



ARC DIALYSIS



2026

Benefits Guide

Brown & Brown

Welcome 2026 Benefits

At Arc Dialysis, we strive to provide our employees with a comprehensive benefit package. We appreciate the talented people we have working here, their extraordinary effort, and uncompromised commitment. We reward this hard work and dedication with the quality and flexibility you deserve in your insurance benefits.

If you are a full-time employee working 30 hours or more per week, you are eligible for all benefits outlined in this summary. Eligible employees may elect to cover a spouse, dependent child(ren), or your entire family. Dependent child(ren) can be covered until the adult child reaches the age of 26 or 30 for medical. New employees are eligible for benefits the first of the month following 30 consecutive days of employment.

Please take time to review this overview of the plan options available to you prior to making your selections. Consider each benefit and the associated costs carefully and choose the benefits package that will best meet the needs of you and your family throughout the year. All plans listed in this guide are effective from October 1, 2026, to September 30, 2027.

To enroll for benefits, please complete the online enrollment through your secure Employee Benefits Portal: https://upswing.employeenavigator.com Company Identifier: Arc Dialysis

You may make changes to your coverage elections (outside of your initial eligibility or Open Enrollment period) only if you experience a Qualifying Event such as the birth/adoption/legal custody of a child; marriage; divorce; death of covered dependent; eligibility change in work hours or location for yourself or your spouse; loss of any other coverage for you or your dependents. If there is a status change, please contact Human Resources. Your request for coverage changes must be made within 30 days of the event.



Medical Plan Blue Cross and Blue Shield (FloridaBlue)

Your company is pleased to offer medical benefits administered by FloridaBlue that meet the health care needs of you and your covered dependents.

- Comprehensive medical and prescription drug coverage;
- Open Access: see any provider you want, no referrals needed (but you will pay less when you see an in-network provider);
- Free preventive care services/prescriptions;
- Telemedicine through FloridaBlue for 24/7 access to a medical provider.

Coverage Summary	BlueCare 71	BlueOptions 05908	BlueCare 48	BlueOptions 05772
In-Network Benefits	*You Pay In-Network*	*You Pay In-Network*	*You Pay In-Network*	*You Pay In-Network*
Calendar Year Deductible (Individual / Family)	$4,400 / $8,800	$5,000 / $10,000	$2,000 / $6,000	$2,000 / $6,000
Coinsurance (Carrier / Member)	80% / 20%	80% / 20%	80% / 20%	80% / 20%
Physicians Office Visit	$10 copay	$30 (First 3 Visits $0)	$35 copay	$35 copay
Specialist Office Visit *Open Access*	$100 copay	$60 Copay	$65 copay	$65 copay
Inpatient Hospital	20% after deductible	20% after deductible	$100 per visit + 20% after deductible	$100 per visit + 20% after deductible
Out-Patient Surgery	Hospital: 20% after deductible Surgery Center: $300	20% after deductible	Hospital: 20% after deductible Surgery Center: $250	Hospital: 20% after deductible Surgery Center: $250
Out-Patient Major Diagnostic (e.g. MRI, MRA, PET, CT)	20% after deductible	20% after deductible	$300 Copay	$300 copay
Emergency Room	$250 per visit + 20% after deductible	$350 Copay	$300 Copay	$300 copay
Urgent Care Center	$75 copay	$100 Copay	$70 copay	$70 copay
Prescription Drugs Rx Deductible Retail (30 day supply) Mail Order (90 day supply)	 N/A $10/ 20% / NC 2x retail	 N/A $10 / 20% / NC 2x retail	 N/A $10 / $50 / $80 / $250 2x retail	 N/A $10 / $50 / $80 / $250 2x copay
Out of Pocket Maximum (Individual / Family)	$7,500 / $15,000	$8,200 / $16,400	$6,100 / $11,900	$5,500 / $11,000
Out-of-Network Benefits	*You Pay Out-of-Network*	*You Pay Out-of-Network*	*You Pay Out-of-Network*	*You Pay Out-of-Network*
Out-of-Network Deductible (Individual / Family)	N/C	$10,000 / $20,000	N/C	$6,000 / $18,000
Out-of-Network Emergency Room	$250 per visit + 20% after deductible	$350 Copay	$300 Copay	$300 copay
All other Out-of-Network Services	N/C	20% after deductible	N/C	50% after deductible
Out-of-Network Out of Pocket Maximum (Individual / Family)	N/C	$16,400 / $32,800	N/C	$11,000 / $22,000
Premium Summary	*Monthly Premiums*			
Employee	$174.68	$217.18	$274.07	$322.54
Employee + Spouse	$919.95	$1,143.81	$1,443.42	$1,698.70
Employee + Child(ren)	$756.92	$941.11	$1,187.64	$1,397.66
Employee + Family	$1,455.64	$1,809.83	$2,283.90	$2,687.81

Medical Benefits FloridaBlue



When it comes to your health, you want the support of an experienced team that understands your needs, budget and goals. With Florida Blue, you get a network of local experts—a community of doctors, hospitals, clinics, specialists, health coaches and nutritionists—striving to improve every aspect of your health care experience. Whether you're healthy, at risk or have a serious health condition, you'll get access to the right care—where, when and how you need it.

Learn ways your health plan connects you to care in your neighborhood

You may have questions about how your plan works. Or need help finding doctors, wellness programs or community resources. You can get one-on-one support from a Florida Blue Center nurse, community specialist or local sales and service specialists.

Visit floridabluecenters.com or call 877-353-5830 to talk with a member of your local Florida Blue Center team.

Get your health questions answered 24/7

If you need answers right away to a general question or concern, a health coach is standing by. Nurse line is available 24/7. Simply call 877-789-2583.

Enjoy a wellness program tailored to you

Live healthier with help from Better You Strides, an online health and wellness program, personalized to your needs. You'll get tips and an action plan that will help you eat better, move more and feel happier. As you get healthier, you can earn rewards.

Find the Better You Strides program under Health and Wellness when you log in to your member account at floridablue.com.

Moms-to-be learn what to expect

If you're a mom-to-be, let the Healthy Addition® Prenatal Program be your go-to resource. Nurses will walk you through the steps of a healthy pregnancy, birth and baby and supply you with materials and gifts. This educational program is especially important if you have a high-risk pregnancy.

Call 800-955-7635 (option 6) to learn more.

Advanced illness care and planning

If you're dealing with an advanced illness, a trained clinical specialist can help you lay out your advanced directives to ensure your care aligns with your wishes. You'll also get hospice and palliative care services, should you need them.

Reach out to the Florida Blue Care Team at 844-730-2583 to learn more.

Navigate a health issue

Perhaps you've had a sudden change in your health from an accident or illness. Or maybe you need extra support to get the care you need. A care consultant can guide you through it. When you contact the Care Consultant Team, they will:

- Show you how your benefits work to manage costs.
- Help you find the doctors, programs and community services you need to get well.

Call the Care Consultation and Advocacy program at 888-476-2227.

Support for serious and chronic health conditions

If you're facing a complex health problem or a chronic condition, it can be hard to manage all you need to do. We have condition programs that can help you stay on track and let you choose how you want to engage with us:

- Nurses and other care professionals from our Care Team will work hand in hand with you and your doctors to keep you on the path to achieve your health goals. Between consultations with your doctor, your nurse care manager will track your progress and stay in touch with you by phone and email.
- You can also connect digitally with your nurse care manager through a secure mobile app called BlueForMe.3 Our digital program allows you to interact through secure messaging and have daily engagement, so you stay on track with a health program designed just for you.

Get education and referrals to clinical and social services to support you through medical conditions and complex needs, like:

- Organ transplant
- Cancer treatment
- High-risk pregnancy
- Neonatal intensive care
- Diabetes
- Asthma
- Chronic obstructive pulmonary disease
- Coronary artery disease
- Heart failure

Call your Florida Blue Care Team at 844-730-2583.

Medical Benefits BlueCross / BlueShield (FloridaBlue)

Immediate Medical Needs – Know where to go

When you are unable to see your regular physician, you have the option to choose between going to the emergency room, urgent care clinic, convenience care clinic and telemedicine. Before you make that decision, you should evaluate what level of care is needed and the differences between each option.

Emergency Room	Urgent Care	Convenience Care	Telemedicine
To treat severe or life-threating injuries or conditions	Focuses on diagnosing and treating non-life-threatening conditions (that cannot wait for your regular physician)	Focuses on diagnosing and treating non-life-threatening conditions (that cannot wait for your regular physician)	Focuses on diagnosing and treating non-life-threatening conditions (that cannot wait for your regular physician)
When you cannot wait for physician's office or urgent care clinic to open; emergency rooms are open 24/7	Has extended evening and weekend hours (but not open 24/7)	Has extended evening and weekend hours (but not open 24/7)	Providers are available 24/7/365 via phone or video consultation; often with little to no wait time
Offer the full-range of services and specialties	Generally, provide more services than a doctor's office	Generally, provide similar services to a doctor's office	Generally, provide similar services to a doctor's office
▪ Highest cost ▪ No appointment needed ▪ Wait times may be long	▪ Costs lower than emergency room (ER) ▪ No appointment needed ▪ Wait times vary	▪ Same or lower than provider's office ▪ No appointment needed	▪ Costs the same or less than a visit with your primary care provider (PCP) ▪ Appointments typically in an hour or less ▪ No need to leave home or work

Telemedicine – FloridaBlue Virtual Care

FloridaBlue Virtual Care through Teladoc makes it easy to be treated by a doctor. With a Teladoc virtual care visit, you can talk — by phone or video — to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.

General Medicine (as low as $0 cost share)
Everyday health issues like sore throat, cough, allergies, nausea, rash or flu symptoms.

Specialty Care (specialty provider cost)
Help manage on-going conditions and follow-up care by a wide range of specialists.

Behavioral/Mental Health (as low as $0 cost share)
Confidential counseling and management for depression, anxiety, stress, marital or family issues, and more.



Access this benefit:
- Sign in at floridablue.com
- Download the FloridaBlue app

Find a Provider BlueCross / BlueShield (FloridaBlue)

To find a doctor, hospital, lab and other providers in your network on FloridaBlue.com, follow these steps:

In Florida:

1. Visit https://providersearch.floridablue.com/ and scroll down to the middle of the page.
2. Enter your search location and select ***BlueOptions*** or ***BlueCare*** from the plan network list.
3. Search by provider name, specialty facility and more.
4. Continue to refine your search as needed.

Outside Florida:

1. Visit https://providersearch.floridablue.com/ and scroll down to the middle of the page.
2. Click ***Search for Providers Outside of Florida***.
3. Enter your location and prefix ***XJB*** for ***BlueOptions*** plans (***BlueCare*** is FL Only)**.**
4. Search by provider name, specialty facility and more.
5. Continue to refine your search as needed.



Dental Plan Florida Combined Life

Your company offers you the option to enroll in dental coverage administered by Florida Combined Life. The Dental PPO provides you the ability to visit any doctor you like but you enjoy deeper discounts, and the claim is filed for you when you visit contracted network providers.

Coverage Summary	BlueDental Care DHMO	BlueDental Choice DPPO		BlueDental Choice Plus DPPO	
	In-Network	*In-Network*	*Out-of-Network**	*In-Network*	*Out-of-Network**
Annual Deductible (Individual / Family)	N/A	$50 / $150	$50 / $150	$50 / $150	$50 / $150
Annual Benefit Maximum (per member per calendar year)	None	$1,000*		Unlimited	
Diagnostic & Preventive Care • Exams • X-rays • Fluoride Treatments • Cleaning/Prophylaxis • Sealants • Space Maintainers	See Schedule of Benefits for Copay Schedule	100%	100%*	100%	100%
Basic Restorative Care • Fillings • Simple Extractions • Oral Surgery		80%	80%*	90%	90%
Major Restorative Care • Bridges & Dentures • Inlays / Onlays / Crowns • Implant Services		50%	50%*	60%	60%
Orthodontia Lifetime Benefit Maximum		$1,000*		$2,000*	
Orthodontia • Adult & Child		50%	50%*	50%	50%*
Premium Summary	*Monthly Premiums*	*Monthly Premiums*		*Monthly Premiums*	
Employee	$3.87	$8.45		$17.56	
Employee + Spouse	$16.76	$36.65		$76.07	
Employee + Child(ren)	$19.98	$57.34		$120.62	
Employee + Family	$37.64	$86.95		$182.41	

* Out-of-network provider fees over the Plan's reasonable and customary limits are your responsibility.



PROVIDER DIRECTORY

Make the most of your dental plan by visiting in-network providers.

- *Visit:* www.floridabluedental.com/members/find-a-dentist
- *Select* "BlueDental Choice Plus" for your plan network
- *Enter* your search location, distance and dentist name and search
- *Adjust* your search by looking for a specific provider or a distance from your home or work location.

Vision Plan BlueVision

Your company offers vision coverage, administered by Florida Blue BlueVision, to help cover the cost of eye examinations and other vision care expenses. The Plan offers coverage when visiting any provider, with deeper discounts and service guarantees when you choose a provider in the network.

Coverage Summary	**Vision**	
	In-Network	*Out-of-Network Reimbursement*
Annual Eye Exam	$10 copay	Up to $40
Eyeglass lenses • Single, Bifocal, Trifocal, Lenticular • Standard Progressive • Premium Progressive	 $10 copay $0 Beginning at $40	 Up to $40 - $100 Up to $40 Up to $40
Frames	$150 allowance + 20% off balance	Up to $50
Contact Lenses* • Allowance • Medically Necessary • Standard Fit and Follow-up • Premium Fit and Follow-up	 $150 allowance + 15% off balance Paid in full Included $60 Allowance + 15% off balance	 Up to $105 Up to $225 N/A N/A
	Benefit Frequency	
Examination	12 months	
Lenses or Contact Lenses	12 months	
Frame	24 months	
Premium Summary	*Monthly Premiums*	
Employee	$0	
Employee + Spouse	$7.71	
Employee + Child(ren)	$13.18	
Employee + Family	$22.24	

*Contact lenses are in lieu of eyeglass frames and lenses.



PROVIDER DIRECTORY

Make the most of your vision plan by visiting in-network providers.

- *Visit:* https://providersearch.floridablue.com/
- *Scroll* down to Additional Searches and *click* "Vision Nationally"
- *Enter* your search location
- *Adjust* your search by looking for a specific provider or a distance from your home or work location.

Basic Life and AD&D Insurance

Life insurance can help provide for your loved ones if something where to happen to you. It provides full-time employees **with a group life and accidental death and dismemberment (AD&D) insurance**.

Your company pays for the full cost of this benefit—meaning you are not responsible for paying any monthly premiums. **Complete and update your beneficiary information in the enrollment site.**

*This coverage has an age reduction schedule which begins at age 65.

Voluntary Life and AD&D Insurance

While your company offers basic life insurance, some employees may want to purchase additional coverage. Think about your personal circumstances. Are you the sole provider for your household? What other expenses do you expect in the future (e.g., college tuition for your child)? Depending on your needs, you may want to consider buying supplemental coverage.

With voluntary group term life insurance, you are responsible for paying the full cost of coverage through payroll deductions. You can purchase coverage **for yourself in $10,000 increments with a $500,000 maximum benefit** or **for your spouse in $5,000 increments with a $250,000 maximum benefit**. Children can be covered with **up to a $10,000 policy**.

Coverage Summary	Increments	Guarantee Issue	Benefit Maximum
Employee	$10,000	$100,000	$500,000
Spouse*	$5,000	$30,000	$250,000
Child(ren)*	$10,000	$10,000	$10,000

*Voluntary Spousal Life and Voluntary Child(ren) life coverage may not exceed 100% of the Voluntary Employee Life election.
^Benefit age reduction schedule begins at age 65.



Disability Income Benefits Mutual of Omaha

Your company offers full-time employees with short- and long-term disability income benefits through Mutual of Omaha. Without disability coverage, you and your family may struggle to get by if you miss work due to an injury or illness.

If you become disabled from a non-work-related injury or sickness, disability income benefits will provide a partial replacement of lost income.

Voluntary Short-Term Disability (STD)

You have the option to purchase Voluntary Short-Term Disability for yourself as a post-tax benefit. If you do not enroll when you first become eligible for this benefit, all future requests for enrollment will require completion of Evidence of Insurability (EOI) health questionnaire and will be subject to underwriting approval.

Benefits Begin	On the 8th day of disability
Benefit Amount	60% of pre-disability earnings, up to $2,500 weekly benefit
Benefit Duration	Up to 25 weeks
Pre-existing conditions	3-month look back; 6-month exclusion

Long-Term Disability (LTD)

Full-time employees working a minimum of 30 hours per week receive Long-Term Disability coverage at no cost to you. If you do not enroll when you first become eligible for this benefit, all future requests for enrollment will require completion of Evidence of Insurability (EOI) health questionnaire and will be subject to underwriting approval.

Benefits Begin	On the 181st day of disability
Benefit Amount	60% of pre-disability earnings, up to $5,000 monthly benefit
Benefit Duration	Up to Social Security Normal Retirement Age
Pre-existing conditions	3-month look back; 12-month exclusion



Voluntary Benefits

Mutual of Omaha

You can customize your benefit package by choosing the plans that best fit your individual needs. Voluntary benefits are available for purchase on an after-tax basis.

Accident Insurance

Accident insurance can help protect you, your spouse and your children from the unexpected expenses of an accident. This insurance pays you a cash benefit for injuries resulting from an accident. Benefits correspond with the injury sustained and treatment received.

Features:

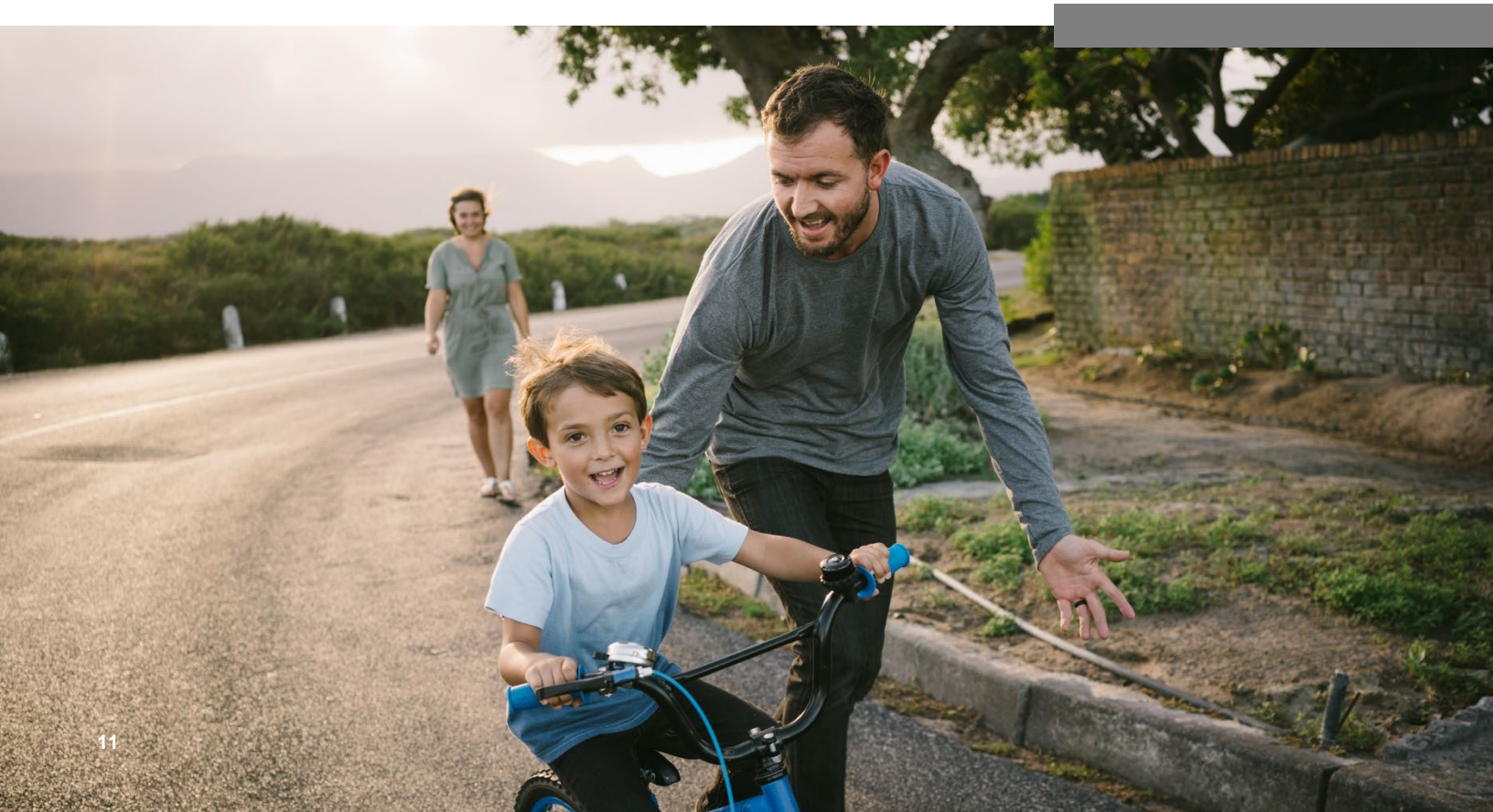
- You are paid benefits to help you with the care and treatment of a covered accidental injury.
- Your benefits are paid directly to you (unless you specify otherwise).
- You are paid benefits regardless of any other insurance you may have with other insurance companies.
- Your coverage is portable; you can take it with you if you change jobs or retire.
- Annual wellness benefit of $50.

Critical Illness Insurance

Even the best plans can be derailed when you or a loved one are diagnosed with a critical condition. Critical Illness insurance can help with the unexpected costs of treatment and recovery.

Features:

- Pays a benefit if you are diagnosed with a covered specified critical illness.
- Coverage is available for you and your family members.
- Dependents covered with a policy equal to 25% of the employee coverage at no cost.



Contact List

BENEFIT	ADMINISTRATOR	WEBSITE	PHONE
Medical	Blue Cross and Blue Shield (FloridaBlue)	www.floridablue.com	866.352.2583
Telemedicine	Blue Virtual Care	www.floridablue.com	866.352.2583
Dental PPO	Florida Combined Life (FloridaBlue)	www.floridabluedental.com	866.352.2583
Vision	Florida Blue BlueVision (FloridaBlue)	www.floridablue.com	800.643.2847
Term Life AD&D	Mutual of Omaha	www.mutualofomaha.com	800.775.8805
Disability	Mutual of Omaha	www.mutualofomaha.com	800.877.5176
Supplemental Benefits	Mutual of Omaha	www.mutualofomaha.com	800.775.8805



Disclaimer

Benefit Guide and Open Enrollment Presentation Disclaimer

This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.

This Benefit Guide provides a brief description of plan benefits. For more information on plan benefits, exclusions, and limitations, please refer to the Plan documents or contact the carrier/administrator directly. If any conflict arises between this Guide and any plan provisions, the terms of the actual plan document or other applicable documents will govern in all cases. Benefits are subject to modification at any time.


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