



Employee Benefits

2026

nations benefits

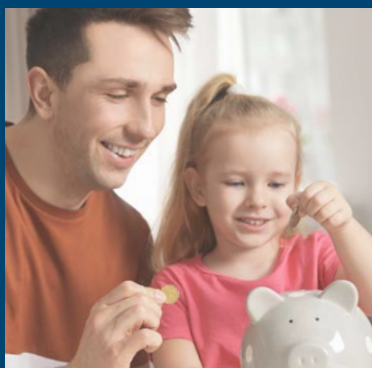


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Welcome to Your Benefits!

We are pleased to provide you with a wide range of competitive benefits that are a vital part of your total compensation. You have the flexibility to select from a full range of benefits to keep you and your family healthy, provide financial protection in the event of unforeseen circumstances and help you build long-term security for retirement. This brochure was designed to answer some of the basic questions you may have about your benefits. Please take the time to review this brochure to make sure you understand the benefits that are available to you and your family, and be sure to act before the enrollment deadline.

This brochure highlights the main features of our employee benefits program. It does not include all plan rules, details, limitations and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts. Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority. The Company reserves the right to change or discontinue its employee benefits plans at any time.

Eligibility

If you work at least 30 hours per week, you are eligible for benefits. You are eligible beginning the 1st of the month following your date of hire. You may also enroll your eligible dependents for coverage.



Eligible Dependents Could Be:

- Your legal spouse or qualified domestic partner
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

QUALIFIED LIFE EVENT		DOCUMENTATION NEEDED
Change in marital status	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
Change in number of dependents	Birth or adoption	Copy of birth certificate or copy of legal adoption papers
	Step-child	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
	Death	Copy of death certificate
Change in employment	Change in your eligibility status (i.e., full time to part time)	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage

CHANGING BENEFITS AFTER ENROLLMENT

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).



What to do next:

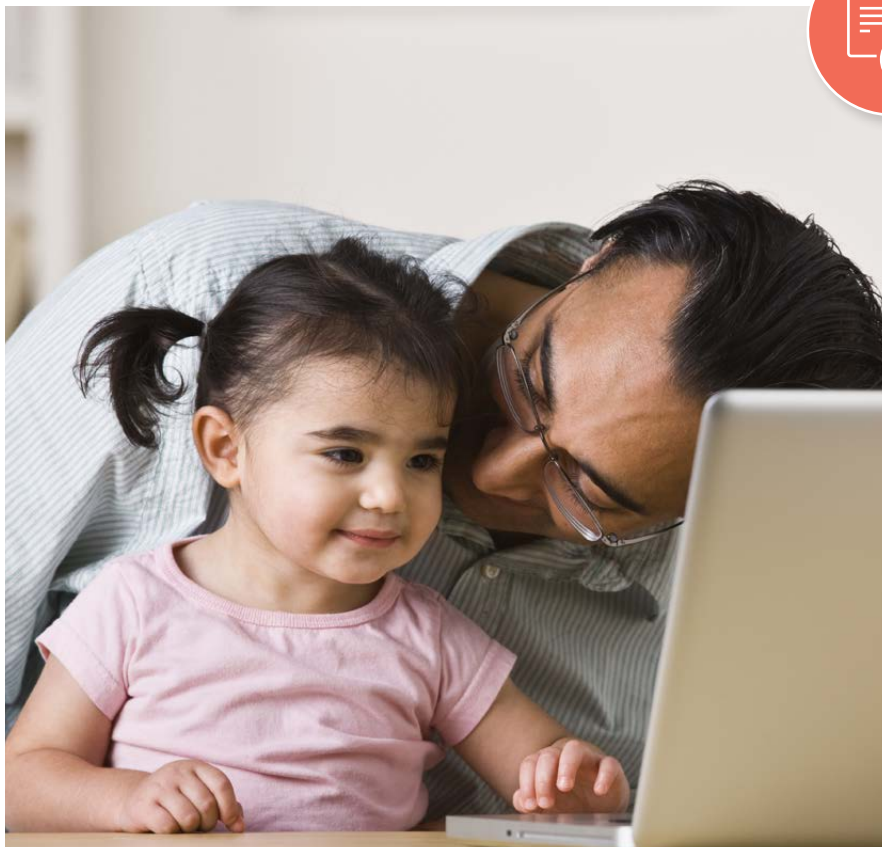
There are three ways to enroll: mobile, online or via phone with a benefit counselor.

Mobile & Online Self-Enrollment

- Enrolling online is fast and easy. Go to <https://nb.ultipro.com> or to the UKG Pro Mobile APP and the system will guide you.

Telephone Assisted Enrollment

- Visit <https://nationsbenefits.benefitsinfo.com/> to view benefits and schedule an appointment to speak to a benefit counselor via phone, who will complete your enrollment for you. A confirmation of your elections will be sent to you via email.



Timeframe to enroll:

You will have 30 days from your new hire date to complete your benefit enrollment. Once your new hire benefit window closes in UKG, you will not be able to enroll until annual enrollment unless you have a qualified life status change.

Medical

Parts of Your Medical Plan

- **Preventive care** — always 100% covered when you use in-network providers and includes things like physical exams, flu shots and screenings.
- **Annual deductible amounts** — the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
- **Annual out-of-pocket maximums** — the most you will pay each year for eligible in-network and out-of-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- **Copays** — A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- **Coinsurance** — Once you've met your deductible, you and the plan share the cost of care, called coinsurance.



Medical insurance is essential to your well-being, and our Medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

Medical Plan Comparison

You may visit any medical provider you choose, but in-network providers offer the highest level of benefits and lower out-of-pocket costs. In-network providers charge members reduced, contracted fees instead of their typical fees. Providers outside the plan's network set their own rates, so you may be responsible for the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.

	BCBS 5194/5195		BCBS 5772		BCBS 3768	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
YOU PAY						
CALENDAR YEAR DEDUCTIBLE						
Individual	\$3,000	\$5,000	\$2,000	\$6,000	\$250	\$1,000
Family	\$6,000	\$10,000	\$6,000	\$18,000	\$750	\$3,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)						
Individual	\$6,550	\$13,100	\$5,550	\$11,000	\$3,000	\$17,000
Family	\$13,100	\$26,200	\$11,000	\$22,000	\$6,000	\$17,000
COINSURANCE / COPAYS						
Preventive Care	\$0	40%*	\$0	40%*	\$0	50%*
Primary Care Physician	30%*	40%*	\$35 copay	40%*	\$20 copay	50%*
Specialist	30%*	40%*	\$65 copay	40%*	\$45 copay	50%*
Urgent Care	30%*	40%*	\$70 copay	40%*	\$50 copay	50%*
Emergency Room	30%*	30%*	\$300 copay	\$300 copay	\$200 copay	\$200 copay

* After deductible

MEDICAL BI-WEEKLY DEDUCTIONS	BCBS 5194/5195	BCBS 5772	BCBS 3768
Employee	\$19.31	\$47.57	\$107.12
Employee & Spouse	\$114.62	\$225.89	\$297.44
Employee & Child(ren)	\$69.35	\$182.23	\$205.68
Family	\$154.11	\$303.73	\$342.79





Pharmacy Plan Comparison



When you enroll in Medical coverage, you will also receive prescription benefits. Here you can see the basics, but be sure to check the formulary for a full list of the prescriptions that are covered by the plan. Remember, you can always ask your doctor about lower-cost alternatives. Generic drugs tend to be less expensive than brand-name drugs, so keep that in mind when shopping around.

	BCBS 5194/5195		BCBS 5772		BCBS 3768	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	YOU PAY					
RETAIL RX (UP TO 30-DAY SUPPLY)						
Generic	\$10		\$10		\$10	
Brand Preferred	\$50		\$50		\$50	
Brand Non-Preferred	\$80		\$80		\$80	
MAIL ORDER RX (UP TO 90-DAY SUPPLY)						
Generic	2.5x	Deductible + coinsurance	2.5x	Deductible + coinsurance	2.5x	Deductible + coinsurance
Brand Preferred	2.5x	Deductible + coinsurance	2.5x	Deductible + coinsurance	2.5x	Deductible + coinsurance
Brand Non-Preferred	2.5x	Deductible + coinsurance	2.5x	Deductible + coinsurance	2.5x	Deductible + coinsurance

* After deductible

Save on Prescription Drugs

ASK FOR GENERICS

Generic and brand-name drugs have the same active ingredients, which means they have the same efficacy for treating your condition. The main difference is the cost to you.

Brand-name drugs tend to be more expensive because of the lengthy drug development process. Manufacturers charge more to recoup costs. When a patent expires, other manufacturers can produce the medication, and competition drives the price down.

HOME DELIVERY

Enjoy the convenience and savings of home delivery for medications you take on a regular basis through our mail-order prescription program. The larger 90-day supply is mailed directly to your home — saving you time and money.



Virtual Visits

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With virtual visits, you don't have to drive to the doctor's office or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.



Register Today so You Are Ready When You Need Care

- Avoid germs in the ER, urgent care clinic or doctor's office.
- See a board-certified, licensed, telehealth trained doctor on your schedule with on demand virtual visits 24/7, including nights, weekends and holidays.
- Get treated for more than 80 common conditions including colds, flu, allergies and more.
- Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby in less time than your usual doctor visit.
- Avoid costly copays and deductibles of the ER and urgent care clinic.

Using Virtual Visits Is as Easy as One, Two, Three

1

Register Now

Set up your Teladoc Health account at [TeladocHealth.com](https://www.TeladocHealth.com), download the mobile app or call 800-835-2362.

2

Request a Visit

You can have a doctor visit right away or schedule an appointment — all by phone, computer or the app.

3

Feel Better

Get treated by a doctors who can prescribe medication if necessary.

HSA

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan.

How a Health Savings Account Works

Eligibility

You must be enrolled in the High Deductible Health Plan.

Contributions

The company contributes \$750 annually to those enrolling in the HDHP medical plan. The first disbursement of \$375 is in March and the second disbursement of \$375 in October.

We want to encourage you to contribute your own funds as well. You can contribute up to the annual IRS maximum of \$4,400 for self-only coverage and \$8,750 for family coverage. Those 55 and over can contribute an additional \$1,000 catch-up contribution.

Eligible Expenses

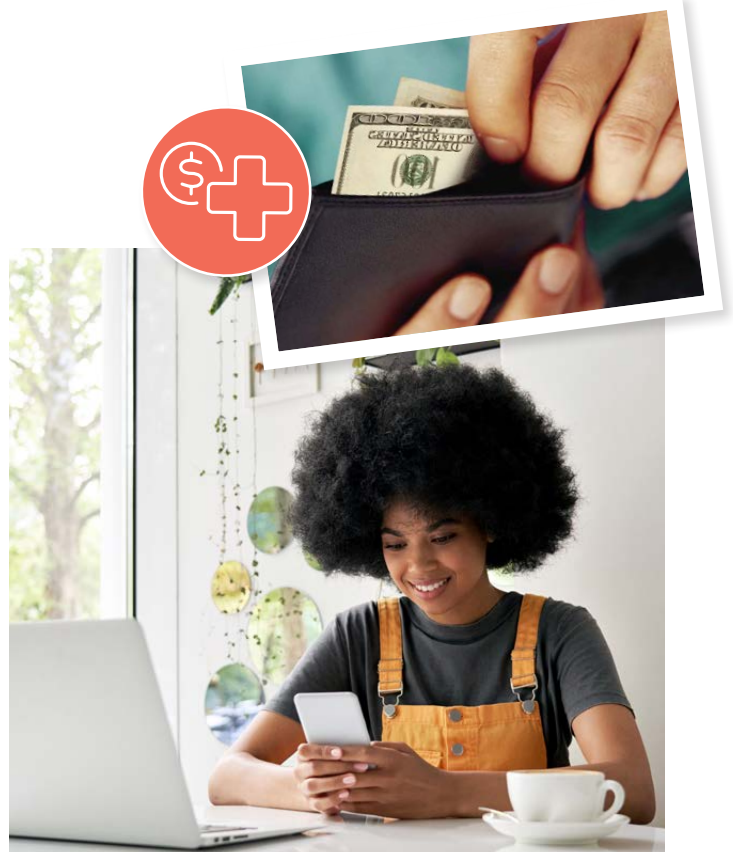
You may use your HSA funds to cover Medical, Dental, Vision and prescription drug expenses incurred by you and your eligible family members.

Using Your Account

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.

Your HSA is always yours — no matter what.

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the Company or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.



Flexible Spending Account (FSA)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.



Healthcare FSA

Who Can Participate?

Employees enrolled in one of the traditional copay medical plans—or those not enrolled in any employer-sponsored medical coverage—are eligible to participate in the Healthcare FSA.

Contribution Limits

For 2026, employees may contribute up to \$3,400 to a Healthcare FSA. These pre-tax funds can be used for qualified medical, dental, and vision expenses



Limited Purpose FSA

Who can participate?

Employees enrolled in the high-deductible medical plan - BCBS 5194/5195.

What are the contribution limits?

Employees can contribute up to \$3,400 for 2026. You can use the funds for any qualified dental or vision expenses. No medical plan co-pays, deductibles, prescription drugs or alternative healthcare are eligible expenses through an LP-HFSA.

What happens at the end of the year?

Both FSAs are "Use It or Lose It" meaning if you do not spend your funds by the expense deadline, your funds will be forfeited.

The Healthcare FSA includes a rollover feature that allows up to \$680 of unused funds to carry over into the next plan year. Additionally, the plan provides a runout period of 90 days, giving you extra time to submit claims in 2027 for eligible expenses incurred during 2026.

The Dependent Care FSA provides a runout period of 90 days, giving you extra time to submit claims in 2027 for eligible expenses incurred during 2026.

Flexible Spending Account (FSA) (cont.)

Dependent Care FSA

Who can participate?

Any employee.

What are the contribution limits?

Employees can contribute up to \$7,500 annually per family or \$3,750 if filing separately.

What happens at the end of the year?

FSA funds expire at the end of each year. Use it or lose it. Unlike the healthcare FSA, your full election for the plan year is not available on the day your plan starts. For the dependent care FSA, you can only be reimbursed for qualified expenses up to the amount you have contributed to your FSA up to that point in time. As your contributions accrue, claims for reimbursement can be processed.

Transit FSA

Who can participate?

Any employee.

What are the contribution limits?

Employees can contribute up to \$340 per month for parking and/or up to \$340 per month for transit.



What's an Eligible Expense?

Healthcare FSA – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.

Limited Purpose FSA – Dental and vision plan deductibles, copays, coinsurance and other dental and vision expenses. To learn more, see IRS Publication 502 at www.irs.gov

Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

Transit FSA – Public transit, workplace parking, and qualified vanpool services as part of your daily travel to and from work. To learn more, see IRS Publication 15-B at www.irs.gov.



Dental Plan

Taking care of your oral health is not a luxury — it's a necessity to long-term optimal health.

With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services.

PPO Plan Benefits

MaxRewards® lets you and your covered family members roll a portion of unused dental benefits from one year into the next. So you have extra benefit dollars available when you need them most.

- Eligible Range (claim threshold): \$800
- Rollover Amount: \$350 per calendar year
- Rollover Amount with Preferred Provider: \$500 per calendar year
- Maximum Rollover Account Balance: \$1,250

	HMO PLAN (ONLY AVAILABLE IN CERTAIN STATES)	PPO PLAN	
	IN-NETWORK ONLY	IN-NETWORK	OUT-OF-NETWORK
CALENDAR YEAR PLAN MAXIMUM			
Per Individual	N/A	\$2,000 per individual (Basic and Major Services combined)	
	YOU PAY		
CALENDAR YEAR DEDUCTIBLE			
Individual	N/A	\$50	\$100
Family		\$150	\$300
PREVENTIVE CARE			
Exams, Cleanings, X-rays	\$0 copay	\$0	\$0
BASIC SERVICES			
Fillings, Sealants, Extractions, Emergency Exams	See Schedule of Benefits	20%	20%
MAJOR PROCEDURES			
Crowns, Inlays/ Onlays, Dentures and Bridgework, Repairs	See Schedule of Benefits	50%	50%
ORTHODONTIA – 50% COVERAGE UP TO LIFETIME MAXIMUM			
Lifetime Maximum	See Schedule of Benefits	\$1,000	
	Orthodontia Benefits for Adult & Child	Orthodontia Benefits for child(ren) up to age 19	

(For a complete listing of covered benefits refer to your plan documents.)

DENTAL BI-WEEKLY DEDUCTIONS	DENTAL HMO	DENTAL PPO
Employee	\$7.19	\$14.49
Employee & Spouse	\$12.58	\$27.75
Employee & Child(ren)	\$15.57	\$33.38
Family	\$19.76	\$51.36

When you visit a dentist in the network, you will maximize your savings. These dentists have agreed to reduced fees, which means you won't get charged more than your expected share of the bill.



Vision

Healthy eyes and clear vision are an important part of your overall health and quality of life.

You may enroll yourself and your eligible dependents, or you may waive Vision coverage. You do not have to be enrolled in Medical coverage to elect Vision coverage or cover the same dependents under Medical and Vision.

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



	VSP CHOICE PLAN	
	IN-NETWORK	OUT-OF-NETWORK
	YOU PAY	ALLOWANCE
Exam	\$10 copay	\$45 allowance
Single Vision Lenses	\$25 copay	\$30 allowance
Bifocal Lenses	\$25 copay	\$50 allowance
Trifocal Lenses	\$25 copay	\$65 allowance
Frames	\$150 allowance + 20% savings on amounts over allowance	\$70 allowance
Contacts in lieu of Frames/Lenses	Balance over \$150 allowance	\$130 allowance
BENEFIT FREQUENCY		
Exams	Once every 12 months	Once every 12 months
Lenses	Once every 12 months	Once every 12 months
Frames	Once every 24 months	Once every 24 months

VISION BI-WEEKLY DEDUCTIONS	VSP VISION
Employee	\$3.06
Employee & Spouse	\$4.90
Employee & Child(ren)	\$5.01
Family	\$8.07



Disability Insurance

Disability insurance can keep you financially stable should you experience a qualifying disability and become unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience.

	STATE MANDATED DISABILITY
	<ul style="list-style-type: none">• Covers employees who work in a state with mandated disability• State specific coverage and regulations
	VOLUNTARY SHORT-TERM DISABILITY
	<ul style="list-style-type: none">• Begins after 8 days of disability• Pays 60% of your weekly earnings• Up to a \$1,000 maximum for 13 weeks• Pre-existing condition 3/12• Election REQUIRED
	VOLUNTARY LONG-TERM DISABILITY
	<ul style="list-style-type: none">• Begins after 90 days of disability• Pays 60% of your pre-disability earnings• Up to a \$10,000 maximum per month until you recover or reach social security retirement age• Pre-existing condition 3/12• Election REQUIRED

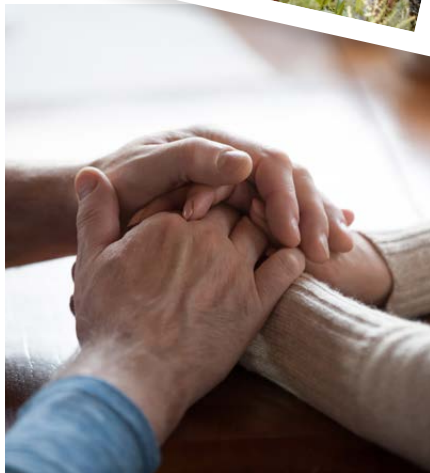
Term Life

Life and Accidental Death & Dismemberment (AD&D) insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death or in the case of a covered accidental injury.

FOR YOU	FOR YOUR SPOUSE	FOR YOUR CHILD
<ul style="list-style-type: none">• Increments of \$10,000• Not to exceed 5 times your salary up to \$500,000• GI: \$150,000	<ul style="list-style-type: none">• Increments of \$5,000• Not to exceed 50% of employee coverage up to \$250,000• GI: \$30,000	<ul style="list-style-type: none">• \$250 for children 14 days to 6 months• \$10,000 for children 6 months to 19 years• GI: Up to \$10,000

GUARANTEED ISSUE AND EVIDENCE OF INSURABILITY

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.



Accident Insurance

Accident insurance covers qualifying injuries, which might include a broken limb, loss of a limb, burns, lacerations or paralysis. In the event of your accidental death, Accident insurance pays out money to your designated beneficiary. While health insurance companies pay your provider or facility, Accident insurance pays you directly.

How Does Accident Insurance Work?

Accident insurance policies can provide you with a lump sum paid directly to you that will help pay for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care. Here's how it works:

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on the job or off the job — unlike workers' compensation, which only covers on-the-job injuries.
- Benefit payments are not reduced by any other insurance you may have with other companies.

BI-WEEKLY RATES	LOW PLAN	HIGH PLAN
Employee	\$4.20	\$6.51
Employee & Spouse	\$7.02	\$10.80
Employee & Child(ren)	\$7.86	\$11.85
Family	\$10.62	\$16.06



Critical Illness Insurance

While medical insurance is vital, it doesn't cover everything. If you suffer from a serious illness, such as cancer, stroke or a heart attack, Medical insurance may not provide the coverage you need. Critical Illness insurance will ease the financial strain and help you focus on your recovery.

How Will a Critical Illness Claim Get Paid?

After purchasing Critical Illness insurance, if you suffer from one of the serious illnesses covered by your policy, you'll be paid in a lump sum. The payment will go directly to you instead of to a medical provider. The payment you receive can be used for many things including:

- Child care costs
- Medical expenses
- Travel expenses for you and your family
- Lost wages from missed time at work
- Living expenses

CRITICAL ILLNESS RATES

refer to UKG for individual rates

Hospital Indemnity Insurance

Hospital Indemnity insurance is a plan designed to pay for the costs of a hospital admission that may not be covered by other insurance.

The plan covers employees who are admitted to a hospital or ICU for a covered sickness or injury. Even if your Medical insurance covers most of your hospitalization, you can still receive payments from your Hospital Indemnity insurance plan to cover extra expenses while you recover.

How Does Hospital Indemnity Insurance Work?

You pay monthly premiums for your Hospital Indemnity insurance plan. If you are admitted to the hospital for an injury or illness, your Hospital Indemnity plan makes cash payments to you. And with the payments going directly to you, you can use these emergency funds to pay for costs not covered by your Medical insurance, Medical insurance deductibles, copays and coinsurance, child care expenses while you are in the hospital or cost-of-living expenses as you recover.

BI-WEEKLY RATES

	LOW PLAN	HIGH PLAN
Employee	\$5.88	\$11.28
Employee & Spouse	\$11.58	\$22.44
Employee & Child(ren)	\$8.64	\$16.80
Family	\$13.74	\$26.52









Legal and Identity Protection Benefits



We are pleased to provide employee benefits to save you time and money while easing stress.

The legal plan, administered by LegalShield, provides you, your spouse or domestic partner, your parents and in-laws, and eligible, unmarried dependent children up to age 26 with direct access to an experienced provider law firm on a wide range of personal legal matters including, but not limited to:

	ADVICE AND CONSULTATION
	Collection letters, legal research, and the ability to meet with your provider lawyer in-office or by phone.
	FAMILY LAW
	Adoption and paternity, guardianship, name change, juvenile matters, pre-nuptial agreements, Elder Law Matters, gender rights, immigration assistance, pet protection, reproductive matters, and more.
	HOME
	Deeds, home sales or purchases, neighbor disputes/easements, eviction and tenant issues (tenant only), foreclosures, 2nd Home Rental.
	FINANCE
	Bankruptcy, collection letters, contracts/financial disputes, IRS audit services, personal property disputes, consumer protection, and more.
	WILLS AND ESTATE PLANNING
	Codicils, Living Wills/Wills, Living Trusts/Special Needs Trusts, Physician's Directive, Power of Attorney, Probate, and more.
	MOTOR VEHICLE
	Driver's license restoration, motor vehicle property damage, moving traffic violations/traffic tickets, property damage claims, and more.

Hiring a lawyer could cost an average of \$300 per hour. For a small payroll deduction, LegalShield provides an entire year of unlimited, direct access to a dedicated provider law firm that will respond to your request within four business hours.

Legal and Identity Protection Benefits (cont.)

IDShield is an industry-leading online privacy and identity theft protection plan that helps keep your personal data from falling into the wrong hands. Consider enrolling in IDShield if you or your family:

- Spend time online
- Use social media and have concerns about your online reputation
- Participate in online gaming
- Worry about the increase in cybercrimes
- Want to help protect your financial accounts and credit scores
- Want alerts about registered sex offenders moving into your neighborhood

Visit shieldbenefits.com/nationsbenefits to learn more about these benefits.

IDShield provides you and your family with 360° online protection.

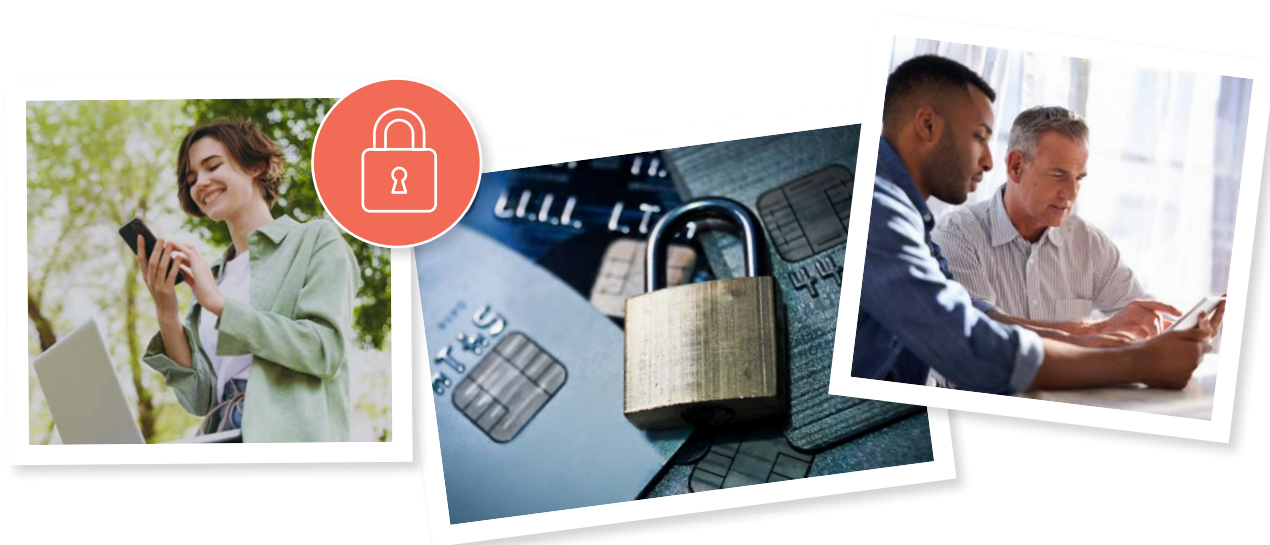
Benefits include:

- Full-service identity restoration to pre-theft status, including a Fraud Protection Plan of up to \$5 million
- Monitoring and real-time data threat alerts
- Unlimited consultation on any online identity security matter
- Credit score tracker
- 24-hour emergency assistance

Plus:


- Anti-malware and VPN protection
- Password manager
- Online privacy management and consulting
- Much more!

Premiums	LEGAL SERVICES	IDENTITY PROTECTION	LEGAL SERVICES + IDENTITY PROTECTION
	BI-WEEKLY PREMIUMS		
Employee	\$7.62	\$3.00	\$10.15
Employee + Family		\$5.19	\$11.88



Pet Insurance

Get Peace Of Mind Today
With Spot Pet Coverage

	ACCIDENTS
	Spot plans help ensure your pet is covered from head-to-tail for unexpected accidents and injuries.
	ILLNESSES
	Spot plans cover exams for qualified illnesses and related treatment, including things like surgeries & medications.
	WELLNESS
	Spot's optional Preventive Care plans focus on routine care and regular check-ups to help ensure their routine wellbeing.

We Take Care of Our Pack

- Vet Exam Fees
- Behavioral Issues
- Dental Illnesses
- Surgery
- Microchip Implantation
- Unexpected Emergencies
- Hereditary Conditions
- Prescription Medications
- Diagnostics
- X-rays & Tests
- Cancer & Growths
- And Much More...

Flexible Plans For Any Budget

Customize your annual limit, deductible and reimbursement rate to make your pet and wallet happy.

Simple & Easy Claims Process

1. Visit any vet in the U.S. or Canada
2. Submit your claim online
3. Get cash back for covered vet bills!



Unleash More with Spot

SPOT PERKS

Special discounts on pet products and services from your favorite brands.

24/7 PET TELEHEALTH LINE

Get unlimited 24/7 virtual pet care from vet experts for your pet.

Get Your Price spotpet.link/nationsbenefits
Or Call 888.343.2340

Employee Assistance Program

EmployeeConnectSM offers professional, confidential services to help you and your loved ones improve your quality of life.

IN-PERSON GUIDANCE	UNLIMITED 24/7 ASSISTANCE	ONLINE RESOURCES
<p>Some matters are best resolved by meeting with a professional in person. With EmployeeConnect, you and your family get:</p> <ul style="list-style-type: none"> • Help for short-term issues (up to five sessions with a counselor per person, per issue, per year) • Consultations with network lawyers 	<p>You and your family can access the following services any time — online, on the mobile app, or with a toll-free call:</p> <ul style="list-style-type: none"> • Information and referrals on family matters • Legal information and referrals • Financial guidance on household budgeting and planning 	<p>EmployeeConnect offers a wide range of information and resources you can research and access on your own. Expert advice and support tools are just a click away when you visit GuidanceResources.com or download the GuidanceNowSM mobile app. You'll find:</p> <ul style="list-style-type: none"> • Articles and tutorials • Videos • Interactive tools

EmployeeConnect counselors are experienced and credentialed. When you call the toll-free line, you'll talk to an experienced professional who will provide counseling, work-life advice, and referrals. All counselors hold master's degrees, with broad-based clinical skills, and at least three years of experience in counseling on a variety of issues. For face-to-face sessions, you'll meet with a credentialed, state-licensed counselor.



TAKE ADVANTAGE OF EMPLOYEECONNECT

For more information about the program, visit **GuidanceResources.com**, download the **GuidanceNow** mobile app, or call **888-628-4824**.

GuidanceResources.com

Login Credentials:

Username: LFGSupport

Password: LFGSupport1

LifeKeys Services

No matter how well you plan, unexpected challenges arise. When they do, help and support are nearby — thanks to LifeKeys® services from Lincoln Financial Group.

LifeKeys services include:

Discounts on Shopping and Entertainment

GuidanceResources® includes 24/7 online access to the Working Advantage discount network. You can save up to 60% on a variety of products and services, including electronics, health and fitness, Broadway shows, and much more. Discounts are also available in the GuidanceNow mobile app, available in the Apple App Store and on Google Play.

Help with Important Life Matters

You'll find support tools and advice on a wide range of topics, including legal, financial, family, and career, on GuidanceResources online. Stay in the know on matters that impact your personal and professional life.

Protection Against Identity Theft

Identity theft is widespread, and everyone is vulnerable. LifeKeys includes an online resource for information that can help you recognize and prevent identity theft — and restore your good name should your identity be compromised.

Online Will Preparation

Creating a will allows you to make vital decisions ahead of time, including naming a guardian for your children or designating who will receive your property and assets after you pass away. Without a will, state officials will distribute your estate. EstateGuidance® offers a secure, efficient way to create and execute a will so you can rest easy knowing you've planned ahead for your family.

Guidance and Support for Your Beneficiaries

LifeKeys is a comprehensive program that offers resources to help your loved ones address a range of common concerns should they experience a loss. Services include grief counseling, financial and legal advice, and support when coping with the challenges of day-to-day life.



Access LifeKeys services.

Visit **GuidanceResources.com**, download the GuidanceNow mobile app, or call **855-891-3684**. First-time users: enter web ID: LifeKeys.

TravelConnect



Caring Support and Assistance When You Travel

Lincoln TravelConnect® services offer security and reassurance — helping make travel less stressful. If you're enrolled in life and/or accidental death and dismemberment insurance, you and your loved ones can count on TravelConnect® services 24 hours a day, 7 days a week. Members enrolled into the Voluntary Life Insurance benefit are able to access this valuable resource.

SERVICES YOU CAN COUNT ON DURING AN EMERGENCY	ONGOING SUPPORT WHEN YOU'RE FAR FROM HOME
<p>You'll have dedicated support if you face an emergency when you're 100 or more miles from home. TravelConnect® helps with:</p> <ul style="list-style-type: none">• Arranging travel if you're injured and need emergency evacuation• Managing travel for a companion and/or your dependent children• Planning and paying for a safe evacuation because of a natural disaster or a threat• Arranging transportation of a deceased traveler• Securing emergency pet boarding and/or return and vehicle return	<p>From planning the trip until you're home, these TravelConnect® services can help you on your way.</p> <ul style="list-style-type: none">• Medical record requests• Medication and vaccine delivery• Medical, dental, and pharmacy referrals• Corrective lenses and medical device replacement• Legal consultation• Recovering lost or stolen documents or luggage• ID recovery assistance• Language translation services• Destination information



For a complete list of TravelConnect services, go to [MyOnCallPortal.com](https://myoncallportal.com) and enter Group ID LFGTravel123. Call collect from anywhere in the world: 603-328-1955
Call toll free from the US or Canada: 866-525-1955

Lincoln WellnessPATH

Your Path to Financial Wellness

Wellness isn't just about physical health; emotional and financial components also play a role. Whether you want to save more or need to pay off debt, getting your finances in order can have an impact on your overall well-being. That's where Lincoln can help.



GETTING STARTED IS EASY.

Log in to <https://bit.ly/NationsbenefitsLLCWellnessPATH> to start using Lincoln WellnessPATH today!

Introducing Lincoln WellnessPATH

Lincoln WellnessPATH® provides tools and personalized steps to help manage your financial life. From creating a budget to building an emergency fund to paying down debt, our easy-to-use online tool helps you turn information into action so you can focus on both short and long-term goals, such as providing protection for your loved ones.

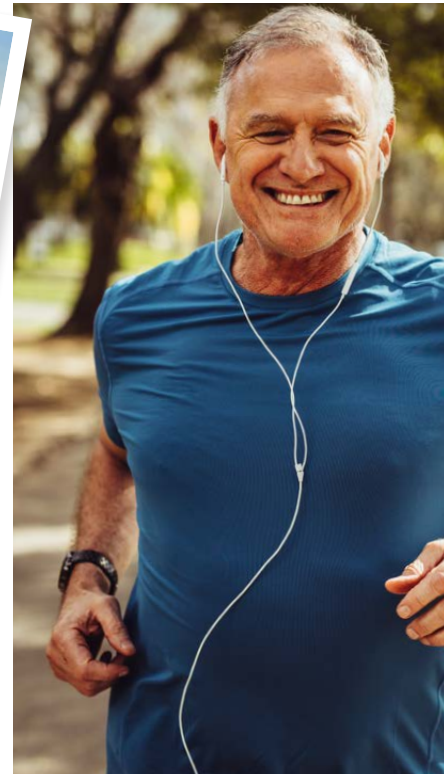
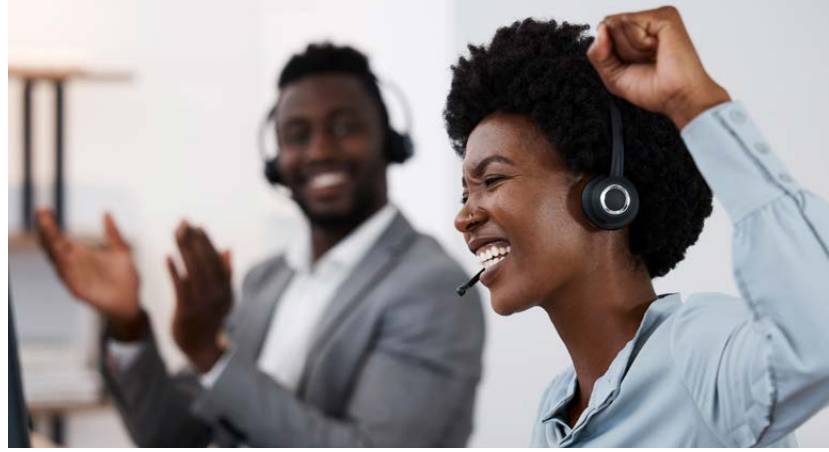




Important Contacts

COVERAGE	CONTACT	PHONE	WEBSITE
Medical	BCBS	800-830-1501	www.MyHealthToolKitFl.com
HSA	Consolidated Admin Services	877-941-5956	www.consolidatedadmin.com
FSA	Consolidated Admin Services	877-941-5956	www.consolidatedadmin.com
Dental	Lincoln Financial Group	800-423-2765	www.lfg.com
Vision	VSP	800-877-7195	www.vsp.com
Disability	Lincoln Financial Group	800-423-2765	www.lfg.com
Voluntary Term Life	Lincoln Financial Group	800-423-2765	www.lfg.com
Accident Insurance	Lincoln Financial Group	800-423-2765	www.lfg.com
Critical Illness	Lincoln Financial Group	800-423-2765	www.lfg.com
Hospital Insurance	Lincoln Financial Group	800-423-2765	www.lfg.com
Legal/Credit	LegalShield / IDShield	888-807-0407	www.shieldbenefits.com/nationsbenefits
Pet Insurance	Spot	888-343-2340	spotpet.link/nationsbenefits
NationsBenefits People Team			benefits@nationsbenefits.com





nations benefits

