

BENEFITS SUMMARY

2025

EMPLOYEE
BENEFITS GUIDE



TABLE OF CONTENTS

Eligibility + enrollment

Medical/prescription drug benefits

Health Savings Account

Vision benefits

Additional programs + services

Family planning + fertility

Guardian Nurses

Dental benefits

Pre-tax spending accounts

401(k) retirement savings plan

Basic life + disability insurance

Supplemental term life + disability insurance

Employee + travel assistance programs

Pet discount programs

Pre-Paid Legal Plan

Resources

Please review the guide before you enroll in benefits for 2025.

To enroll follow these steps:

1 Log into FS Inside and go to your Apps in the upper right menu. Select the Dayforce icon (D).

2 Once you have logged in, click on the **Benefits** icon located to the left. Click on "Start Enrollment" to begin the enrollment process.

FOR DETAILED INSTRUCTIONS ON HOW TO ENROLL, PLEASE VISIT
<https://shorturl.at/dyzKT>



ELIGIBILITY + ENROLLMENT

The IRS only allows eligible employees to make changes to their benefits elections once a year, during the open enrollment period, unless you experience a qualifying life event as outlined below.

Qualifying life events

- Marriage
- Childbirth + adoption
- Divorce or legal separation
- Death of spouse or dependent
- Change in coverage through a spouse's plan
- Loss of dependent status
- Gain/loss of eligibility for Medicare or Medicaid
- Gain/loss of eligibility for a Children's Health Insurance Program (CHIP)
- Receiving a Qualified Medical Child Support Order (QMCSO)

These special circumstances, often referred to as qualifying life events or life event changes, will allow you to make plan changes at any time during the year in which they occur. For any allowable changes, you must inform Human Resources within **31 calendar days** of the event to avoid a lapse in coverage. A special 60-day notification period applies to changes related to Medicaid or CHIP eligibility. Changes requested due to a "change of mind" cannot be allowed until the next annual open enrollment period.

Eligibility

Full-time and qualified part-time FS employees who work at least 30 hours per week are eligible to participate in the benefits program.¹

When does coverage begin?

The elections you make are effective January 1, 2025, or upon date of hire.

Dependent coverage

In addition to electing coverage for yourself, you may elect to cover your legal spouse or domestic partner and your child(ren).²

¹ Employees regularly scheduled to work at least 30 hours each week may be eligible for coverage under the company's group medical coverage.

² Medical and dental coverage is available up to age 26 regardless of marital status, student status, financial dependency, and residence.

MEDICAL/PRESCRIPTION DRUG BENEFITS

Through Independence Blue Cross

MEDICAL PLAN SUMMARY

This table highlights some of the benefits provided under the Personal Choice high-deductible health plan. For a complete listing of the benefits available, please refer to www.myfsbenefits.com.³

BENEFIT DESCRIPTION	IN-NETWORK	OUT-OF-NETWORK ⁴
Deductible Individual/Family	\$2,500/\$5,000	\$5,000/\$10,000
Out-of-pocket maximum⁵ Individual/Family	\$5,000/\$10,000	\$10,000/\$20,000
Preventive care services	100%, no deductible	50%, no deductible
Physician office visit services	100%, after deductible	50%, after deductible
Outpatient laboratory care services	100%, after deductible	50%, after deductible
Specialist office visit care services	100%, after deductible	50%, after deductible
Urgent care center	100%, after deductible	50%, after deductible
Emergency room	100%, after deductible	100%, after in-network deductible
Inpatient hospital	100%, after deductible	50%, after deductible
Outpatient surgery	100%, after deductible	50%, after deductible
PRESCRIPTION BENEFITS	IN-NETWORK	OUT-OF-NETWORK⁴
Retail, up to a 30-day supply Generic formulary Brand formulary Brand non-formulary	 \$20 copay ⁶ \$40 copay ⁶ \$60 copay ⁶	50% after deductible
Mail order, up to a 90-day supply Generic formulary Brand formulary Brand non-formulary	 \$40 copay ⁶ \$80 copay ⁶ \$120 copay ⁶	Not covered

DID YOU KNOW?

- With your Health Savings Account (HSA), you are able to use pre-tax dollars to cover your deductions.
- You can log into your Independence Blue Cross account and see your HSA balance. You can also review claims, pay the provider directly or get reimbursed from your HSA if you've already paid out of pocket.
- In addition to resources available online, you can speak with an Independence Blue Cross customer service representative by calling 1-800-ASK-BLUE.

MONTHLY EMPLOYEE CONTRIBUTIONS⁷

COVERAGE LEVEL

Single	\$95
Employee + spouse	\$300
Parent + child(ren)	\$175
Family	\$400

³ The Summary Plan Description may be accessed through www.myfsbenefits.com.

⁴ Out-of-network providers may bill you for differences between the plan allowance, which is the amount reimbursed by Independence Blue Cross (Independence), and the actual charge of the provider.

⁵ In-network out-of-pocket maximum includes deductible, copays and coinsurance. Out-of-network out-of-pocket maximum only includes coinsurance.

⁶ Copayment will apply after the deductible has been met.

⁷ These contributions are taken pre-tax as a section 125 deduction from your paycheck.

MANAGING YOUR MEDICAL/ PRESCRIPTION BENEFITS

MANAGE YOUR HEALTHCARE COSTS

Most preventive care and routine checkups are covered at 100% with no deductible, as long as the service is rendered by an in-network provider/facility. Some examples include screenings for diabetes, breast cancer, prostate cancer, thyroid disease and cholesterol. If you need other services that are out of network, or that are not preventive in nature, please consult the “Care Cost Estimator” accessed through the IBX portal. This will allow you to research costs and providers that best meet your needs.

CONSIDER YOUR OPTIONS

For non-emergency medical attention, there are several places you can go for care: retail health clinics, urgent care centers or your doctor’s office. You will typically pay less for covered services when you visit providers that are part of your medical plan’s network. Some doctors offer a telemedicine program to help control costs. To search for in-network providers visit www.ibx.com, log into your account, and use the the Find the right care function to search providers.

CHOOSE FORMULARY MEDICATIONS

A formulary list provides information about an insurance company’s list of preferred prescription medications. These are typically medications that have been found to effectively treat most medical conditions at a reasonable cost. Please refer to www.myfsbenefits.com/formulary to view a copy of the formulary list.

Please be aware that the formulary list is subject to change at any time. If you are taking a non-formulary medication, talk to your doctor about formulary alternatives.

LIMIT YOUR USE OF OUT-OF-NETWORK PROVIDERS WHENEVER POSSIBLE

The percentage of cost covered for out-of-network care is based on the plan allowance. If the plan allowance is less than the provider’s actual charge, the provider may bill you for the difference between these two amounts. The amount you are required to pay out of pocket may be significant. Additionally, out-of-network providers are not required to submit claims on your behalf. The claim submission process may become your responsibility.

FOLLOW PLAN RULES TO AVOID PENALTIES

Precertification: Certain services require precertification/pre-approval by Independence Blue Cross. In-network providers will obtain precertification for you. It is your responsibility to obtain precertification for out-of-network services. You may be subject to a reduction in benefits if you do not obtain precertification for out-of-network services. Refer to the Independence Blue Cross Summary of Benefits and Coverage for a listing of services requiring precertification.

HEALTH SAVINGS ACCOUNT

As a participant in the high-deductible health plan (HDHP), you may contribute funds to a Health Savings Account on a pre-tax basis. The funds you contribute to your HSA can be used to offset your out-of-pocket medical expenses.

In addition to the funds you contribute, for 2025 we will contribute **\$400** toward employee-only coverage and **\$800** toward all other coverage levels. The 2025 annual HSA contribution maximums are **\$4,300** for employee-only coverage and **\$8,550** for all other coverage levels. If you are age 55 or older, you may contribute an additional **\$1,000** (regardless of your medical plan coverage level).

A CLOSER LOOK AT THE HEALTH SAVINGS ACCOUNT

The Health Savings Account is a special, tax-advantaged savings account. You can use your HSA to offset out-of-pocket healthcare costs incurred this year, or save it for the future. You may notice similarities between the HSA and the limited-purpose Flexible Spending Account (FSA), or even a 401(k) plan, but there are some important differences. Here are a few key features of the HSA:

CONTRIBUTION FLEXIBILITY

You can contribute up to the IRS annual maximum, tax-free. Contributions are made via payroll deductions and can be changed at any time.

A TRIPLE TAX ADVANTAGE

Like 401(k) contributions, HSA money is tax-free when it enters the plan and when it grows through investment earnings. But unlike a 401(k) balance, HSAs offer a third tax advantage: money remains tax-free when it is withdrawn — as long as you use it to pay eligible healthcare expenses.

NO RISK OF FORFEITURE

Any unused amount at the end of the plan rolls over to the next year. Unlike Flexible Spending Accounts, there is no "use it or lose it" rule.

HSA DEBIT CARD

When you enroll in an HSA, you will automatically receive a debit card that can be used to pay for any eligible expenses, provided you have elected to participate. When using your debit card, there's no need to pay cash and then wait for reimbursement. Each time you swipe your card, the amount of the expense is deducted from your HSA account. IRS guidelines require you keep receipts for any expense for which you receive reimbursement.

PORTABILITY

If you change plans, retire or leave Future Standard for any reason, you will keep your account balance.

ROLLOVER

If you have an HSA from a prior employer, you may roll it over into this account.

INVESTMENT OPTIONS

Once you reach a balance of \$500 in your HSA, you can choose from the account's options for investing your balance. Interest and investment earnings are also tax-free.

HASSLE-FREE WITHDRAWALS

Your HSA is your own personal account. Unlike an FSA, you do not have to file a claim for reimbursement. However, you should keep all receipts for tax purposes.

ELIGIBLE EXPENSES

The IRS determines which expenses qualify for reimbursement from an HSA. Examples of eligible expenses include:

- Deductibles and coinsurance
- Prescribed medications
- Physician office visits including mental health professionals and chiropractors
- Ambulance, emergency room and X-rays
- Dental cleaning, sealants, fluoride treatments, extractions and orthodontia
- Eye exams, contact lenses, eyeglasses and eye surgery

New hire HSA contributions will be prorated based on month of hire.

FOR MORE INFORMATION ABOUT HSA EXPENSES

See IRS Publications 502 and 969 at www.irs.gov/publications.



VISION BENEFITS

Through Davis Vision

Vision coverage is automatically provided to you when you enroll in the medical plan.

BENEFIT DESCRIPTION	IN-NETWORK	OUT-OF-NETWORK REIMBURSEMENT SCHEDULE
Exam	\$0 copay	Up to \$40
Contact lens fit/follow-up		
Standard	\$0 copay	N/A
Specialty	\$60 allowance; 15% off balance over \$60	
Frames	\$130 allowance; 20% off balance over \$130, or choose from the Davis Vision Collection of frames: \$0 fashion + designer selection or \$25 premier selection	Up to \$50
Standard plastic lenses		
Single vision	\$0 copay	Up to \$40
Bifocal	\$0 copay	Up to \$60
Trifocal	\$0 copay	Up to \$80
Lenticular	\$0 copay	Up to \$100
Standard progressive lenses	\$0 copay	Up to \$60
Contact lenses (in lieu of eyeglasses)		
Elective	\$130 allowance; 15% off balance over \$130	Up to \$105
Medically necessary	Covered 100% with prior approval	Up to \$225
LASIK or PRK from U.S. Laser Network	Up to 25% off retail or 5% off promotional price	N/A

ADDITIONAL PROGRAMS + SERVICES

Through Independence Blue Cross

These resources are available — at no cost — to all employees who are enrolled in the FS medical plan.

WELL-BEING PROFILE

This is an online health assessment that provides a snapshot of your health and personalizes an action plan to help you get healthy.

PERSONAL HEALTH RECORD

This online tool helps you keep track of all your medical claims history and claims data.

IBX MOBILE APP

Available for iOS and Android

Find a doctor, view claims, find referrals and view your ID card.

NUTRITIONAL COUNSELING

Members can schedule up to six (6) free visits per year with a registered dietitian. Search for a participating registered dietitian using the provider directory at www.ibx.com/providerfinder.

ACHIEVE WELL-BEING HEALTH TOOLS®

Take control of your health with a variety of tools, such as a symptom checker and trackers for diet, exercise, calories burned, stress, etc.

IBX WIRE DIGITAL ENGAGEMENT PROGRAM

Sign up for email and text alerts at ibx.com/getconnected to get personalized reminders about your health and notifications to help you access important plan information.

COLLEGE TUITION BENEFIT

IBX's rewards based program can help you save for sending a child or loved one to college. Earn Tuition Rewards Points that can be used at more than 400 participating colleges and universities nationwide.

GRADFIN

Find the best strategies for paying for college and paying back loans through loan refinancing and consolidation. Save thousands of dollars over the term of your loan and get on the path to forgetting your debt.

WELLNESS GUIDELINES FOR EARLY DETECTION

A list of nationally recommended health screenings for men and women helps remind you when it's time to schedule your appointments.

STRESS MANAGEMENT

Discover ways to let go of stress with a free stress management videos, articles and programs through the Achieve Well-Being online tools.

FLU VACCINATIONS

Flu vaccinations are covered 100% as preventive care.

CONDITION MANAGEMENT

Get the information and support you need to make the health decisions that are right for you. The program provides resources and support from a Registered Nurse Health Coach for conditions such as COPD, asthma, heart failure and other chronic conditions.

CASE MANAGEMENT

This confidential program assists members who are facing a serious illness or medical condition. Case management offers support and guidance from a Registered Nurse Health Coach to those dealing with health concerns.

FITNESS

Receive up to \$150 reimbursement of your fitness center fees.

WEIGHT MANAGEMENT

Independence will reimburse up to \$150 for approved weight management programs.

TOBACCO CESSATION

Receive up to \$150 reimbursement when you complete an approved program to help you quit smoking.

BLUE365®

Save on health-related products and services with exclusive value-added discounts and offers from leading national companies.

BABY BLUEPRINTS®

IBX's maternity program is designed to help you be healthy, confident and comfortable throughout your pregnancy.

24/7 HEALTH INFORMATION LINE

Members have round-the-clock access to a Registered Nurse Health Coach for all of their health-related questions and concerns by calling 1-800-ASK-BLUE (1-800-275-2583; TTY/TDD: 711). Dial 2 for Policy Holder. Enter your member ID (numbers only) and date of birth. When prompted, say "Health Coach."

FAMILY PLANNING + FERTILITY

Through Independence Blue Cross

Our fertility and family planning benefit provides full spectrum coverage that includes both standard and advanced reproductive techniques, as well as cryopreservation and storage for those with or without a diagnosis of infertility.

Standard coverage includes but is not limited to office visits, diagnostic testing, fertility drugs and artificial insemination. Advanced reproductive techniques include but are not limited to in vitro fertilization, frozen embryo transfer and sperm retrieval techniques.

Please refer to the fertility benefit section of www.myfsbenefits.com to view an extensive list of options.

COST SHARING

Medical

- In-network: 100%, after deductible
- Out-of-network: 50%, after deductible⁸

Prescription (Injectables)

- Contingent upon the medication tier and deductible accumulation

Lifetime maximum

- There is a **\$40,000** lifetime maximum for fertility medical benefits, and a **\$15,000** lifetime maximum for related injectable medications.

GUARDIAN NURSES

NEED HELP NAVIGATING A HEALTHCARE ISSUE?

Guardian Nurses Healthcare Advocates is a benefit offered at no cost to you. If you or someone you love is ill or injured, chances are you could use some help. The nurse advocates can:

- **Visit you at home** or in the hospital to assess your care needs
- **Be your guide**, coach and advocate for any healthcare issue
- **Make appointments** so you can be seen as quickly as possible
- **Go with you** to see doctors, to ask questions and to get answers
- **Identify providers** for all care needs and second opinions
- **Resolve problems** with billing, claims and health insurance
- **Get things you need** such as healthcare equipment
- **Provide decision support** when you are thinking about treatment options

FOR MORE INFORMATION ABOUT GUARDIAN NURSES, CALL:

215-836-0260 option 3 888-836-0260 toll-free

⁸ Out-of-network providers may bill you for differences between the plan allowance, which is the amount reimbursed by Independence Blue Cross (Independence) and the actual charge of the provider.



DENTAL BENEFITS

Through MetLife

The MetLife dental offering provides employees with a choice of two levels of coverage. Plan 1 covers routine and basic care. Plan 2 covers additional items including orthodontia (both child and adult), and major restorative services. Both plans feature the same choices of network dentists on the PDP Plus network. Visiting a MetLife PDP provider offers a greater potential for savings, but members may use any provider. See chart on following page for additional details.

You may visit any dentist of your choice. However, whether the dentist is in the PDP Plus network or out of network will impact the cost to you.

TO ACCESS YOUR IN-NETWORK OPTIONS:

- 1 Go to www.metlife.com.
- 2 Use the **Find a Dentist** function to explore your network options. Select the PDP Plus network.

MONTHLY DENTAL CONTRIBUTIONS⁹

COVERAGE LEVEL	PLAN 1	PLAN 2
Single	\$10	\$15
Employee + spouse	\$20	\$25
Parent + child(ren)	\$20	\$25
Family	\$35	\$45

⁹ These contributions are taken pre-tax as a section 125 deduction from your paycheck.

DENTAL PLANS

PLAN 1

Basis for member cost sharing	PPO contracted fees	99th percentile UCR*
Benefits	PDP Plus Dentists	Non-MetLife Dentist
Diagnostic & preventive	100%	100%
Sealants	100%	100%
Space maintainers	100%	100%
Basic restorative	100%	80%
Oral surgery	100%	80%
Simple extractions	100%	80%
Endodontics	100%	80%
Surgical periodontics	100%	80%
Non-surgical periodontics	100%	80%
Major restorative	Not covered	Not covered
Prosthodontics (fixed & removable)	Not covered	Not covered
Denture repair and relining	Not covered	Not covered
Implants	Not covered	Not covered
Orthodontics (child)	Not covered	Not covered
Orthodontics (adult)	Not covered	Not covered
TMJ	Not covered	Not covered

PLAN 2

Basis for member cost sharing	PPO contracted fees	99th percentile UCR*
Benefits	PDP Plus Dentists	Non-MetLife Dentist
Diagnostic & preventive	100%	100%
Sealants	100%	100%
Space maintainers	100%	100%
Basic restorative	100%	80%
Oral surgery	100%	80%
Simple extractions	100%	80%
Endodontics	100%	80%
Surgical periodontics	100%	80%
Non-surgical periodontics	100%	80%
Major restorative	60%	50%
Prosthodontics (fixed & removable)	60%	50%
Denture repair and relining	100%	80%
Implants	60%	50%
Orthodontics (child)	50%	50%
Orthodontics (adult)	50%	50%
TMJ	Not covered	Not covered

Deductible (annual deductible does not apply to diagnostic, preventive and orthodontic services)

Per patient/calendar year	\$50	\$50	\$50	\$50
Per family/calendar year	\$150	\$150	\$150	\$150
Lifetime ortho deductible/patient	n/a	\$0	n/a	\$0

Maximums

Per patient/calendar year	\$1,750	\$1,750	\$2,000	\$2,000
Lifetime ortho maximum/patient	n/a	n/a	\$2,000	\$2,000

*Non-network dentists are paid based on an independent evaluation of the Usual Customary & Reasonable charges.
The provider reimbursement is the less of the 99th percentile of dentists in that ZIP code charge OR the billed amount.

PRE-TAX SPENDING ACCOUNTS

Through WEX

You may elect to participate in the following pre-tax accounts.

LIMITED-PURPOSE HEALTHCARE FSA

A limited-purpose Healthcare FSA is available to you in addition to an HSA. You may deposit up to **\$3,300** per plan year to pay for eligible dental and vision expenses. Medical expenses will be reimbursed solely through your HSA. Your full election will be available immediately, but payroll deductions are spread evenly across all pay periods in the year.

The plan allows the IRS maximum rollover each year for unused funds, **limited to \$660 for 2025**. Any funds remaining in the account (above the \$660 rollover) must be spent within 90 days of the close of the plan year to cover expenses incurred during 2025.

DEPENDENT CARE FSA

You may deposit up to **\$5,000** per plan year into a Dependent Care FSA (**\$2,500** if you are married and you and your spouse file individual income tax returns). Eligible expenses include, but are not limited to, payments to day care centers, preschool costs (up to, but not including, kindergarten), after-school care, summer programs for children age 12 and under, and eligible eldercare. Eligible expenses may only be reimbursed as funds are available in your account.

COMMUTER BENEFITS

Commuter benefits allow you to pay for part or all of your work-related transportation and/or parking costs. Currently, you may contribute up to **\$325** per month in parking expenses and up to **\$325** per month in mass transit/commuter highway vehicle expenses, which can be paid (on a pre-tax basis) with a Benefit Express debit card. Please note, these amounts are subject to change based on IRS regulation. Contributions not used may be rolled over.

THE FSA DEBIT CARD

When you enroll in an FSA, you will automatically be provided with a debit card that can be used to pay for any of the eligible expenses listed above. Each time you swipe your card, the amount of the expense is deducted from the appropriate funds in your FSA. IRS guidelines require you to keep receipts for any expense for which you receive reimbursement.



401(K) RETIREMENT SAVINGS PLAN

Through Fidelity

Future Standard offers a Fidelity 401(k) Retirement Savings Plan to all eligible full-time and part-time employees.

All eligible employees have the option of deferring up to **\$23,500** of their salary on a pre- or post-tax basis, subject to IRS annual percentage limits, through the 401(k) plan. Employees 50 and over may contribute an extra **\$7,500** as catch-up contributions. All eligible new hires will be automatically enrolled at a 6% contribution rate. For your reference, the Plan Document is available on FS Inside. Please log into your Fidelity NetBenefits account at www.401k.com to review or change your contribution.

Beginning in the 2025 plan year, Future Standard provides a 100% match for up to 6% of contributions for all employees. You must be employed on December 31 in order to receive the match.

For detailed instructions on how to enroll, or to obtain a Fidelity transfer (rollover) form, please visit the Human Resources section of www.fsinside.com.



BASIC LIFE + DISABILITY INSURANCE

Through New York Life

BASIC LIFE AND AD&D INSURANCE

Basic life and disability insurance is a benefit offered at no cost to you. Life insurance is an important part of your financial security. That's why Future Standard provides eligible employees with Basic Life and Accidental Death and Dismemberment (AD&D) Insurance. Your benefit amount equals two times your annual salary up to a maximum of **\$450,000**.

SHORT-TERM DISABILITY INSURANCE (STD)

Company-paid short-term disability insurance provides income protection in the event of a non-work-related illness or injury. Benefits become effective one day after an accident/injury or after seven consecutive calendar days for an illness. You may receive **100% of base weekly salary** for up to 13 weeks.

LONG-TERM DISABILITY INSURANCE (LTD)

The LTD benefits that are available to you work with other sources of coverage to replace a certain percentage of your salary. If you remain disabled for 90 consecutive calendar days, you may apply for LTD benefits. If your request is approved by New York Life, our disability carrier, you will receive a monthly tax-free benefit that equals 60% of your monthly salary up to a maximum of **\$20,000** per month. Please contact Human Resources for more details. If permanently disabled, benefits will continue to be payable up to Social Security normal retirement age.

SUPPLEMENTAL TERM LIFE + DISABILITY INSURANCE

Through New York Life

While FS provides Basic Life and AD&D, some employees may be interested in additional coverage. Since this plan is optional, the employee is responsible for 100% of the premium. You can purchase coverage for yourself and for your spouse and/or dependent child(ren).

NOTE: You must purchase Supplemental Employee Term Life Insurance for yourself to participate in Spouse and/or Child(ren) Term Life Plans and/or Supplemental AD&D coverage for yourself to participate in Spouse and/or Child(ren) Supplemental AD&D.

Any Employee or Spouse who declined coverage during the initial 2024 open enrollment period and enrolls in Voluntary Life for 2025 is required to complete Evidence of Insurability (EOI). EOI is also required for any future increases to previously elected benefit amount levels. If you are a new hire in 2025 you are only required to submit EOI for a benefit amount level greater than the Guaranteed Issue amount of \$170,000 for yourself and \$25,000 for spouse.

SUPPLEMENTAL LIFE EMPLOYEE

You have the option of purchasing life insurance for yourself in increments of \$10,000 up to the lesser of 5 times salary or \$750,000.

SUPPLEMENTAL AD&D EMPLOYEE

You have the option of purchasing supplemental AD&D coverage for yourself in increments of \$10,000 up to the lesser of 5 times salary or \$750,000.

SUPPLEMENTAL LIFE SPOUSE

After purchasing life insurance for yourself, you have the option of purchasing life insurance for your spouse in increments of \$5,000 up to the lesser of \$250,000 or 100% of your elected employee coverage.

SUPPLEMENTAL AD&D SPOUSE

After purchasing AD&D coverage for yourself, you have the options of purchasing supplemental AD&D coverage for your spouse in increments of \$5,000 up to \$500,000.

SUPPLEMENTAL LIFE CHILD(REN)

After purchasing life insurance for yourself, you have the option of purchasing life insurance for your child(ren) in increments of \$1,000 up to \$10,000. The maximum for a child from birth to 6 months is \$1,000. This benefit covers all of your children up to age 26 at one rate.

SUPPLEMENTAL AD&D CHILD(REN)

After purchasing AD&D coverage for yourself, you have the option of purchasing supplemental AD&D coverage for your child(ren) in increments of \$1,000 up to \$10,000.



EMPLOYEE + TRAVEL ASSISTANCE PROGRAMS

Through New York Life

EMPLOYEE ASSISTANCE & WELLNESS SUPPORT

We know that access to mental health resources is key. Our program offers three face-to-face counseling sessions with certified clinicians as well as up to five telehealth resiliency coaching sessions from a certified counselor. Our program also offers Critical Incidence support. Additional resources include wellness articles, podcasts, videos, and much more. All services are available 24 hours a day, seven days a week.

FINANCIAL, LEGAL & ESTATE SUPPORT

Stressful financial challenges can affect emotional well-being and workplace productivity. Our program offers professional services that include unlimited financial support on a broad range of issues like debt management, family budgeting, estate planning, law and tax consultations, and much more. Assistance also includes identity-theft support with legal specialists as well as fraud-resolution services, interactive online tools, calculators, and in-depth financial assistance.

SECURE TRAVEL

You can take trips with greater peace of mind with covered medical evacuations, repatriation, and lost fees due to travel changes or emergencies. Family and friends are also protected through our travel companion benefits. Services also include pre-trip planning and 24/7/365 support when on the road more than 100 miles away.

SURVIVOR ASSURANCE

Losing a loved one is difficult. That's why our Survivor Assurance service can help ease the burden on beneficiaries by managing their insurance benefits in free, interest-bearing accounts for claim payments of \$5,000 or more and beneficiary access to our Employee Assistance & Wellness and Financial, Legal, & Estate support programs.

CALL FOR PROGRAM QUESTIONS OR MORE INFORMATION:

Employee assistance and wellness 24/7 support: 800-344-9752; www.guidanceresources.com

Financial, legal, & estate support: 800-344-9752; www.guidanceresources.com

Secure travel support: 347-708-1824

Survivor assurance support: www.nylgbssurvivorassurance.com

PRE-PAID LEGAL PLAN

Through Countrywide

The Pre-Paid Legal Plan provides all eligible employees with access to high-quality attorneys and comprehensive legal services at discounted rates or no cost at all through a nominal payroll deduction. The Legal Plan covers you, your spouse, domestic partner and dependents up to the age of 23.

LEGAL SERVICES THAT YOU MAY NEED:

- **General** Advice, auto negligence, tort litigation, bad checks (both acceptor and drawer), agency questions, power of attorney, civil litigation, residential care, product liability, etc.
- **Auto** Advice, DWI/DUI charges, department of motor vehicles issues, traffic violation, accident claims by or against member, driver's license restoration, purchase/sale of automobile, auto consumer complaint, no-fault claims, etc.
- **Consumer/contract** Advice, insurance matters, loans/notes/debtor matters, creditor matters/bankruptcy, consumer complaints, etc.
- **Criminal advice**, criminal probation, grand jury, juvenile petition, juvenile probation, DWI, etc.
- **Estate planning** Advice, will, will with trust, living trust, estate planning, decedent estate, codicil, probate, fiduciary accounts, trustee matters
- **Family law** Advice, divorce, separation, adoption, name change, annulment, proof of birth, dissolution, guardianship matters, child custody, visitation, child support/non-support, post-divorce action, etc.
- **Real estate** Advice, sale and/or purchase of real estate, home improvement matters, tenant matters, deeds, mortgages, quiet title/ownership, disputes, land contracts, estates in land, construction, rent with option to buy, foreclosure and forfeiture, condemnation, etc.

You must utilize the network of attorneys available under the program in order to receive plan benefits. For those who enroll, a membership kit will be mailed to you that contains information about how to access attorneys.

Your use of the group legal plan is confidential. Countrywide shares no information about you.

PET DISCOUNT PROGRAMS

Through pet Benefit Solutions

Future Standard offers Pet Assure and PetPlus. You may choose to enroll in Pet Assure, PetPlus or both. These savings plans can also complement any existing pet insurance by providing you with additional savings on services for your pet.

Pet Assure is a veterinary discount plan that will provide you with savings on all services at participating veterinarians as well as a 24/7 lost-pet recovery service. All pets are eligible, regardless of age, health, condition or pre-existing condition. The cost is \$8 per month for a single pet plan, or \$11 per month for an unlimited pet plan. Visit www.petbenefits.com to find an in-network veterinarian.

PetPlus is a prescription savings plan. With PetPlus you will save on brand-name prescriptions and preventatives. This plan is for cats and dogs only. You may shop online or on the PetPlus app, and shipping is always free. Most prescriptions are also available for pickup at Caremark pharmacies nationwide, including CVS, Target and Walmart. The cost is \$3.75 per month for a single pet plan, or \$7.50 per month for an unlimited pet plan.

RESOURCES

The resources identified below are available to assist you with any questions that you may have about your benefits.

FS BENEFIT PORTAL

Your benefits information is a click away

FS Benefit Portal is a valuable online resource that houses all of our benefits information. It's your one-stop shop for:

- All benefits-related information and downloads, including benefit summaries, detailed plan documents, and legal notices and disclosures
- Quick links to carrier websites
- Wellness information
- And much more...

You and your family can access FS Benefit Portal anytime at

www.myfsbenefits.com

MEMBER ADVOCACY

Available Monday–Friday, 8:30 AM–5:00 PM ET

Member Advocacy, provided by our benefits consultant Conner Strong & Buckelew, allows you to speak to a specially trained and licensed Client Service Associate who can assist with benefit claims issues, coverage questions and enrollment inquiries.

Call the number listed below or submit a request online at

www.connerstrong.com/memberadvocacy

QUESTIONS REGARDING	CONTACT	PHONE	WEBSITE
Benefits questions, claims issues, locating a participating provider, etc.	Member Advocacy	800-563-9929	www.connerstrong.com/memberadvocacy
Eligibility, enrollment, plan options, contributions, qualifying life events, etc.	Human Resources	—	HR@futurestandard.com
Medical/prescription/vision benefits and Health Savings Account	Independence Blue Cross	800-275-2583	www.ibx.com
Dental benefits	MetLife	800-GET-MET8	www.metlife.com
Flexible Spending Accounts and Commuter Benefits	WEX	877-837-5017	www.myfsaexpress.com
Basic Life and AD&D Insurance	New York Life	800-362-4462	https://www.newyorklife.com/group-benefit-solutions/forms
Short-Term Disability Insurance	New York Life	800-362-4462	https://www.newyorklife.com/group-benefit-solutions/forms
Long-Term Disability Insurance	New York Life	800-362-4462	https://www.newyorklife.com/group-benefit-solutions/forms
Employee assistance and wellness	New York Life/ComPsych	800-344-9752	www.guidanceresources.com
Financial, legal, & estate	New York Life/ComPsych	800-344-9752	www.guidanceresources.com
Secure travel	New York Life	347-708-1824	Callers should indicate that they are members of group #57
Survivor assurance	New York Life	—	www.nygbssurvivorassurance.com
Benefits self-service	FS Inside	—	www.fsinside.com
Healthcare advocacy Guardian Nurses	Guardian Nurses Healthcare Advocates	888-836-0260	www.guardiannurses.com
Legal services	Countrywide	800-550-5297	www.countrywideppls.com
Pet discount program	Pet Benefit Solutions	800-891-2565	www.petbenefits.com

ABOUT THIS BENEFITS GUIDE

The employee benefit programs described in this guide are effective January 1, 2025. We have made every attempt to ensure the summary information in this guide is accurate. Please refer to respective plan documents for detailed provisions of each plan. Plan provisions will govern if there is any inconsistency between the information contained in this guide and the plan documents.

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