in the HDHP to pay for certain IRS-approved medical care expenses with pre-tax dollars.
- **2024 annual maximum contribution of $3,200 can be used for eligible dental and vision expenses ONLY.**

Helpful Tips

- If you elect the HSA plan, you may contribute to the HSA, the Limited Purpose FSA & the Dependent Care FSA.
- If you elect the PPO plan, you may contribute to the Healthcare FSA & the Dependent Care FSA.
- If you waive the medical plans, you may contribute to the Healthcare FSA & the Dependent Care FSA.
- FSA has a grace period that allows employees to incur claims **75 days** after the plan year ends. *(Plan year ends 12.31.24, but claims can be incurred until March 15, 2025.)*

Total Well-Being Programs

Omada Digital Well-Being Program

Based on behavioral medicine and scientifically tested practices, Omada is designed to build healthy habits that last. Omada participants get the support and tools they need **for chronic conditions like pre-diabetes, diabetes, and hypertension**, including a **health coach, connected devices, interactive lessons and more**. Each accepted participant will receive a personalized program based on their unique health goals and care plan (including identifying gaps in care and medication management). **Omada is provided at no cost to employees and their dependents** (18 and older), who are currently enrolled in the 2024 North Highland medical plan. Visit https://www.omadahealth.com/.

A Whole Person Approach

Omada uses a collaborative model by offering members care that approaches both mental and physical health equally to help remove barriers and lead to better outcomes. They provide tools to address specific behavioral challenges based on cognitive behavioral therapy and mindfulness, including stress management and sleep lessons.

Omada for Hypertension

While enrolled in this curated program, you can receive personalized guidance on how to best manage and respond to your health concerns surrounding hypertension. Through Omada for Hypertension, you will have:

- A dedicated, professional health coach.
- Weekly cardiovascular curriculum to assist with self-managing your hypertension.
- Remote blood pressure monitoring.
- Medication adherence support.
- Health maintenance reminders to ensure you are receiving all relevant diagnostic tests.

Omada for Type 2 Diabetes

This program is available for participants diagnosed with type 2 diabetes. Learn to manage, monitor, and make proactive lifestyle changes in relation to your diabetes. You will have access to:

- A dedicated, professional health coach.
- Weekly lessons surrounding type 2 diabetes with relevant, engaging content.
- Remote blood glucose monitoring.
- Medication adherence support.
- Health maintenance reminders to ensure you are receiving all critical screening services.

Omada for Prevention

During the span of this program, participants will learn the fundamentals of making smarter food choices, how to incorporate healthy activities into your daily life, techniques to better manage your stress and how to make healthy habits stick. With support from your dedicated health coach and peer group, you learn to choose healthy behaviors for life. You'll have access to:

- A dedicated, professional health coach.
- Learn how to eat healthier, increase activity levels, and overcome challenges through fun. games and interactive lessons.
- Connected scale, web, and mobile apps to track weight, activity, and food.

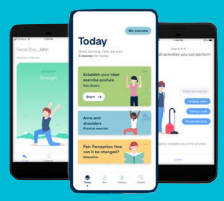
Don't wish pain away … do this instead

Download the Kaia app for on-demand, personalized support to help relieve pain and live healthier

Whether it's a stiff neck, aching shoulders or more severe back issues, it can be hard to enjoy life when pain shows up. That's where Kaia steps in. It's a new app here to show how pain relief is possible — **at no extra cost** as part of your health plan.

Connecting with Kaia connects you with so much

- **On-demand pain relief care** in the convenience of an app
- **1-on-1 health coaching** with certified professionals
- **Workouts tailored to you** with some as short as 15 minutes
- **No extra cost**—this is included as part of your health plan
- **Bite-sized lessons** to help you recognize where pain is coming from
- **Strengthening exercises** plus relaxation techniques for pain management

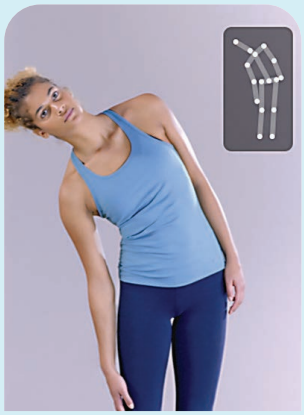


Download Kaia today

You'll get a personalized pain relief program created on the spot after you sign up. Get started with a personalized pain relief program and learn helpful exercises with no scheduling, waiting rooms or travel required.

Download on the App Store | GET IT ON Google Play

For real-time feedback while you exercise



Kaia tracks your movements using AI technology to ensure you're doing each exercise correctly, providing real-time audio and video feedback for help along the way. So you get a program tailored to your fitness, pain and mobility levels to help manage pain.

Visit startkaia.com/uhc

United Healthcare | kaia health

*Provided at no extra cost as part of your health plan.

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One Pass Select™

Rediscover your passion for health

With One Pass Select, we're on a mission to make fitness engaging for everyone. One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan. You and your eligible family members (18+) can get started with One Pass Select on January 01, 2024.

Find your fit with One Pass Select

At the gym

Choose from our large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you.

At home

Work out at home with live or on-demand online fitness classes. Try our workout builder to get routines created just for you, no matter what your fitness level and interests are.

In the kitchen

Get groceries and household essentials delivered to your home. We make it easy to plan for everything you need to enjoy delicious, nutritious meals.

$29/Mo

Classic

11,000+ gym locations

$64/Mo

Standard

12,000+ gym and premium locations

$99/Mo

Premium

14,000+ gym and premium locations

$144/Mo

Elite

16,000+ gym and premium locations

Learn more about One Pass Select* at OnePassSelect.com.

Enroll in One Pass Select starting on January 01, 2024

***Eligible One Pass Select members will not be able to enroll in One Pass Select until January 01, 2024.**

An enrollment fee may apply

Or get started with a digital-only plan for $10/Mo

All tiers Classic or above come with grocery and home essentials delivery at no extra cost.

United Healthcare

One Pass Select is a voluntary program featuring a subscription based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery delivery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.

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Healthy Resources

Health Advocate

At North Highland, we understand that stress or problems in your personal life can drain your time and energy and may even affect your health. The Employee Assistance Program (EAP) offers you and your immediate household free, confidential assistance with any issues you or your family may be facing. Help and information are available to you by phone, website, and face-to-face counseling.

North Highland partners with Health Advocate to offer employees a suite of benefits and tools at no additional cost to you. Health Advocate is available 24/7 to eligible employees, their spouses or domestic partners, dependent children, parents, and parents-in-law.

To contact Health Advocate, please call **866-799-2728** or visit healthadvocate.com/members.

Employee Assistance Program (EAP)

Your employee assistance program provides confidential access (**up to six sessions** in person or through secure video, unlimited brief phone support) to Licensed Professional Counselors, for help with a wide range of personal issues. You also have access to Work / Life Specialists to help achieve a better work / life balance. Get help 24/7 with personal, family and work issues, including:

- Grief, loss, depression, relationship issues, divorce, new baby, adoption, eldercare, addiction, eating disorders, mental illness.
- Financial and legal issues, retirement, identity theft.
- Medical Bill Saver™service for help negotiating non-covered medical and dental bills over $400.

Health Advocacy

Unlimited, confidential access to a Personal Health Advocate, typically a registered nurse supported by medical directors and benefit claims specialists, who can assist with a wide variety of healthcare and insurance-related issues. Your Personal Health Advocate can help:

- Find the right doctors and hospitals.
- Schedule tests, appointments; secure second opinions.
- Explain benefits coverage and health conditions, research the latest treatments.
- Resolve billing and claims issues.
- Locate eldercare services.

Health Cost Estimator (HCE)

Save money on your healthcare expenses by comparing prices for medical procedures right in your area. With Health Cost Estimator you can:

- Get pricing estimates for doctors, hospitals, and other facilities nationwide.
- Compare cost and quality for hundreds of medical services by zip code.
- View provider quality and safety scores; read patient reviews.

Download Health Advocate's free, easy-to-access pricing app by using the QR code so that you have this tool at your fingertips.

Healthy Resources

Emotional Support

Emotional support is an intentional verbal and nonverbal way to show care for one another. As we rebalance from a challenging year, many of us could use additional help in managing our work or personal issues. These emotional support programs are included in the North Highland medical plan.

AbleTo

Access the latest self-care techniques, coping tools, meditations, and more at no additional cost to you under the North Highland medical plan—anytime, anywhere with Self Care from AbleTo. Each week you'll find new, personalized content that you can move through at your own pace to help boost your emotional well-being, which may help you feel better.

Here are a few ways AbleTo can help support you during those challenging times:

- Daily mood I Habit tracking
- Meditation tools
- Collections

To get started, please visit Self Cabe by AbleTo.

talkspace

Start feeling better today from the comfort of your home. With Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. No office visit required. Talkspace is convenient, safe, and secure. Simply register (first visit only) and choose a provider and message anywhere, anytime.

Few steps to get started:

- Brief assessment
- Receive your personalized match
- Start treatment

To get started, please visit Talkspace

Healthy Resources

Know Where to Go

If you need immediate medical attention, your first thought may be to go to the Emergency Room. However, if your condition is not serious or life threatening, you may have a less expensive choice. Use the chart below to identify where you should go for care.

Plan	Cost	When to Use
Primary Care	$	Routine, Primary, Preventive Care Regular Health Screenings Non-urgent treatment Chronic disease management
Virtual Visits	$	Cold, flu, fever, sore throat, diarrhea, rash, pink eye, sinus infections, cough, headache, stomachache, or earache
Convenience Care	$$	Common infections (ear, pink eye, strep, bronchitis), flu shots, vaccines, rashes, screenings
Urgent Care	$$$	Sprains, small cuts, strains, sore throats, minor infections, mild asthma, back pain or strain, vomiting, flu, fever, sports injuries *After hours care & no appointments necessary*
Emergency Room	$$$$	Heavy bleeding, large open wounds, chest pain, spinal injuries, difficulty breathing, major burns, severe head injuries, seizures, unconsciousness, poisoning *Life threatening emergency*

If you believe you are experiencing a medical emergency, go to your nearest emergency room or call 911, even if your symptoms are not as described here.

Click here to watch a video about Knowing Where to Go.

Retail Pharmacy Discount Programs

Pharmacies offer generic medication programs for 30 and 90-day supplies for less than $10. Several popular maintenance medications are offered through these generic programs. To take advantage of these programs, take your prescription to one of the participating pharmacies and present it to the pharmacist. You will **NOT** need to show your ID card. It's that easy to start saving money! (Ask about these programs at Publix, CVS, Walmart, Costco, Sam's Club, and many others.)

GoodRx

GoodRx (https://www.goodrx.com/) is a savings site and app that allows you to shop for the best cost, offers additional savings with a drug discount card, and finds the lowest prices and discounts by comparing prices at different pharmacies. You receive instant access to the lowest prices for prescription drugs at more than 75,000 pharmacies, plus pharmacy hours and locations, pill images, promotions and discounts, and savings tips that can cut your prescription costs!

Supplemental Health Benefits

In our continuing efforts to bring the best plans at the best cost, North Highland offers Accident and Critical illness as well as Hospital Indemnity plans. These additional health benefit options can be used to customize your coverage to complement your medical plan options. **If you elect any of the voluntary options below, you will be responsible for 100% of the cost of the benefit.**

Voluntary Accident Plan

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events. It can help you with out-of-pocket costs that your medical plan does not cover, like co-pays and deductibles.

Be Well Benefit - The plan also includes a health screening benefit, which pays each covered person **$50 per year** simply for having a preventive screening with their physician.

	Unum Accident Plan	
Benefits	**Low Plan** **Plan Pays You**	**High Plan** **Plan Pays You**
Initial Accident Care Benefits		
Ambulance / Air Ambulance	$300 / $1,000	$400 / $1,250
Emergency Room Treatment	$100	$125
Admission – Hospital / ICU	$1,000 (+$1,000 ICU admission)	$1,500 (+$1,500 ICU admission)
Hospital Confinement	$200 per day up to 365 days	$300 per day up to 365 days
Hospital Intensive Care **(In addition to Confinement Benefit)*	*$200 per day up to 15 days	*$300 per day up to 15 days
Initial Physician Office Visit	$75	$100
Burns	Schedule up to $10,000	Schedule up to $15,000
Coma	$5,000	$10,000
Lodging	$150 per night	$200 per night
Transportation	$100 per trip	$150 per trip
Dental Crown or Filling Repair	$350	$450
Dental Extraction	$115	$150
Surgery	Up to $1,500	Up to $2,000
Diagnostic Services (X-ray, exam)	$50	$75
Therapy Services	$35	$50
Portability Option	Included	Included
Basic Accidental Death	Employee: $25,000 Spouse: $12,500 Child: $6,250	Employee: $50,000 Spouse: $25,000 Child: $12,500

Bi-weekly Employee Deductions				
	Employee Only	**Employee & Spouse / Domestic Partner**	**Employee & Child(ren)**	**Employee & Family**
Low Plan	$3.89	$7.68	$9.06	$12.85
High Plan	$5.25	$10.35	$12.13	$17.22

Supplemental Health Benefits

Voluntary Critical Illness Insurance

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money to pay your out-of-pocket expenses like co-pays and deductibles. If you elect coverage for yourself, you may elect coverage for your spouse and child(ren). Employees may elect $10,000, $20,000 or $30,000 of coverage. Spouses & child(ren) can get 50% of the employee's elected amount.

Be Well Benefit - The plan also includes a health screening benefit, which pays each covered person **$50 per year** simply for having a preventive screening with their physician.

$10,000 benefit = $50 Be Well benefit
$20,000 benefit = $75 Be Well benefit
$30,000 benefit = $100 Be Well benefit

Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spinal bifida. The diagnosis must occur after the child's coverage effective date.

	Unum Critical Illness Plan
Covered Conditions	**Initial Benefit Pays You**
Invasive Cancer (includes all breast cancer)	100% of benefit
Non-Invasive Cancer	25% of benefit
Skin Cancer	$500 benefit
Heart Attack	100% of benefit
Stroke	100% of benefit
End-stage kidney failure	100% of benefit
ALS	100% of benefit
Multiple Sclerosis	100% of benefit
Parkinson's Disease	100% of benefit
Alzheimer's Disease	100% of benefit
Major Organ Transplant	100% of benefit
Benign Brain Tumor	100% of benefit

Note: The rates associated with this plan are based on the employee's age. Please refer to your benefit enrollment process in Workday for the bi-weekly cost of coverage based on your election.

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Supplemental Health Benefits

Voluntary Hospital Indemnity Insurance

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization.

You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays, and deductibles. Employees who elect coverage for themselves, may also elect coverage for their spouse and child(ren).

Be Well Benefit - The plan also includes a health screening benefit, which pays each covered person **$50 per year** simply for having a preventive screening with their physician.

	Unum Hospital Indemnity Plan	
Benefits	**Low Plan** **Plan Pays You**	**High Plan** **Plan Pays You**
Hospital Admission: • **Non-ICU** • **ICU**	$750 (1 day per year) Plus $750 (1 day per year)	$1,000 (1 day per year) Plus $1,000 (1 day per year)
Hospital Daily Stay: • **Non-ICU** • **ICU**	$100 (per day up to 365 days) $100 (per day up to 30 days)	$200 (per day up to 365 days) $200 (per day up to 30 days)

Bi-weekly Employee Deductions				
	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
Low Plan	$4.52	$9.21	$6.62	$11.31
High Plan	$7.49	$15.23	$11.01	$18.75

Transportation Benefits

Transportation/ Commuter Benefit

We understand that there are costs associated with commuting to work. A transportation reimbursement account (more commonly known as commuter benefits) allows you to pay for a portion of qualified parking or transit passes using pretax dollars through payroll deductions. **You must enroll in your Commuter benefits every year to be eligible to contribute**.

Transit and parking funds are only available as they are deposited into your account through payroll deductions. Please keep copies of all your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines. **Balances are not subject to "use it or lose it" rule.**

Mass Transit

Qualified Transit funds can only be accessed and used through debit card transactions. Transit funds are not available for reimbursement through paper claim forms. Qualified expenses include costs associated with a pass, token, fare card, voucher or similar item allowing you to ride on a publicly or privately operated bus, rail, van, or ferry service that seats at least six adults. Under this benefit, you can set aside **up to $315 per month**.

Parking

You may use your debit card to pay for qualified parking expenses at the time those services are incurred, or you may receive reimbursement through paper or online claim submissions. Qualified expenses include costs associated with parking provided at or near the workplace. Also included is parking provided on or near the location from where you commute to work using mass transit or vanpools. Parking near your home is excluded. Parking funds are only available as they are deposited into your account through payroll deductions. Please keep copies of all your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines. Under this benefit, you can set aside **up to $315 per month**.

If you have any questions about Commuter Benefits, contact United Healthcare at 1-877-462-5039

401(k) Plan

North Highland is focused on helping employees plan for the future, which is why the company has a competitive 401(k) plan to assist employees as they plan for retirement in the way that best meets their needs. Here's how North Highland's 401(k) plan works:

- **Choose your Contribution Type – Traditional or Roth** - Traditional pre-tax contributions will come out of your paycheck on a pre-taxed basis, which provides you with some tax shelter on your income now. You will then pay taxes on the distributions from the plan after you reach retirement age. Roth contributions come out of your paycheck after taxes, which allows you to avoid paying taxes on qualified distributions during retirement.
- **Automatically Enrolled** – As a new team member, you are automatically enrolled at 3% pre-tax.
- **Vesting** – You are always 100% vested in your contributions.
- **Flexibility** - The 401(k) plan allows you to determine how much risk you can comfortably assume by offering you a variety of choices in which to invest. You may change your investment strategy as you see fit by altering your investment choices.

Benefits and Contributions	2024 IRS Limits
Elective Deferrals	$23,000
Catch-up Contributions (Age 50 or will be at year end)	$7,500
Maximum defined contribution plan annual contribution	$69,000

Note: *Participation in the 401(k) plan does involve risks. The value of investments may increase or decrease depending on the type of investment. You can learn more about North Highland's 401(k) plan, eligibility requirements and how to enroll on the Hub.*

IMPORTANT: *You can access your Principal account after you have received your first paycheck. To update your 401(k) contribution options, log in to your Principal account at www.principal.com. For questions, contact a Principal Retirement Specialist at:* ***800-547-7754.***

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Additional Benefits

MetLife Legal Plan

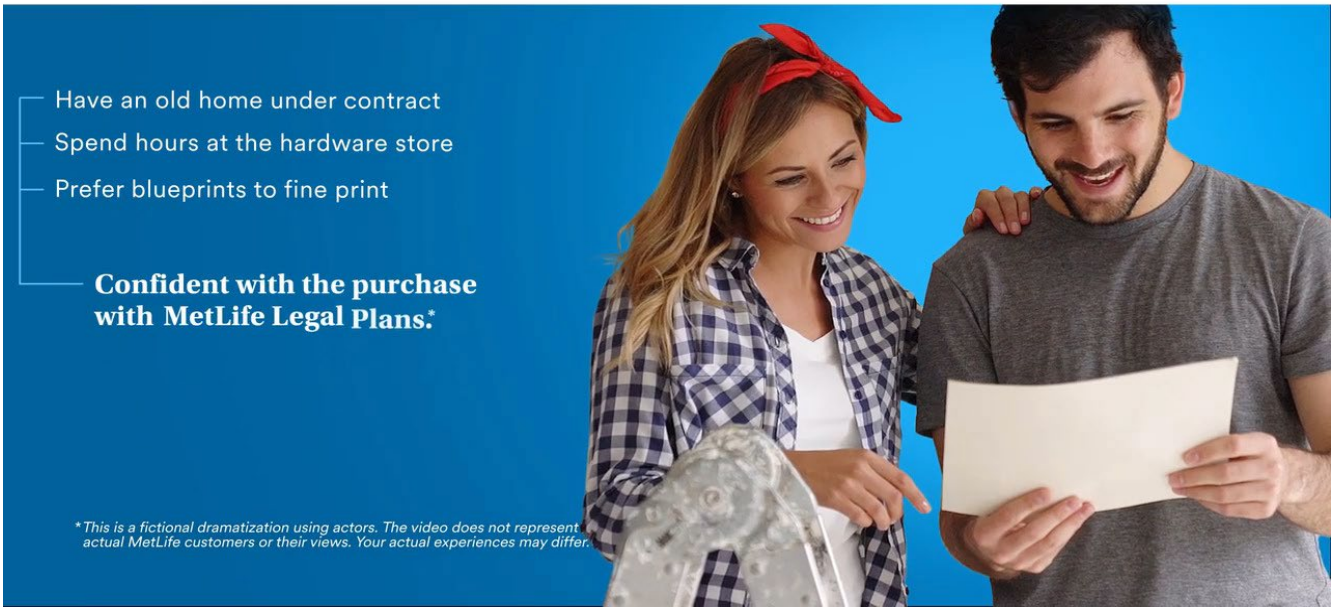
Lawyers are expensive—and rightly so. To have an expert in your back pocket who will advocate for your best interests feels like a luxury. But it doesn't have to be. MetLife Legal Plans makes access to qualified and experienced attorneys a reality for everyone.

Just a few times in life you might need legal help:

- **Getting married** – Prenuptial agreement, Name change, Updating or creating estate planning documents.
- **Buying, renting, or selling a home** – Reviewing contracts and lease agreements, preparing deeds, Attending the closing.
- **Dealing with Identity Theft** – Attorney consultations regarding potential creditor actions, Assistance with contacting banks and creditors, Attorney defense for issues related to identity theft.
- **Starting a family** – Creating wills and estate planning documents, School and administrative hearings, Adoption.
- **Caring for aging parents** – Attorney consultations on Medicaid/Medicare questions, reviewing nursing home agreements, Reviewing estate planning documents.
- **Sending kids off to college** – Security deposit assistance, Reviewing leases, Student loan assistance.

To learn more, visit www.info.legalplans.com and use the access code 9900663.

MetLife | Legal Plans



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Glossary

Important Terms

Use the terms below to understand your benefits better!

Coinsurance	A percentage of a health care cost that the covered employee pays after meeting the deductible.
Copayment (Copay)	A fixed dollar amount for each doctor's visit that the covered employee pays for a health care service, usually when the service is received. For example, a primary care doctor may charge a nominal copay per visit.
Deductible	A fixed dollar amount that the covered employee must pay out-of-pocket each calendar year before the plan will begin reimbursing for non-preventive health expenses. Plans usually require separate limits for individual and other coverage tiers.
Explanation of Benefits (EOB)	A record of a person's past and current health events. A "detailed receipt." Ask for this whenever you have a medical service performed for your records. FSAs, HSAs and HRAs will sometimes need this additional verification.
Evidence of Insurability (EOI)	A record of a person's past and current health events. It is used by insurance companies to verify whether a person meets the definition of good health.
Guaranteed Issue (GI)	A requirement that health plans must permit you to enroll regardless of health status, age, gender, or other factors that might predict the use of health services. Except in some states, GI doesn't limit how much you can be charged if you enroll.
In-Network	Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.
Out-of-Network	A health plan will cover treatment for doctors, clinics, hospitals, and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than in-network providers.
Out-of-Pocket Maximum	The most an employee could pay during a coverage period (usually one year) for his or her share of the costs of covered services, including copayments and coinsurance.
Preventive Care	Most health plans must cover a set of preventive services – like shots and screening tests – at no cost to you. Visit https://www.healthcare.gov/coverage/preventive-care-benefits/ to view free preventive services for all adults, women, and children.
Premium	The amount the employee pays for your health insurance.

Contact Information

Refer to this list when you need to contact one of your benefit vendors. For general information, contact **AskBenefits@NorthHighland.com**.

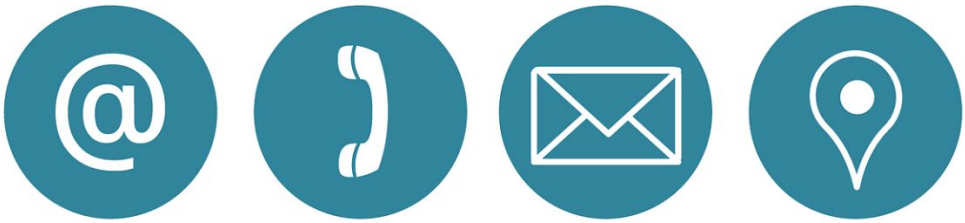
Benefit	Whom To Call	Phone Number	Website
Medical	UnitedHealthcare	1-866-734-7670	www.myuhc.com
Dental	UnitedHealthcare	1-800-445-9090	www.myuhc.com
Vision	UnitedHealthcare	1-800-638-3120	www.myuhcvision.com
Health Savings Account (HSA)	Optum Bank	1-800-791-9361	www.myuhc.com
Flexible Spending Accounts (FSA)	UnitedHealthcare	1-800-331-0480	www.myuhc.com
Commuter Benefits	UnitedHealthcare	1-877-462-5039	www.myuhc.com
EAP, Advocacy & Health Cost Estimator	Health Advocate	1-866-799-2728	www.healthadvocate.com
401(k) and Retirement Savings	Principal	1-800-547-7754	www.principal.com
Legal Services	MetLife Legal Plans	1-800-821-6400	members.legalplans.com

Employee Benefits Service Team

Your dedicated Employee Benefits Services Team is your benefits resource throughout the year. You can contact the Employee Benefits Services when you need personal assistance with our group benefit plans. Their dedicated client support specialists can help with inquiries about your medical, dental, vision, disability, and voluntary benefits plans.

Contact email:

- Brooke Depre at brooke.depre@northhighland.com
- Meg Spears at meg.spears@marshmma.com
- Kelli Kinder at kelli.kinder@marshmma.com



Employee Resources

ALEX – Benefits Counselor

The ALEX benefits counselor tool walks you through the process of picking your best benefits and provides easy-to-understand explanations for any questions you might have along the way. You'll receive personalized, confidential benefits guidance, which you can access on any computer, tablet, or smartphone.
Visit Alex here: MyAlex

Educational Videos

Click on the videos below to learn more about how the benefit works.

PPOs & HDHPs

In & Out-of-Network

Dental

Vision

Health FSA

Health Savings Account

Dependent Care FSA

EAP

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