



This summary provides a brief overview of the employee benefits provided to eligible employees, generally regular full-time employees working a minimum of 30 hours per week. These benefits are effective 7/1/2025 – 6/30/2026. Eligible dependents include your spouse or domestic partner and children up to age 26. Disabled dependents age 26 and over are eligible for coverage if approved by Blue Shield.

Refer to the Benefit Summary for additional details on eligibility, benefit coverage details, and plan limits. Summary can be found on www.ourbenefitsinfo.com.

BENEFIT	COVERAGE OPTIONS
MEDICAL	<ul style="list-style-type: none"> Blue Shield EPO (California Only) – Plan pays 100% for most covered services after deductible of \$250 per individual / \$500 per family. Preventive care is covered at 100% with no deductible. Office Visits, Telemedicine, Chiropractic and Urgent Care are copays only, no deductible. *** Blue Shield Standard PPO – Plan pays 90% for most covered services after deductible of \$250 per individual / \$500 per family. Preventive care is covered at 100% with no deductible. Office Visits, Telemedicine and Urgent Care are copays only, no deductible*** Blue Shield Choice PPO – Plan pays 80% for most covered services after deductible of \$1,500 per individual / \$3,000 per family. Preventive care is covered at 100% with no deductible. Office Visits, Telemedicine and Urgent Care are copays only, no deductible *** Blue Shield HSA PPO – Plan pays 80% for most covered services after deductible of \$1,650 employee coverage / \$3,300 per family. One or all individuals on Family Plan must satisfy the entire family deductible before the plan begins to pay benefits. Deductible can be offset by HSA funds. Preventive care is covered at 100% with no deductible. Office Visits, Telemedicine, Urgent Care, and Prescription Drugs are subject to deductible before the plan begins to pay 80%. *** ***In-network services only
DENTAL	<ul style="list-style-type: none"> Delta Dental PPO – Provides services for Preventive, Basic and Major dental care up to \$2,000 per individual per year. Includes orthodontia for adults and children up to a lifetime maximum of \$1,500.*** In-network PPO Providers only. Delta Dental DHMO (California Only) – Provides services for Preventive, Basic and Major dental care up to Unlimited per year. Benefits subject to scheduled copays. Includes orthodontia. *** DeltaCare USA network providers must be used.
VISION	<ul style="list-style-type: none"> VSP Vision – Includes an annual eye exam (100%) *** and lenses once every 12 months from last date of service. Frame and Contacts in lieu of glasses have a \$150 allowance and are allowed once every 12 months from the last day of service. . *** In-network Providers only.
HEALTH SAVINGS ACCOUNT (HSA)	<ul style="list-style-type: none"> This account is optional if Blue Shield HSA PPO is elected. <ul style="list-style-type: none"> Individual Coverage – Contribute up to \$4,300 for 2025. Family Coverage – Contribute up to \$8,550 for 2025. Enrolled employees age 55+ can contribute an additional \$1,000 for both Individual and Family Coverage.
FLEXIBLE SPENDING ACCOUNTS (FSA)	<ul style="list-style-type: none"> Healthcare Flexible Spending Account – set aside pretax monies to pay for eligible healthcare expenses for you and your tax qualified dependents. <ul style="list-style-type: none"> Participants in Medical HSA PPO plan are eligible to contribute to the Limited Purpose Healthcare FSA for dental and vision expenses only. Dependent Care Flexible Spending Account – set aside pretax monies to pay for eligible daycare expenses. *** FSA Changes for the 2025 Calendar Year cannot be made during the 2025 Open Enrollment unless you experience a Qualifying Life Event (QLE).***

BENEFIT COVERAGE OPTIONS

LIFE AND AD&D INSURANCE	<ul style="list-style-type: none"> · Basic Life and AD&D – 1.5 x covered annual earnings up to \$350,000. This coverage is paid for by HM.CLAUSE. · Voluntary Life and AD&D – can be purchased separately *** <ul style="list-style-type: none"> o Employee – up to the lesser of 5x covered annual earnings or \$650,000. Guaranteed issue of \$200,000. o Spouse – up to the lesser of 100% of employee amount or \$250,000. Guaranteed issue of \$25,000. o Child(ren) – Newborn to 6 months: \$1,000; 6 months up to 26 years: \$10,000 (purchased in increments of \$2,000). Guaranteed issue of \$10,000. <p>*** Guaranteed issue is only available to new hires or for employees who elected supplemental insurance as a new hire. If electing voluntary life insurance for the first time, an EOI (Evidence of Insurability) is required ***</p>
DISABILITY INSURANCE	<ul style="list-style-type: none"> · Short Term Disability (SDI) – Replaces 60% of covered weekly earnings (maximum \$1,500 per week) up to 13th week of disability. Benefits begin after 7 days due to non-work related injury or illness. · Enrollment in company short term disability is automatic in all states EXCEPT for CA, HI, NY, RI, and NJ. Employees in these states have access to Short Term Disability through programs outside the company, with benefits varying from state to state. · Class 1 All Non-California Employees: Long Term Disability (LTD) – Replaces 60% of covered monthly earnings (maximum \$5,000 per month) up to Age 65 or SSNRA. Benefits begin after 90 days of disability. · Class 2 All California Employees: Long Term Disability (LTD) – Replaces 60% of covered monthly earnings (maximum \$5,000 per month) up to Age 65 or SSNRA. Benefits begin after 365 days of disability.
LONG-TERM CARE	<p>HM.CLAUSE pays for all employees to have a \$3,000 monthly benefit (\$108,000 lifetime maximum) for care in a nursing home (100%), assisted living facility (70%) or at home (50%) from a professional.</p>
EMPLOYEE ASSISTANCE PROGRAM (EAP)	<p>The Employee Assistance Program (EAP) provides no-cost, confidential counseling and support for a wide range of personal issues, such as stress and emotional health; substance abuse; parenting and child or elder care; financial coaching; legal consultation; and more. Provided by Health Advocate.</p>
401(k) RETIREMENT SAVINGS PLAN	<ul style="list-style-type: none"> · Contribute up to 70% into your 401 (k) annually, subject to Federal annual maximums. · Dollar for dollar employer match up to the first 6% of your income. · Supplemental employer contribution up to an additional 7%.
VOLUNTARY BENEFIT PLANS	<ul style="list-style-type: none"> · Legal Services · Accident – To cancel existing policy, please email hr.ampa@hmclause.com. · Critical Illness – To cancel existing policy, please email hr.ampa@hmclause.com. · ***Pre-Existing Condition Limitation: Does not cover Pre-Existing conditions or any treatment for condition with Date of Diagnosis within first 12 months after the coverage effective date.
PAID TIME OFF	<p>Paid time off for vacation and illness/injury, jury duty, bereavement leave. Refer to employee handbook for information on eligibility, accrual, and specific leave policies.</p>
HOLIDAYS	<p>12 holidays per year + 1 Floating Holiday</p> <ul style="list-style-type: none"> · New Year's Day (Jan) □ MLK Jr. Day (Jan) · President's Day (Feb) □ Spring Holiday (Apr) · Memorial Day (May) □ Independence Day (Jul) · Labor Day (Sep) □ Veterans Day (Nov) · Thanksgiving (Nov) □ Day After Thanksgiving (Nov) · Christmas Eve (Dec) □ Christmas Day (Dec) · Floating Personal Holiday

This 2025-2026 Benefits at a Glance is an overview of benefits effective from 7/1/25 through 6/30/26 and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan documents or summary plan descriptions (SPDs). The plan documents and SPDs determine how all benefits are paid.

YOUR BENEFIT COSTS

The total amount that you pay for your benefits coverage depends on the plans you choose, how many dependents you cover, and for medical coverage, your wellness rate eligibility. Your healthcare costs are deducted from your pay on a pre-tax basis — before federal, state, and social security taxes are calculated — so you pay less in taxes.

Medical

Wellness Rates				Non-Wellness Rates		
BLUE SHIELD EPO PLAN (CA ONLY)	Per Pay Period	Monthly	Annually	Per Pay Period	Monthly	Annually
EMPLOYEE ONLY	\$81.21	\$162.43	\$1,949.12	\$116.02	\$232.04	\$2,784.53
EMPLOYEE + SPOUSE	\$182.98	\$365.95	\$4,391.40	\$261.39	\$522.78	\$6,273.32
EMPLOYEE + CHILDREN	\$167.22	\$334.44	\$4,013.24	\$238.88	\$477.76	\$5,733.10
EMPLOYEE + FAMILY	\$261.77	\$523.54	\$6,282.51	\$373.96	\$747.93	\$8,975.15
BLUE SHIELD STANDARD PPO PLAN	Per Pay Period	Monthly	Annually	Per Pay Period	Monthly	Annually
EMPLOYEE ONLY	\$78.25	\$156.50	\$1,878.03	\$111.79	\$223.57	\$2,682.84
EMPLOYEE + SPOUSE	\$179.52	\$359.03	\$4,308.38	\$256.45	\$512.90	\$6,154.85
EMPLOYEE + CHILDREN	\$163.35	\$326.69	\$3,920.29	\$233.35	\$466.70	\$5,600.39
EMPLOYEE + FAMILY	\$255.98	\$511.96	\$6,143.52	\$365.69	\$731.38	\$8,776.62
BLUE SHIELD CHOICE PPO PLAN	Per Pay Period	Monthly	Annually	Per Pay Period	Monthly	Annually
EMPLOYEE ONLY	\$51.31	\$102.62	\$1,231.50	\$73.31	\$146.61	\$1,759.33
EMPLOYEE + SPOUSE	\$117.04	\$234.09	\$2,809.05	\$167.20	\$334.41	\$4,012.92
EMPLOYEE + CHILDREN	\$106.62	\$213.25	\$2,558.98	\$152.32	\$304.64	\$3,655.67
EMPLOYEE + FAMILY	\$167.67	\$335.35	\$4,024.14	\$239.53	\$479.07	\$5,748.81
BLUE SHIELD HSA PPO PLAN	Per Pay Period	Monthly	Annually	Per Pay Period	Monthly	Annually
EMPLOYEE ONLY	\$41.65	\$83.30	\$999.60	\$59.50	\$119.00	\$1,428.00
EMPLOYEE + SPOUSE	\$97.30	\$194.60	\$2,335.20	\$139.00	\$278.00	\$3,336.00
EMPLOYEE + CHILDREN	\$88.20	\$176.40	\$2,116.80	\$126.00	\$252.00	\$3,024.00
EMPLOYEE + FAMILY	\$130.90	\$261.80	\$3,141.60	\$187.00	\$374.00	\$4,488.00

Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify HM.CLAUSE, Inc. if your domestic partner is your tax dependent.

DENTAL & VISION

DELTA DENTAL PPO	Per Pay Period	Monthly	Annually
EMPLOYEE ONLY	\$7.00	\$14.00	\$168.00
EMPLOYEE + SPOUSE	\$15.00	\$30.00	\$360.00
EMPLOYEE + CHILDREN	\$13.00	\$26.00	\$312.00
EMPLOYEE + FAMILY	\$21.00	\$42.00	\$504.00

DELTA DENTAL DHMO (CA ONLY)	Per Pay Period	Monthly	Annually
EMPLOYEE ONLY	\$3.09	\$6.18	\$74.16
EMPLOYEE + SPOUSE	\$6.18	\$12.36	\$148.32
EMPLOYEE + CHILDREN	\$6.18	\$12.36	\$148.32
EMPLOYEE + FAMILY	\$9.27	\$18.54	\$222.48

VSP VISION	Per Pay Period	Monthly	Annually
EMPLOYEE ONLY	\$2.75	\$5.50	\$66.00
EMPLOYEE + SPOUSE	\$6.50	\$13.00	\$156.00
EMPLOYEE + CHILDREN	\$5.50	\$11.00	\$132.00
EMPLOYEE + FAMILY	\$8.75	\$17.50	\$210.00

Please note that unless your domestic partner is your tax dependent as defined by the IRS, contributions for domestic partner coverage must be made after-tax. Similarly, the company contribution toward coverage for your domestic partner and his/her dependents will be reported as taxable income on your W-2. Contact your tax advisor for more details on how this tax treatment applies to you. Notify HM.CLAUSE, Inc. if your domestic partner is your tax dependent.