



BENEFITS DESIGNED WITH YOU IN MIND



2026 EMPLOYEE BENEFITS

JAN. 1, 2026 – DEC. 31, 2026

Trustaff.

Fastaff

+HealthCare
Support

USN

VISTA
STAFFING

springboard
HEALTHCARE STAFFING + EDUCATION

VITAL
SOLUTION

CORAZON

TABLE OF CONENTS

ENROLLMENT EXPERIENCE

Welcome-----	03
What’s New -----	04
Benefits All In-----	05
Eligibility & Enrollment-----	06
Making Changes-----	08

YOUR BENEFIT OPTIONS

Medical-----	09-13
Garner-----	14
Virtual Visits-----	16
Sword-----	17
Health Savings Account-----	18
Dental-----	19
Vision-----	21
Financial Protection-----	23
Voluntary Benefits-----	27
Disability Benefits-----	30
Employee Assistance Program-----	31
Additional Benefits-----	32
Open Enrollment Tools-----	34

ADDITIONAL INFORMATION

Your Benefit Contacts-----	35
----------------------------	----

Questions?

Contact the Benefits Resource Center (BRC)
at [855-874-0829](tel:855-874-0829) or email
BRCMidwest@usi.com.



WELCOME TO YOUR **INGENOVIS HEALTH** BENEFITS

Your 2026 Benefits, Built for the Way You Work

At Ingenovis Health, we know your work isn't just a job, it's a calling. Whether you're on the road, in a new facility, or between assignments, you deserve benefits that move with you and support your whole self. This guide is here to make things simple. Inside, you'll find everything you need to make confident choices for your health, finances, and overall wellbeing in 2026. From coverage options to savings opportunities and extras that fit your lifestyle, we've got you covered so you can focus on what you do best: caring for others.



WHAT'S NEW FOR 2026

We know how hard you're working, and we're focused on making your benefits work just as hard for you. This year, we've made practical updates to help streamline your experience and put more money back in your pocket. Here's what's new:

New & Expanded Vendor Partnerships

Sword Health – Virtual physical therapy that's flexible, effective, and designed to reduce out-of-pocket costs.
Benefits All In – A simplified platform to help you compare plans, enroll with confidence, and access personalized support.

Garner – Expert tools and insights to help you make informed decisions about your benefits and financial wellness.

Smarter Ways to Save

Expanded FSA options to help you set aside pre-tax dollars for healthcare and dependent care expenses.
Discount programs for everyday wellness services, including mental health, fitness, and nutrition.

Ongoing Support for Mental Wellbeing

Continued access to mental health resources like virtual counseling, stress management tools, and emotional support programs.

Enhanced offerings through our wellness partners to support your overall wellbeing—whether you're at home, on the road, or in the office.

Help When You Need It

Our dedicated Benefits Call Center and enrollment specialists are here to answer questions, walk you through your options, and make enrollment easier.

Join one of our informational sessions to learn more about your choices and get personalized guidance.



NEW TO YOU FOR 2026!



BENEFITS ALL IN

Ingenovis Health has partnered with the healthcare consulting team at Benefits All In (BAI) to expand and enhance the insurance options available to all employees. Through this partnership, employees will have access to BAI's dedicated support tools, which advocate on their behalf, help them choose the best healthcare coverage, and guide them through enrollment, while aiming to minimize out-of-pocket costs.

Over the years, BAI has helped thousands of families discover and navigate valuable resources they may not have known were available. As part of this collaboration, Ingenovis Health will introduce a new family survey during open enrollment. This survey is designed to raise awareness of BAI's services and encourage participation, ensuring employees and their families are well-informed and empowered to make the best healthcare decisions.

If you or a loved one has questions about healthcare options—or is facing a health or financial challenge, we encourage you to connect with the BAI team for guidance and support.

We've partnered with
Benefits All In (BAI)

to enhance your employee benefits experience and ensure you have access to the best coverage options available.

How Can BAI Help?

- ✓ Evaluate your current plan to ensure it fits your household's evolving needs
- ✓ Explore alternative health plans (Medicaid, Medicare, VA, TRICARE)
- ✓ Compare costs and coverage to reduce out-of-pocket expenses
- ✓ Offer guidance for complex or high-cost medical situations
- ✓ Find the most financially and medically appropriate solution for your entire family

BAI is your confidential resource for navigating major life events and health coverage changes.

Common Life Events That May Qualify for a Change:

- Marriage or divorce
- Birth of adoption
- Loss of employment
- A child turning 26
- New medical diagnosis
- Transitioning to Medicaid or Medicare
- Accessing VA or TRICARE benefits

Contact BAI to find the right healthcare for you and your family.

(800) 900-1943

ELIGIBILITY

As an Ingenovis Health employee, you are eligible to participate in our benefits programs. As a new hire, benefits are effective the first of the month following date of hire.

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- **Your spouse or partner:** This includes your legal spouse (if not legally separated) or domestic partner.*
*Tax implications may apply for coverage of your domestic partner.
- **Your child(ren):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as children of any age who are physically or mentally unable to care for themselves.



WHO PAYS

Some benefits are 100% paid by Ingenovis Health, while others require that you contribute.



100% EMPLOYER-PAID

- Employee Assistance Program



SHARED CONTRIBUTION

- Medical Insurance
- Dental Insurance
- Vision Insurance



100% EMPLOYEE-PAID

- Critical Illness Insurance
- Accident Insurance
- Hospital Indemnity Insurance
- Supplemental Life and AD&D Insurance
- Long-Term Disability Insurance
- Voluntary Short-Term Disability Insurance
- Pet Insurance

**Temporary employees are not eligible.*



ENROLLMENT

This year is an active enrollment, meaning enrollment is required.

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

- Within the first 10 days of joining Ingenovis Health as a new employee.
- During the annual benefits enrollment period.
- Within 31 days of a qualifying life event.

The choices you make at this time will remain in place through Dec. 31, 2026, unless you experience a qualifying life event as described on page 6. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

**Enrollment
is required!**



Call 4myBenefits at 800-528-4223.

Benefit counselors are ready to assist you. Schedule an appointment with Prepare here: [Ingenovis Health: Field](#)



Self-enroll in your benefits with the QR code or by visiting this link:

<https://thesource.plansource.com/IngenovisHealthBenefits>

Click on "Enroll Now" and enter your username and password:

- **Username:** "IGH." + first 3 letters of first name+ full last name + last 4 digits of your SSN

Example: Name = John Smith; DOB = 5/1/1985; SSN = 123-45-6789

Username: IGH.JohSmith678

- **Initial password:** YYYYMMDD of date of birth



Prepare – Concierge enrollment education session.

- **<https://ingenovisfield.benefitsinfo.com>**

MAKING CHANGES

Generally, you can only change your benefit elections during the annual benefits enrollment period. However, you may be able to change your benefit elections during the plan year if you have change in status including:

- Your marriage or divorce
- Birth or adoption of an eligible child
- Death of your spouse or covered child
- Change in your spouse's work status that affects your benefits
- Change in residence that affects your eligibility for coverage
- Change in your child's eligibility for benefits
- Receiving Qualified Medical Child Support Order

If such a change occurs, you must make the changes to your benefits within 31 days of the event date. Documentation may be required to verify your change of status.

Failure to request a change of status within 31 days of the event may result in your having to wait until the next open enrollment period to make your change. Please make an appointment with a benefits Counselor through the Prepare Homepage. [Ingenovis Health: Field](#)

WHEN DOES COVERAGE END?

- Coverage will run through the end of the month following termination / resignation.
- Coverage for STD, LTD, life/AD&D end on the day your employment ends for any reason.



MEDICAL INSURANCE

Providing three separate medical insurance coverage options to protect you and your family members with:

- No cost preventative care
- Routine care
- Pregnancy and newborn care
- Disease diagnosis and treatment
- Prescription coverage
- Urgent and emergency care
- Telehealth
- Rehabilitation therapy
- Substance abuse treatment
- Mental health care
- Specialist visits
- Vaccines
- Wellness support



MEDICAL BENEFITS

The table below summarizes the benefits of each medical plan.

Please refer to the official plan documents for additional information on coverage and exclusions.



Benefit Coverage	Anthem Base Narrow HPN	Anthem Standard HDHP	Anthem Choice PPO
	HPN Network	Blue Card Network	Blue Card Network
	In-Network Benefits	In-Network Benefits	In-Network Benefits
Annual Deductible			
Individual/Family	\$7,000/\$14,000	\$4,500/\$9,000	\$2,500/\$6,500
Coinsurance	70%	80%	80%
Maximum Out-of-Pocket*			
Individual	\$9,700	\$6,000	\$6,000
Family	\$19,400	\$12,000	\$12,000
Physician Office Visit			
Primary Care	\$30 copay	20% after ded.	\$30 copay
Specialty Care	\$90 copay	20% after ded.	\$90 copay
Preventive Care			
Adult Periodic Exams	100%	100%	100%
Well-Child Care			
Diagnostic Services			
X-ray and Lab Tests	30% after ded.	20% after ded.	20% after ded.
Complex Radiology	30% after deductible	20% after ded.	20% after deductible
Urgent Care Facility	\$90 copay	20% after ded.	\$90 copay
Emergency Room Facility Charges*	30% after ded.	20% after ded.	\$300 copay
Inpatient Facility Charges	30% after ded.	20% after ded.	20% after ded.
Outpatient Facility / Surgical Charges	30% after ded.	20% after ded.	20% after ded.
Prescription Drugs			
Tier 1	\$10 copay	Ded., then \$10 copay	\$10 copay
Tier 2	\$40 copay	Ded., then \$35 copay	\$40 copay
Tier 3	\$70 copay	Ded., then \$60 copay	\$70 copay
Tier 4	25% up to \$300	Ded., then 25% up to \$200	25% up to \$300
Mail Order <i>90-day supply</i>	2.5x retail copay	2.5x retail copay	2.5x retail copay

ARE YOU COVERING YOUR SPOUSE AND/OR CHILDREN?

If you elect employee + spouse, employee + childr(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).

QUESTIONS?

Call customer service at 833-401-1573 or visit [anthem.com](https://www.anthem.com)

MEDICAL CONTRIBUTIONS

Listed below are the monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage. Please note that we use 48 pay periods for benefit deductions and for months where there are five paychecks, there are no benefit deductions from the fifth check.

Coverage Type	Anthem Base Narrow HPN	Anthem Standard HDHP	Anthem Choice PPO
Employee Only	\$104.00	\$316.00	\$709.00
Employee + Spouse	\$829.00	\$983.00	\$1,412.00
Employee + Child(ren)	\$751.00	\$890.00	\$1,278.00
Employee + Family	\$1,185.00	\$1,404.00	\$2,017.00

Quick Tips!



- Remember to review your contributions annually to ensure they align with your financial goals. Participating in our wellness program can also earn you a premium discount, adding even more value to your benefits!
- Don't forget! Contribution changes are allowed during open enrollment or after qualifying events.

Amwins Rx makes managing your healthcare simple. We're here to ensure that your pharmacy benefits are accessible, and with ease – when you need them most.

Customer service – we're available 24/7



Find us on the web at AmwinsRx.com



Reach our 24 hour Help Desk at 1-925-278-5531

Tools and resources – your prescriptions simplified



View health information that is specific to you and your pharmacy benefits and **empower** yourself with an electronic medicine cabinet to stay on top of your prescription refills and potential side effects.

Amwins Rx Member Portal — amwinsrx.com/membercenter



Save on your prescription copays by using mail order. To start saving, **enroll** today!

Birdl Rx Mail Order Pharmacy — 1-855-247-3479 (TTY 711) / patientcare@birdlrx.com / birdlrx.com / fax 1-877-395-4836



For patients on specialty medications used to treat complex and chronic conditions, the Amwins Preferred Specialty Pharmacy Network is available to **support** and **guide** you along the way.

Reliance Specialty Pharmacy — 800-809-4763 / reliancecxsp.com / fax 716-532-7360

KNOW WHERE TO GO

VIRTUAL CARE	PRIMARY CARE DOCTOR	URGENT CARE	ER
<p>Get care without leaving your house. An appointment is available from your phone or computer. Download the Syndey Health app to make an appointment.</p>	<p>The best place to go for routine or preventive care, to keep track of medications, or for a referral to see a specialist.</p>	<p>For conditions that aren't life threatening. Staffed by nurses and doctors and usually have intended hours.</p>	<p>For immediate treatment of critical injuries or illness. Open 24/7. If a situation seems life-threatening, call 911 or go to the nearest emergency room.</p>

Take the first step to understanding your benefits by learning these four common terms.

TERMS TO KNOW

COPAYS

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.

DEDUCIBLE

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.

COINSURANCE

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.

OUT-OF-POCKET MAXIMUM

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.



NEW TO YOU FOR 2026!

Garner, **your free** healthcare benefit



What is Garner?

Garner is a free healthcare benefit offered by your employer.
It's free to use at no cost to you.



Garner helps you find the best doctors near you

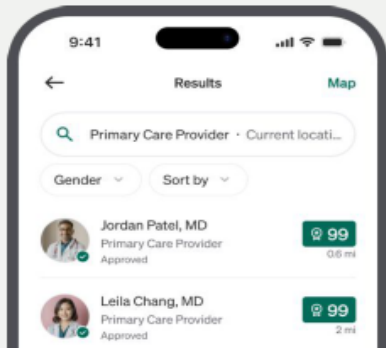


Get money back on your medical bills **up to your benefit amount** for you and your family

Follow the steps below to get reimbursed.

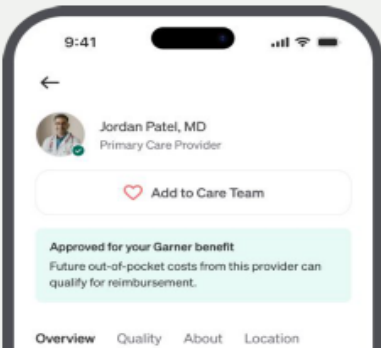
01

Search for top doctors in the Garner app



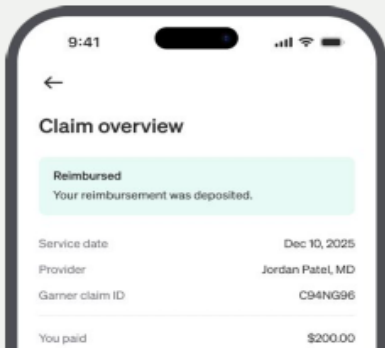
02

Add doctors to your Care Team before your visit



03

Get reimbursed for your out-of-pocket medical bills



Get reimbursed **up to your benefit amount** for you and your family.

Scan the QR code to create an account

garner.guide/create-my-account

Need our help?

You can contact our Concierge team via in-app chat or at concierge@getgarner.com after creating an account. Starting August 4, 2025, hours will extend to Mon–Fri, 8 a.m.–10 p.m. ET (previously 8 a.m.–8 p.m. ET).

MEDICAL PLANS WITH GARNER

The table below summarizes the Garner HRA plans. If you use a Garner provider, you have the opportunity to get reimbursements towards your deductible of \$2,000 single / \$4,000 family.

The program helps you find top-rated doctors, which can lead to improved health results.

Garner simplifies the process of choosing a provider by offering personalized recommendations.

See below of an example of the reimbursements you could receive.

Standard HDHP	
\$2,000 Second Dollar Garner HRA	
Base (Single / Family)	Members Using Garner
D&C	D&C
\$4,500 / \$9,000	\$2,500 / \$5,000*
20%	20%
\$6,000 / \$12,000	\$4,000 / \$8,000*

Choice PPO	
\$2,000 First Dollar Garner HRA	
Base (Single / Family)	Members Using Garner
\$30 / \$75	\$0 / \$0
\$2,500 / \$6,500	\$500 / \$2,500
20%	20%
\$6,000 / \$12,000	\$4,000 / \$8,000

Base HPN EPO	
\$2,000 First Dollar Garner HRA	
Base (Single / Family)	Members Using Garner
\$30 / \$75	\$0 / \$0
\$7,000 / \$14,000	\$5,000 / \$10,000
30%	30%
\$9,700 / \$19,400	\$7,700 / \$15,400



VIRTUAL VISITS

You have access to virtual care through Anthem. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.

Get care for non-emergency conditions.

Virtual care can connect you to a doctor without an appointment. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.

Your virtual doctor can provide a treatment plan to support your health.

As part of your treatment plan, your virtual doctor can also prescribe certain medications, recommend specialists, order lab tests, or tell you if it's time to seek care in person.

See a doctor anytime, anywhere.

Download the Sydney Health app to request a virtual visit with a doctor 24/7. The app allows you to video call, text, or chat with a doctor who can help you feel better—no appointment required.

SYDNEY HEALTH APP

The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, member services, virtual care, and wellness resources.

Use the app anytime to:

- Find care and compare costs.
- Chat with an Anthem representative.
- See what's covered and check claims.
- Request a virtual care visit with a doctor 24/7.
- View and use digital ID cards.

Download the free Sydney mobile app and select "Register" or visit anthem.com/register.



Scan the QR code to the left to download the Sydney Health app.

NEW TO YOU FOR 2026!

ANTHEM SWORD



Relieve pain from the comfort of home

SWORD Thrive: Digital Physical Pain Care from Anywhere

Sword Thrive is a digital physical therapy program that helps members prevent and treat acute chronic and post-surgical pain for the lower back, shoulder neck, hip, knee, elbow, ankle, and wrist.

[Sword Health Overview](#) - Access short video for a deeper understanding on Sword Health

SWORD Bloom: Digital Pelvic Care for Women in Every Life Stage

Bloom is a pelvic therapy solution designed for individuals with vaginal anatomy. Bloom provides clinical grade care for pelvic health and addresses issues such as bladder leakage, bowel disorders, pelvic pain, prolapse, or discomfort.

Programs are designed by Pelvic Health Specialist, all of whom have doctors of Physical Therapy degrees.

[Bloom Explainer Video](#) - Access short video for a deeper understanding on Bloom

Sword can help when you overcome both chronic and post surgical pain in the areas where it happens most.

- Low back pain
- Shoulder Pain
- Knee Pain
- Ankle/Foot pain
- Neck pain
- Wrist/Hand/ Elbow pain
- Hip pain



Digital Therapist

The Digital Therapist uses advanced algorithms and motion tracking technology to guide you through the process.



Licensed Doctors of Physical Therapy

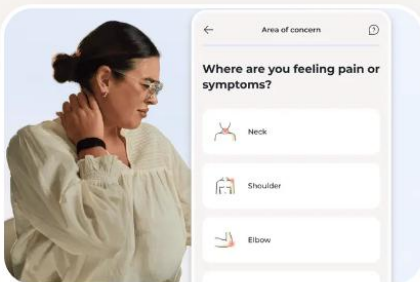
Our technology makes physical therapy easy and convenient, while our team of physical therapists provide the expertise and human connection your members need.



Personalized Member Experience

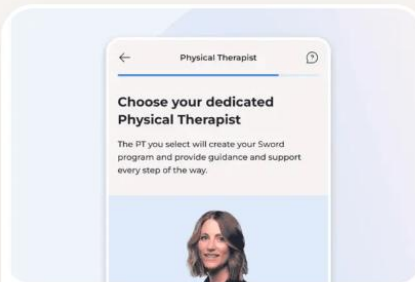
Physical therapists adjust the program after every session by continuously reviewing member progress and connecting with members an average of three times per week.

Getting started is simple. Here's how.



Tell us about you

This will help us better understand your lifestyle, medical history, and goals.



Select your expert

Meet your physical therapist who will perform a thorough assessment to learn more about you and answer all of your questions.



Receive your kit

We'll send you a kit that will include a tablet and accessories you'll use to perform your therapy.

HEALTH SAVINGS ACCOUNT

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA

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

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. You can Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.

Refer to [IRS Publication 969](#) for additional eligibility details. If you are over age 65, please contact the Benefits Department.

HSA ELIGIBILITY

You are eligible to fund an HSA if:

- You are enrolled in the Anthem Standard HDHP.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else’s tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.



SAFETY NET	HSA INVESTMENTS	LONG-TERM SAVINGS
<p>HSAs are highly effective savings vehicle for individuals and families of all income levels. They offer “rainy day” medical savings that reduce the financial impact of medical bills.</p> <p>Contributions to an HSA (including the Ingenovis Health contribution) cannot exceed the IRS allowed annual maximums.</p> <ul style="list-style-type: none">• Individuals: \$4,400• All other coverage levels: \$8,750	<p>Invest and grow HSA funds tax free—including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty free.</p> <p><i>If you are age 55+ by Dec. 31, 2026, you may contribute an additional \$1,000.</i></p>	<p>Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.</p>

*Temporary employees are not eligible for the Ingenovis Health contribution.

DENTAL INSURANCE



Ingenovis Health offers a dental PPO plan through Delta Dental of Colorado. The dental plan provides in-and out-of-network benefits, allowing you the freedom to choose any dentist. The amount you pay varies based on whether you see a Delta Dental PPO dentist, Delta Dental Premier dentist, or out-of-network (non-participating) dentist.

- You will pay less out of your pocket when you see a Delta Dental PPO dentist.
- Delta Dental PPO and Premier dentists file claims directly with Delta Dental and accept Delta Dental's reimbursement in full for covered services. When you see a PPO or Premier dentist, you will only be responsible for your deductible and coinsurance for covered services. Non-covered services are subject to balance billing.
- If you choose to see an out-of-network dentist, you will incur additional out-of-pocket expenses, and you will be billed the total amount the dentist charges (balance billing).
- When you see a Delta Dental PPO or Premier dentist, you are protected from balance billing for covered services.



DENTAL BENEFITS

Ingenovis Health offers a dental insurance plan through Delta Dental of Colorado.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.



Summary of Covered Benefits	Delta Dental PPO		
	PPO Dentist	Premier Dentist	Non-Participating
Plan Year Deductible Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150
Plan Year Benefit Maximum	\$1,500	\$1,000	\$1,000
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	20% (ded. waived)	20% (ded. waived)
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% (ded. waived)	40% (ded. waived)	40% (ded. waived)
Major Services (Bridges, crowns,[inlays/onlays], dentures [fill/partial])	50% (ded. waived)	60% (ded. waived)	60% (ded. waived)
Orthodontia Services (children up to age 19)	50%	50%	50%
Orthodontia Lifetime Maximum		\$1,000	

DENTAL COSTS

Listed below are the monthly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage. Please note that we use 48 pay periods for benefit deductions and for months where there are five paychecks, there are no benefit deductions from the fifth check.

Level of Coverage	Delta Dental
Employee Only	\$30.20
Employee + Spouse	\$60.39
Employee + Child(ren)	\$72.13
Employee + Family	\$107.92



VISION INSURANCE

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

Locate an EyeMed network provider at eyemed.com.



VISION BENEFITS

Ingenovis Health offers a vision insurance plan through EyeMed.

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



Summary of Covered Benefits	EyeMed Vision Plan	
Eye Exam (Every 12 months)	\$10 copay	Reimbursement up to \$40
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$10 copay	Reimbursement up to \$30/\$50/\$70
Frames (Every 24 months)	\$130 allowance, 20% off remaining balance	Reimbursement up to \$91
Contact Lenses (Every 12 months in lieu of standard plastic lenses) Medically Necessary	\$110 allowance Plan pays 100%	Reimbursement up to \$77 Reimbursement up to \$300
Laser Vision Correction	15% of retail price of 5% off promotional price	

DID YOU KNOW?

Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

VISION COSTS

Listed below are the monthly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage. Please note that we use 48 pay periods for benefit deductions and for months where there are five paychecks, there are no benefit deductions from the fifth check.

Level of Coverage	EyeMed Vision
Employee Only	\$5.94
Employee + Spouse	\$14.39
Employee + Child(ren)	\$15.06
Employee + Family	\$19.81

QUESTIONS?

Call customer service at 866-723-0513 or visit www.eyemed.com



FINANCIAL PROTECTION

Financial protection is a crucial component of your overall well-being, providing a safety net for you and your loved ones in times of need. The following sections will guide you through the key options like life, disability, and worksite insurances.

Each of these play a vital role in securing your financial future, offering a peace of mind and support during unforeseen circumstance.

Whether it's safeguarding against loss of income, covering unexpected medical expenses, or ensuring your family's financial stability, these protections are designed to help you navigate life's uncertainties with confidence.

Take the time to explore these options and make informed decisions that will protect your financial future.



VOLUNTARY LIFE AND AD&D

Ingenovis Health offers employees the option to purchase additional life insurance. This coverage is offered on a voluntary basis through Lincoln Financial Group. If you purchase voluntary life insurance for yourself, you can purchase voluntary life insurance for your spouse and/or child(ren).

During your newly eligible window, you may elect coverage up to the guaranteed issue amount without completing a statement of health (evidence of insurability). If you do not enroll when first eligible and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Lincoln Financial Group.

During the annual enrollment period, you may increase your coverage by two increments up to the guaranteed issue amount without completing evidence of insurability (EOI) even if you have previously waived coverage.

EMPLOYEE

How much life insurance can I purchase?

You may purchase a benefit in increments of **\$10,000, a minimum of \$10,000** up to a maximum of **\$500,000**, or 5 X your annual salary (whichever is less).

What's guarantee issue?

Guarantee issue (GI) is the amount you can purchase as a newly eligible employee without having to provide evidence of insurability (EOI). The **GI is \$200,000**.

SPOUSE

How much life insurance can I purchase for my spouse?

You may purchase a benefit in increments of **\$5,000, a minimum of \$5,000** up to a maximum of **\$100,000**, not to exceed 50% of employee voluntary life benefit.

What's guarantee issue?

Guarantee issue (GI) is the amount you can purchase as a newly eligible employee without having to provide evidence of insurability (EOI). The **GI is \$30,000, not to exceed 100% of the employee's voluntary life benefit amount**.

CHILD(REN)

How much life insurance can I purchase for my child(ren)?

You may purchase a benefit of \$10,000. Lincoln Financial Group does not require EOI for child(ren), the cost for the **\$10,000** benefit is the same for one or multiple children.

WHOLE LIFE WITH LONG TERM CARE

CHUBB®

Whole Life Benefit

Chubb's Workplace Benefits are designed to empower you with the innovative and flexible benefits solutions to better meet your customer needs. As Life Insurance Lifetime Benefit Term protects families with money that can be used any way they need. Often it is used to pay for mortgage or rent, education for children and grandchildren, family debt and final expenses. It pays death benefits in advance for home health care, assisted living, adult day care and nursing home and waives life insurance premiums. And with Extension of Long-Term Care, benefits can last for more than 6 years, in essence, tripling the policy value. Even after the age of 70, the full death benefit is designed to last though age 99 for nontobacco users and age 95 for tobacco users based on the current interest rate. Regardless of interest rates, the death benefit after age 70 is guaranteed to always be at least 50% of the initial benefit and will likely be more given the current interest rate.

How Does It Work?

As Life Insurance

Lifetime Benefit Term protects families with money that can be used any way they need. Often it is used to pay for mortgage or rent, education for children and grandchildren, family debt and final expenses

For Long-term Care

Long-term Care is expensive, and Lifetime Benefit Term can help. It pays death benefits in advance for home health care, assisted living, adult day care and nursing home and waived life insurance premium. And with Extension of Long-Term Care, benefits can last more than 6 years, in essence, tripling the policy value.

VOLUNTARY BENEFITS

Accident & Injury

Accident insurance offered through Lincoln Financial Group helps deliver financial security for the unexpected – allowing you to protect your budget against unforeseen expenses if you suffer an accidental injury. You can use cash benefits from this coverage to help meet copayments and other expenses while you recover, or any other way you see fit.

Employee Only

\$13.81

Employee + Spouse

\$22.89

Employee + Child(ren)

\$24.87

Employee + Family

\$33.60

Hospital Indemnity

If you or a covered family member have to go to the hospital for an accident or injury, hospital indemnity insurance provides a lump-sum cash benefit to help you take care of unexpected expenses—anything from deductibles to childcare to everyday bills.

- Hospital admissions: \$1,000 (1 admission/year)
- Hospital confinement: \$100 per day up to 60 days
- Intensive care unit admission: \$2,000 (1 admission/year)
- Intensive care unit confinement: \$200 per day for 15 days.

Employee Only

\$18.78

Employee + Spouse

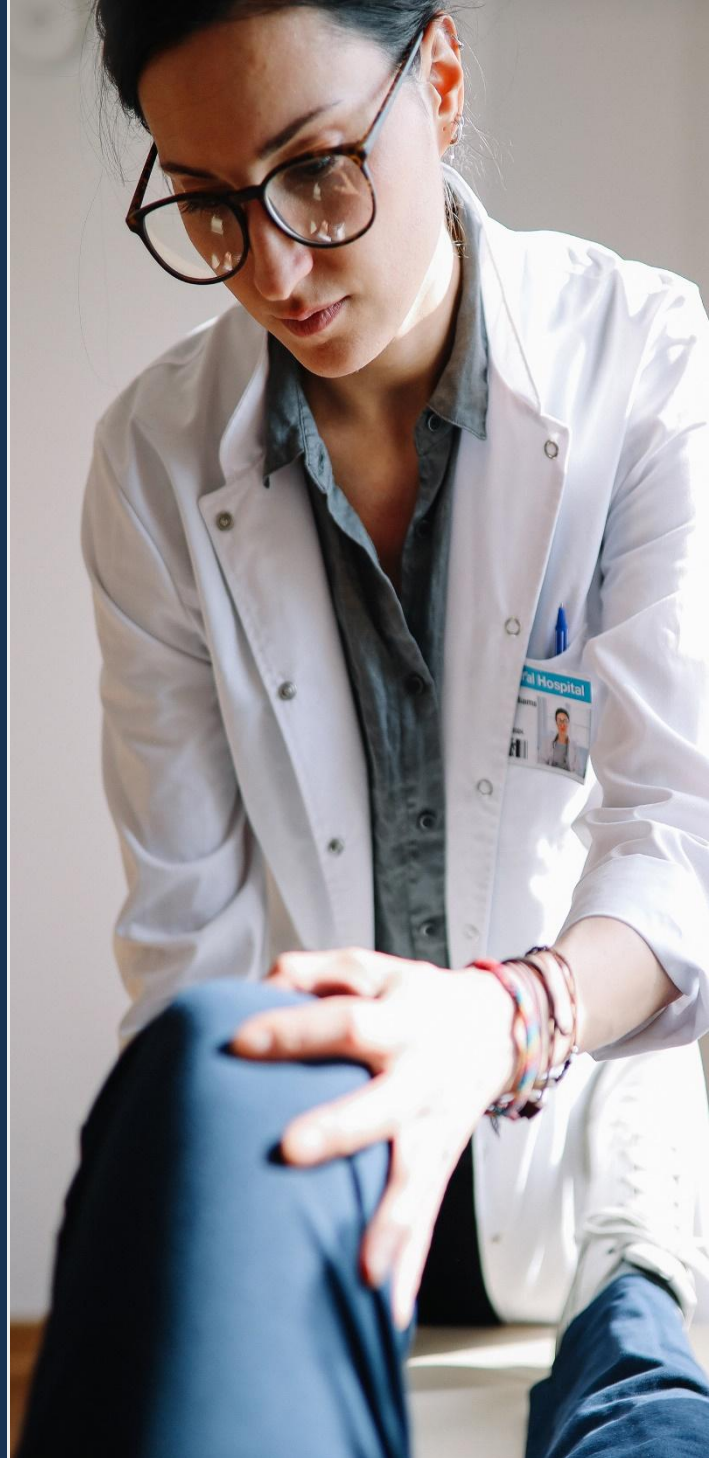
\$40.43

Employee + Child(ren)

\$29.65

Employee + Family

\$53.61



EARN A WELLNESS REWARD

You receive a \$50 cash benefit every year you and any of your covered family members complete a single covered health assessment. This reward applies to all insurance options listed on this page, including Accident & Injury, Critical Illness, and Hospital Indemnity coverage.

VOLUNTARY BENEFITS

CHUBB®

Critical Illness

Critical illness with ongoing support through Chubb is an innovative approach to Critical Illness that combines ongoing benefit solutions to loosen the financial impact of serious illnesses along with advocacy packages to help employees manage diabetes, change their behavior, promote recovery and wellness. With a focus on health and wellness, Chubb promotes the value of prevention care including a variety of health screening tests and physician exams. The Wellness Benefit is paid once per year for each covered person who undergoes one of more of the applicable screening and tests.

Cancer Advocate Plus – Cancer Management

A first-of-its-kind cancer-specific, genetics-based insurance program that provides tools and resources for an individual to proactively understand their risk of cancer, more effectively manage a cancer diagnosis, and offer insurance protection to help with the potential financial impact of a cancer diagnosis.

With Cancer Advocate Plus, employees will receive proactive, personal and precise cancer guidance based on their DNA and the genetic makeup of their cancer.

Employees don't have to settle for one size fits all. With Cancer Advocate Plus, employees receive tests for inherited genetic mutations

and pharmacogenomic testing to indicate how they are likely to respond to medications and identify optimal drugs and dosage to help avoid adverse medical trial and error.

And if an employee does get cancer, Cancer Advocate Plus offers an expert medical review by a molecular pathologist to provide the individual's physician with a Precision Treatment Report and enrollment in clinical trials by an Oncology Nurse Navigator.

Different features that Cancer Advocate Plus offers, includes Oncology Nurse Advocate , Genetic Tumor Testing, Expert Medical Review, Clinical Trial Identification and Enrollment and Precision Treatment Recommendation Report



VOLUNTARY BENEFITS

CRITICAL ILLNESS THROUGH CHUBB MONTHLY RATES

Listed below are the monthly rates for critical illness insurance. Employee's can elect up to \$30,000. The amount you pay for critical illness insurance is deducted from your paycheck on a post-tax basis. You can elect up to 50% of the employee benefit amount for Spouse and Children.

Age	Employee	Employee & Spouse	Employee & Children	Family
<24	\$2.29	\$3.44	\$4.25	\$5.39
25-29	\$3.64	\$5.46	\$5.60	\$7.42
30-34	\$5.08	\$7.62	\$7.04	\$9.58
35-39	\$6.86	\$10.29	\$8.82	\$12.25
40-44	\$10.25	\$15.38	\$12.21	\$17.33
45-49	\$14.15	\$21.23	\$16.11	\$23.18
50-54	\$20.50	\$30.75	\$22.46	\$32.71
55-59	\$28.61	\$42.92	\$30.57	\$44.87
60-64	\$41.08	\$61.62	\$43.04	\$63.58
65-69	\$57.47	\$86.21	\$59.43	\$88.16
70+	\$58.38	\$87.57	\$60.34	\$89.53



DISABILITY BENEFITS

Ingenovis Health offers Voluntary Disability Insurance, with Lincoln Financial Group. Please review the charts below, for a brief overview of the plan detail.

Short-Term Disability Insurance*

Ingenovis Health offers a short-term disability option through Lincoln Financial Group. This benefit covers 60% of your weekly base salary up to \$2,000/week. The benefit begins after 14 days of injury or illness and lasts up to 13 weeks. Please see the summary plan description for complete plan details.

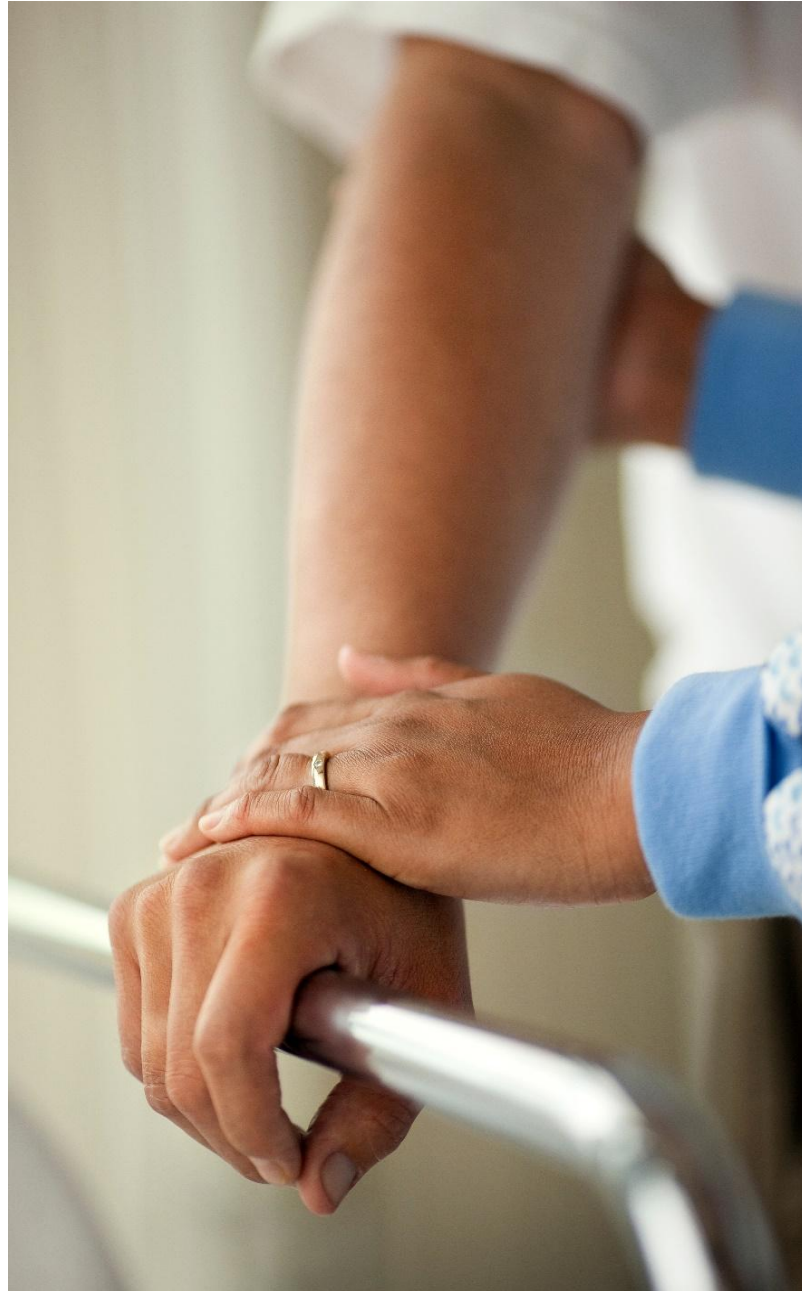
Plan Features	Short-Term Disability
Elimination Period	14 days
Maximum Weekly Benefit	\$2,000
Percentage of Income Replaced	60% of salary
Maximum Benefit Period	24 weeks

Long-Term Disability Insurance*

Ingenovis Health offers long-term income protection through Lincoln Financial Group in the event you become unable to work due to a non-work-related illness or injury. This benefit covers 60% of your monthly base salary up to \$6,000. Benefit payments begin after 90 days of disability. See Certificate of Coverage for benefit duration. Please see the summary plan description for complete plan details.

Plan Features	Long-Term Disability
Elimination Period	180 days
Maximum Benefit Payable	\$14,000 per month
Percentage of Income Replaced	60% of salary
Maximum Benefit Period	SSNRA

*Temporary employees are not eligible.



Monthly Rates

Short-Term Disability Per \$10 of weekly benefit		Long-Term Disability Per \$10 of weekly benefit	
Age		Age	
0-54	\$1.180	0-29	\$0.099
55-59	\$1.310	30-34	\$0.243
60-64	\$1.530	35-39	\$0.380
65-99	\$1.680	40-44	\$0.568
		45-49	\$0.765
		50-54	\$1.060
		55-59	\$1.124
		60-64	\$1.186
		65-69	\$1.233
		70+	\$1.264

EMPLOYEE ASSISTANCE PROGRAM



TOOLS AND RESOURCES

Browse tools and resources to help you make life's big decisions with budget trackers, wellness self-assessments, and more.



CARE OPTIONS

Find child and elder care to support you and your family's day-to-day needs.



LEGAL AND FINANCIAL GUIDANCE

Receive guidance for buying a home, planning for retirement, budgeting, and more.



SUPPORT ALL YEAR

Connect with a mental health professional about addiction, family, and individual counseling.

Assistance is always available for you. The employee assistance program (EAP) services are provided AT NO COST to you and your household through EmployeeConnect.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **five free face-to-face** visits per person, per issue, per year with a licensed counselor.

When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with Ingenovis Health and access to the EAP is completely confidential.



Access your EAP by calling 888-628-4824 or visiting guidanceresources.com and use the following login credentials:

• **Username:** LFGSupport

• **Password:** LFGSupport1

ADDITIONAL BENEFITS

PET INSURANCE

Ingenovis Health provides you the option to purchase voluntary pet insurance through the ASPCA. Customize your plan by choosing your deductible, reimbursement percentage, and maximum annual benefit. Coverage includes:

- Accidents and illnesses
- Hereditary conditions
- Acupuncture
- Dental disease
- Behavioral issues
- Advanced treatments

Contact [877-343-5314](tel:877-343-5314) or visit aspcapetinsurance.com/Ingenovishealth and use code: EB22Ingenovis for your custom quote. Rates vary by pet and level of coverage to fit your budget.

PERKSPOT

Ingenovis Health provides you with access to PerkSpot—a discounts platform that allows you to find everyday deals and discounts on all the products you love like, AMC theater movie tickets, Target, Enterprise car rentals, Disney Parks and Resorts, Apple products, gym memberships, and much more. Register online at ingenovis.perkspot.com and use access code: myperks. Then, download the PerkSpot mobile app via the App Store or Google Play.

401(k) Plan

You are eligible to participate in the salary deferral feature of the 401(k) retirement savings plan on the first day of the month following date of hire following attainment of age 21. You may contribute up to 86% of your compensation (not to exceed the maximum calendar year dollar amount set by federal regulations).

For additional information, to enroll, or change deferrals, please refer to:

Visit mykplan.com or call ADP Retirement at [800-929-2170](tel:800-929-2170).

Love & Asana

Ingenovis Health provides access to virtual health and wellness sessions to address mental, physical and emotional wellbeing. These virtual sessions and workshops inspire employees to connect, learn and take action towards stress management and improved mobility in a fun, supportive environment. Please check your MyBenefits app for information on our Love & Asana sessions.

You can visit <https://www.loveandasana.com/pages/corporate-member-benefits> to take advantage of additional offerings through Love & Asana.

ADDITIONAL BENEFITS (Cont.)

The ACT Program

The ACT program (Advocacy, Career, Tools) is an innovative initiative launched by Ingenovis Health as part of our clinician-first movement.

Based on direct feedback from healthcare providers in the field, the ACT program goes above and beyond the traditional offerings of the past by supporting and enhancing the personal well-being and career advancement of healthcare professionals within the Ingenovis Health family of brands.

The ACT program curates diverse resources from across the healthcare industry to identify what will benefit you most. With a strong focus on service excellence, quality patient care, and continuous improvement, we take full ownership of these offerings to better serve our valued patients and clients.

Please visit <https://www.ingenovishealth.com/ACTprogram> for more information.

2026 Wellness Program

No matter where you are in your journey to wellness, we are by your side every step of the way.

With the Ingenovis Wellness Program you have the ability to access OnDemand Yoga, Meditation and Grief Resources. The 2026 Wellness Program gives you access to the below:

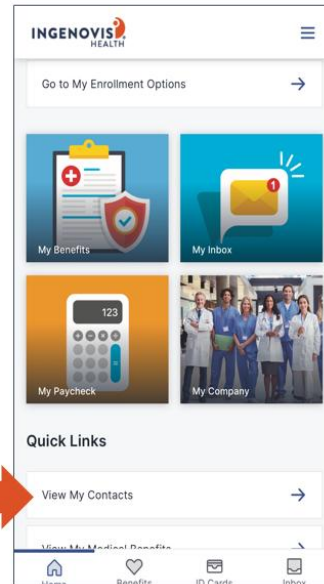
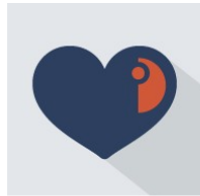
- | | |
|---|--|
| <ul style="list-style-type: none">• On Demand Access to Yoga• Meditation• Grief Resources• Weekly Stress Management Sessions• Access to 24/7, confidential counseling• Employee Assistance Program | <ul style="list-style-type: none">• Health Talks: Featuring Women's Health, Men's Health, and Heart Health• Monthly Social Wellness Activities• Financial Wellness Education• Prizes for Wellness Contests and Practicing Health Habits |
|---|--|

INGENOVIS WELL

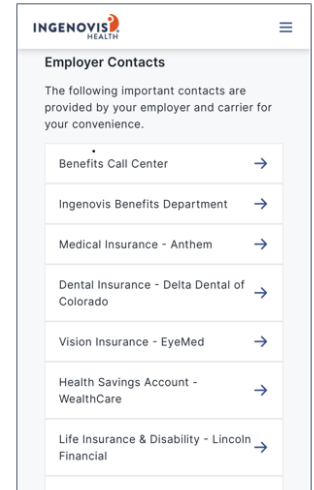
OPEN ENROLLMENT TOOLS & SUPPORT

MyBenefits, an employee benefits and engagement tool will provide easy access to all benefits information and wellness news in a single location. With this tool employees will be able to:

- Receive up-to-date benefits and wellness announcements from HR and The ACT Program
- Review and edit benefit elections and make open enrollment benefit elections
- Locate insurance carrier resources and contact information to locate a provider or reviews claims
- Access PerkSpot for discounts on popular items
- Link to The Work Number for Wage and Employment Verifications



Locating a provider has never been easier!



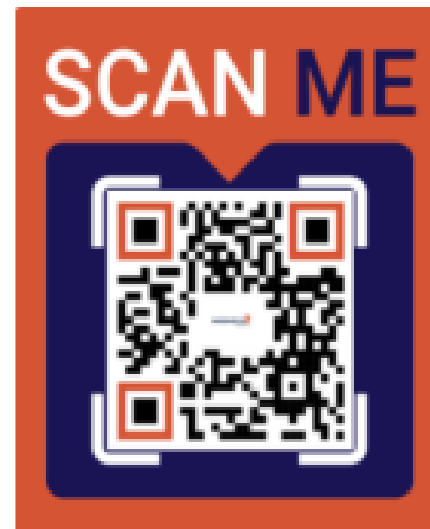
Your **login** to the **MyBenefits** app is the same username and password you used when logging into PlanSource.

Username: "IGH." + first 3 letters of first name + full last name + last 4 digits of your SSN

Forgot password? You can reset through the App

Your homepage includes:

- Open Enrollment Video
- Benefits Guide
- Scheduling Tool
- Link to self-enrollment portal
- Educational Videos



CONCEIRGE ENROLLMENT SUPPORT WITH PREPARE

Open Enrollment Highlights: November 3 - November 21

This is your annual opportunity to enroll or make changes to your benefits. All employees are asked to review the information provided below and actively confirm elections. Failure to confirm benefit elections will result in loss of benefits for the 2026 plan year.



- Home
- Schedule Your Enrollment Call
- Benefits Guide
- Self-Enroll Online
- Education Center

Open Enrollment Highlights: November 3 - November 21

This is your annual opportunity to enroll or make changes to your benefits. All employees are asked to review the information provided below and actively confirm elections.

Be sure to review all Beneficiary Designations for accuracy!



Open Enrollment Presentation

Benefits Consultation Speak with a Benefits Counselor

Schedule a Call Now!



Self-Enroll Online Complete your Benefits Enrollment

Go to Online Portal!

Benefits Guide & Educational Materials



Benefits Guide



Education Center

Have questions or need help enrolling?

Send us an email!

Check out the site at: to
<https://ingenovisfield.benefitsinfo.com>

YOUR BENEFIT CONTACTS

PROVIDER/PLAN	Group Number	Phone	Website
Medical - Anthem	174314	(833) 401-1573	Anthem.com
SWORD – Anthem	N/A	1-888-492-1860	Swordhealth.com
Garner	N/A	1-866-761-9586	Garner Health App
Prepare	N/A	N/A	Ingenovis Health: Field
Health Savings Account - WealthCare	N/A	(833) 401-1573	Anthem.com
RX Prescriptions – Amwins	N/A	(925) 278-5531	Amwinsrx.com
Dental - Delta Dental	DD000001331	(800) 610-0201	www.deltadentalco.com
Vision - EyeMed	1041805	(866) 723-0513	www.eyemed.com
Supplemental Life and Disability – Lincoln Financial Group	400001000-25699	(800) 423-2765	www.lfg.com
Critical Illness – CHUBB	N/A	1-833-542-2013	Chubb.com/workplacebenefitsclaims
Cancer Care Management – CHUBB	N/A	1-833-542-2013	Chubb.com/workplacebenefitsclaims
Whole Life with Long Term Care – CHUBB	N/A	1-833-542-2013	Chubb.com/workplacebenefitsclaims
Hospitalization Indemnity – Lincoln Financial Group	BLUELF0820	(800) 423-2765	www.lfg.com
Accident Insurance – Lincoln Financial Group	BLUELF0820	(800) 423-2765	www.lfg.com
401(k) Retirement Plan ADP Retirement	N/A	(800)695-7526	Mykplan.com
Employee Assistance Program	N/A	(888) 628-4824	guidanceresources.com
Pet Insurance - ASPCA	EB221Ingenovis	(877) 343-5314	Aspcapetinsurance.com/ingenovishealth

QUESTIONS?

Please call the USI Benefit Resource Center (BRC) if you have any questions or issues with your Benefits. The BRC is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries.

Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

BRCMidwest@USI.com | 855-874-0829
Monday through Friday, 8:00AM to 5:00PM EST.



INGENOVIS Health / BENEFIT GUIDE 2026



Questions About Your Benefits?

You can also contact your Human Resources Department.

About This Guide. This brochure summarizes the benefit plans that are available to Ingenovis Health's eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits. Information provided by USI Insurance Services.