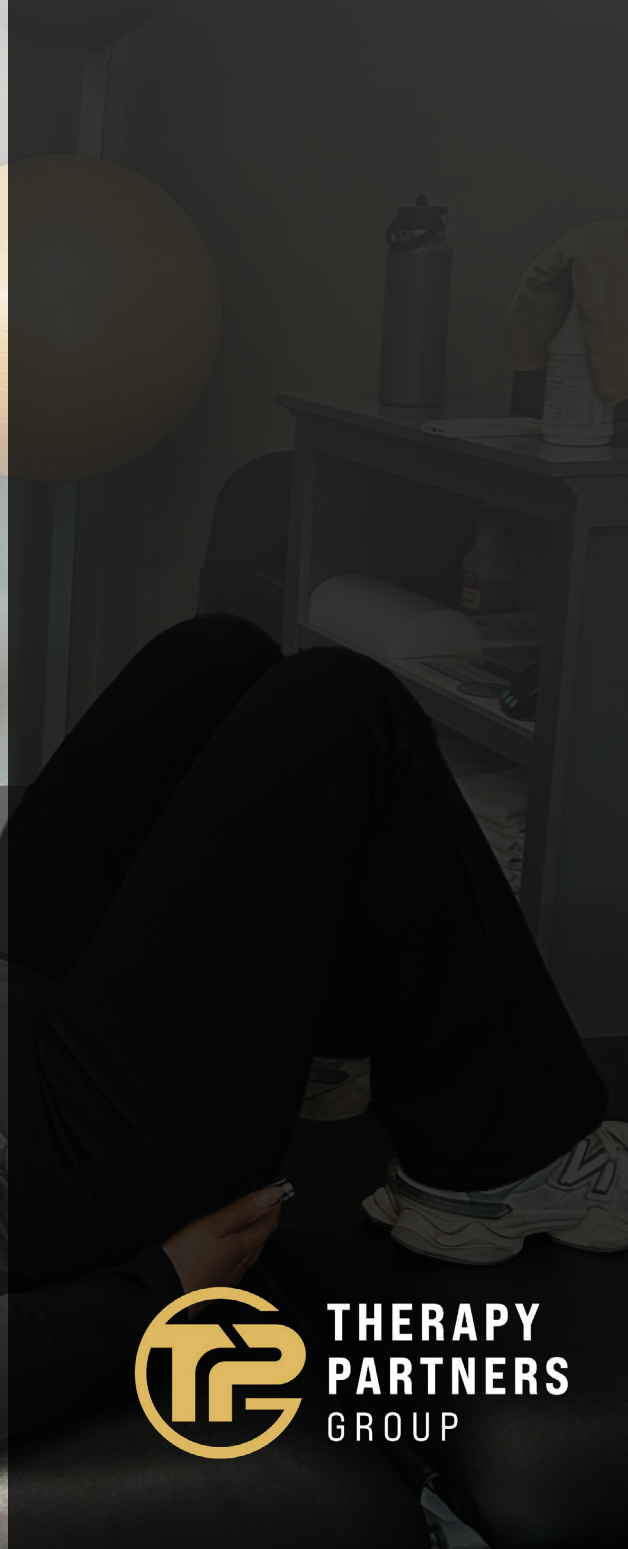


# 2026

## BENEFITS SUMMARY



**THERAPY  
PARTNERS  
GROUP**



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# BENEFITS OVERVIEW

## Welcome

Our most valuable asset is you, and that's why we've created a benefits package with you and your family in mind. Our goal is always to provide comprehensive benefits at affordable costs, so you and your loved ones can focus on what matters most — your health and well-being.

This benefits guide provides an overview of Therapy Partners Group's various plan options to help you make the best benefit decisions for you and your family. If you have questions about any of the benefits mentioned in this guide, please don't hesitate to reach out to our HR Team at [benefits@tpgpt.com](mailto:benefits@tpgpt.com).

## Eligibility

You are eligible for benefits if you are a regular, full-time employee consistently working at least 30 hours per week at Therapy Partners Group. The following family members are also eligible for medical, dental and vision coverage: legal spouses, state-registered domestic partners and children up to age 26.

## How to Enroll

Please review this guide for an overview of benefits and the per-pay-period costs associated with each benefit. Additional plan details and materials can be found on our benefits website at [www.flimp.live/TPGbenefits](http://www.flimp.live/TPGbenefits).

Next up — it's time to enroll! You can do this in one of two ways:

- Log in to Paylocity and complete your enrollment on your own, or
- Meet with a benefits counselor who can walk you through your options and enroll you in coverage. Sign up for a one-on-one discussion, lasting no more than 30 minutes. Visit [tiny.cc/TPG\\_NewHires](http://tiny.cc/TPG_NewHires) or scan the QR code to schedule your appointment.



During Open Enrollment, current employees may have to re-enroll in benefits depending on whether enrollment is passive or active.

This is communicated by Human Resources prior to Open Enrollment. Regardless, there are certain benefits that require re-election during Open Enrollment per the IRS.

New hires will have 30 calendar days from their hire date to complete their benefits elections and are eligible for coverage after the waiting period, which is the first of the month following 30 days of employment.

## How to Make Benefit Changes

Unless you experience a life-changing qualifying event, you cannot make changes to your benefits until the next Open Enrollment period. Employees will have 30 days from the date of the qualifying event to elect coverage. However, coverage will be retroactive to the date of the qualifying event, and employees are therefore responsible for any incurred premiums as of this date. Documentation of your qualifying event must be provided and approved within 30 days from the date of the event. Qualifying events can include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in a child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

## Status Changes

Part-time employees who convert to full-time status are subject to the waiting period and will become eligible for coverage the first of the month following 30 days of the status change. They will also have 30 days to elect coverage from the date of the status change. Full-time employees who convert to part-time status will lose health coverage (medical, dental and vision) at the end of the month in which they convert to part-time. All remaining benefits, including life insurance, are subject to loss of coverage on the same day that an employee converts to part-time.

Visit our benefits website for additional plan details and resources: [www.flimp.live/TPGbenefits](http://www.flimp.live/TPGbenefits)

# MEDICAL INSURANCE

Carrier: UnitedHealthcare

Website: [www.myuhc.com](http://www.myuhc.com)

Phone: 866-633-2446

Group: 922804

Therapy Partners Group offers three health plan options through UnitedHealthcare. **All plans use the same network of providers.**

## High Deductible Health Plan (HDHP)

Under this plan, you have access to the largest network of doctors and hospitals available. Preventive care is covered at 100%, and all other services are paid by you until you meet your annual deductible.

The plan is comprised of two components:

1. HDHP
2. Health Savings Account (HSA)

## Preferred Provider Organization (PPO) Plan

Like the HDHP, you'll need to meet your deductible before the carrier will begin to pay for medical expenses.

The differences are (1) you'll pay copays for services, which will not go toward your annual deductible but will go toward your out-of-pocket maximum, and (2) you are not eligible for the HSA.

## Surest Plan

The Surest Plan works differently than a traditional PPO or HDHP. It's designed to make healthcare easier to navigate, giving you greater visibility and flexibility in how you access care.

There are no deductibles, and each service has a set copay amount. You can find more details about the Surest plan on [page 5](#).

## How to Locate an In-Network Provider

Visit [www.myuhc.com](http://www.myuhc.com) and click "Find a Provider." If prompted for a network, choose the Select Plus network.



# Surest

A UnitedHealthcare Company

Member site: [www.benefits.surest.com](http://www.benefits.surest.com)

General site: [www.surest.com](http://www.surest.com)

Surest is an employer-sponsored health plan designed to give members power over their health experience. There is no deductible, no coinsurance and no cost shifting. Instead, members search on the app or website, see what they'll owe in advance, compare options within the national UnitedHealthcare provider network and then decide. With this information, they can plan ahead and choose what works best.

Members receive quality medical coverage with access to the broad, national UnitedHealthcare (Select Plus network) and Optum Behavioral Health networks.

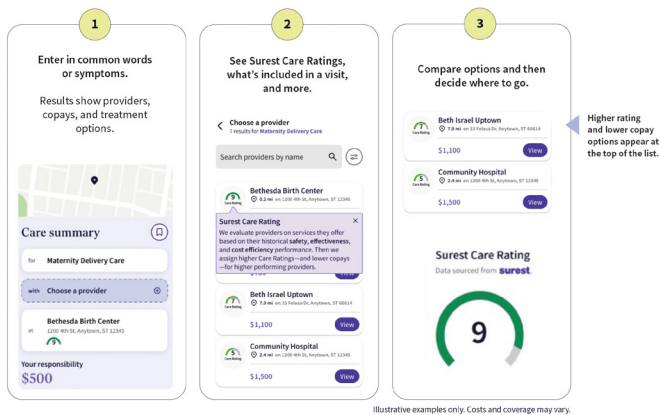
If you are considering enrolling in this plan, you can visit the Surest pre-member site below:

Site: <https://join.surest.com/TPG>

Access Code: TPG2026

If you are enrolled in the Surest Plan, please visit <https://benefits.Surest.com> for more information or download the Surest app.

The visual below shows how easy it is to search for care in the Surest app, and what the experience looks and feels like. Try it yourself by visiting the Surest website mentioned above and entering the access code.



## Look for the Surest Care Rating

With Surest, high-value care often has a lower copay. Look for the Surest Care Rating icon to help you navigate care options and find ways to save.

Copays may vary for the same service or procedure based on provider and location. Search for care by common words, symptoms or condition first to find a specific copay for care.

## Use the Surest app to search for care and so much more. You can also:

- 1. Conveniently access your digital ID card.** From the "Find care" screen, click on "ID card" and "View cards" to pull up your member ID card.  
If your provider isn't familiar with Surest: Within the insurance card screen, scroll down to "Having trouble using Surest with your provider?" and "Learn more" to pull up some helpful tips.
- 2. View claims.** From the "Find care" screen, click on "Claims." Filter by date, type (medical or pharmacy) or status to see medical claims that are processed or under review.
- 3. Find forms and resources.**

## Questions?

You don't have to leave the app to get answers. Member Services is available directly from the app via chat and email or by calling the number on the back of your Surest member ID card.

## Get One-on-One Help from Surest's Clinical Advocates

Surest's clinical advocates offer guidance on providers, locations and treatment options to support all types of care needs — from family planning and physical therapy to cancer treatment and gender-affirming support. To get in touch, call Surest Member Services at 866-683-6440 and ask to speak with a clinical advocate.

## Need help finding care?

Member Services is available online via chat and email or by calling the number on the back of your Surest member ID card.

## See What Fellow TPG Team Members Are Saying

### Physical Therapist—Barrows Physical Therapy

When my 7-year-old was hospitalized for acute respiratory failure, Surest gave me peace of mind in the middle of chaos. I was able to check costs for urgent care, ambulance and hospital services on the app in real time, and when the bills came in, they matched exactly — no surprises and no disputes.



### Clinical Director—Golden Bear Physical Therapy

Surest takes the fear out of healthcare costs. The app shows exactly what I'll pay before a visit, so there are no surprises or confusing bills later. I've been able to keep all my same doctors while saving money and knowing exactly what my portion will be.



# Medical and Pharmacy Benefits Summary

Choice of Plan Options	HDHP (HSA Eligible) (UnitedHealthcare Select Plus network)		\$2,500 PPO (UnitedHealthcare Select Plus network)		Surest PPO (UnitedHealthcare Select Plus network)	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	\$3,400/person \$6,800/family	\$6,000/person \$12,000/family	\$2,500/person \$5,000/family	\$7,500/person \$15,000/family	\$0	
Annual Out-of-Pocket Limit (includes deductible)	\$5,000/person \$10,000/family	\$6,000/person \$12,000/family	\$6,500/person \$8,000/family	\$19,500/person \$39,000/family	\$5,000/person \$10,000/family	\$10,000/person \$20,000/family
Coinsurance	20%	50%	20%	50%	N/A	
<b>Covered Services</b>						
Annual Adult/Child Routine Care	Covered in full	Not covered	Covered in full	Not covered	Covered in full	\$150 copay
Physician Office Visit	Deductible then coinsurance	Deductible then coinsurance	\$25 copay	Deductible then coinsurance	\$15-\$100 copay	\$300 copay
Specialist Visit	Deductible then coinsurance	Deductible then coinsurance	\$50 copay	Deductible then coinsurance	\$15-\$100 copay	\$300 copay
Inpatient Hospital Services	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	Deductible then coinsurance	\$2,000 copay per stay	\$6,000 copay per stay
Urgent Care	Deductible then coinsurance	Deductible then coinsurance	\$50 copay	Deductible then coinsurance	\$50 copay	\$150 copay
Emergency Room Care	Deductible then 20%		Deductible then 20%		\$250 copay	\$250 copay
<b>Mail Order Prescriptions (90-Day Supply)</b>						
Tier 1	\$25 copay	N/A	\$25 copay	N/A	\$25 copay	N/A
Tier 2	\$87.50 copay	N/A	\$100 copay	N/A	\$87.50 copay	N/A
Tier 3	\$175 copay	N/A	\$175 copay	N/A	\$175 copay	N/A
<b>Retail Prescription Drugs (30-Day Supply)</b>						
Tier 1	\$10 copay		\$10 copay		\$10 copay	Not covered
Tier 2	\$35 copay		\$40 copay		\$35 copay	Not covered
Tier 3	\$70 copay		\$70 copay		\$70 copay	Not covered
<b>Employee Per-Pay-Period Contributions</b>						
Employee	\$49.85		\$89.54		\$25.38	
Employee + Spouse	\$315.69		\$468.46		\$239.54	
Employee + Child(ren)	\$261.69		\$378.46		\$208.15	
Employee + Family	\$330.92		\$514.62		\$285.24	

All plans are embedded, which means each family member enrolled in the plan has an individual deductible and the family has an overall deductible. If an individual reaches their deductible, coinsurance begins, which means United Healthcare will start paying a percentage of the qualified claims, even if the family deductible has not been met. Copays listed under the HDHP (HSA eligible) Plan are applicable only after the deductible has been met.



## Making the Most of Therapy Partners Group’s Medical Benefits

Employees enrolled in a UnitedHealthcare medical plan have access to the following services:

### UnitedHealthcare Member Site

The secure member website ([www.myuhc.com](http://www.myuhc.com)) and mobile app give you immediate access to health care benefit information and easy-to-use tools, including in-network provider and pharmacy searches, cost estimates for procedures and prescriptions, access to ID cards, information regarding claims, health and wellness tools and more.

### UnitedHealthcare App

When you’re out and about, the UnitedHealthcare app puts your health at your fingertips. Download it today for free on the App Store or Google Play to get instant access to your health plan details.

### Virtual Visits

United Healthcare’s telehealth program provides enrolled members with access to non-emergency medical care without leaving the couch. Visit a doctor through video or phone 24 hours a day, seven days a week for allergies, eye infections, rashes, bronchitis and more. Register at [www.myuhc.com](http://www.myuhc.com) or through the mobile app. The cost of each visit will vary by medical plan.

Digital member ID cards are now available online at [www.uhc.com/member-resources/your-member-id-card](http://www.uhc.com/member-resources/your-member-id-card).

## One Pass Select

Get access to gyms, studios, online workouts and grocery delivery with one monthly membership. No matter your current fitness level, we have a wide variety of activities to challenge you and your eligible family members (from strength training and swimming to yoga and spin classes).

Some of our gym partners include Orange Theory, Stretch Lab, Pure Barre, LA Fitness and Planet Fitness. This is not exhaustive. A full list of participating brands is located on [www.onepassselect.com](http://www.onepassselect.com).

## Rx ‘n Go

Save on brand name and generic maintenance medications (\$0 copays) and have them shipped directly to your home.

Sign up over the phone (888-697-9646) or online at [www.rxngo.com](http://www.rxngo.com).

Rx’n Go	Rx’n Go Beyond
<ul style="list-style-type: none"> <li>Simple and convenient mail order program that allows you to fill certain prescriptions for free</li> </ul>	<ul style="list-style-type: none"> <li>An international mail-order program for brand-name and specialty medications</li> </ul>
<ul style="list-style-type: none"> <li>About 1,300 generic maintenance medications and insulin products available on the PPO Plans and Surest Plan</li> <li>800 generic medications on the HDHP</li> <li>Blood pressure, cholesterol, diabetes, asthma and emotional health are some of the chronic conditions covered</li> </ul>	<ul style="list-style-type: none"> <li>200 expensive branded medications available on the PPO Plan</li> <li>110 medications available at \$0 copay on the HDHP Plan</li> <li>Covers many chronic conditions such as diabetes, COPD, HIV, MS, Crohn’s disease, heart conditions, rheumatoid arthritis</li> </ul>
<ul style="list-style-type: none"> <li>90-day supply sent directly to your home — no shipping costs</li> <li>Automatic refills</li> </ul>	<ul style="list-style-type: none"> <li>Medications are personally imported and shipped from fulfillment pharmacy in Winnipeg, Canada</li> <li>Automatic refills</li> </ul>
<ul style="list-style-type: none"> <li>To check availability of your generics medication, go to <a href="http://www.rxngo.com">www.rxngo.com</a> to see if it will be covered</li> </ul>	<ul style="list-style-type: none"> <li>To check availability of your branded medication, go to <a href="http://www.rxngo.com">www.rxngo.com</a> to see if the medication will be covered</li> </ul>

# HEALTH SAVINGS ACCOUNT (HSA)

## Health Savings Account (HSA)

Carrier: Optum Bank

Website: [www.optum.com](http://www.optum.com)

Phone: 866-234-8913

An HSA is a tax-advantaged account paired with your HDHP, allowing you to set aside money on a tax-free basis to pay for medical, dental and vision expenses throughout the year or in the future. You own the money in your HSA account, and it is yours to keep — even if you change plans, leave Therapy Partners Group or retire.

To be eligible for an HSA:

- You must be enrolled in a qualified HDHP
- You cannot be enrolled in any government-sponsored program (Medicare, Medicaid, TRICARE, etc.)
- You cannot be claimed as a dependent on someone else's tax return
- Neither you nor your spouse can have a Health Care Flexible Spending Account while you are actively contributing to an HSA

If you enroll in the HDHP, Therapy Partners Group will contribute to your HSA to help pay for qualified medical expenses now and in the future.

Optum allows for investment options once an employee has at least \$2,000 in their HSA. There are different investment options to choose from.

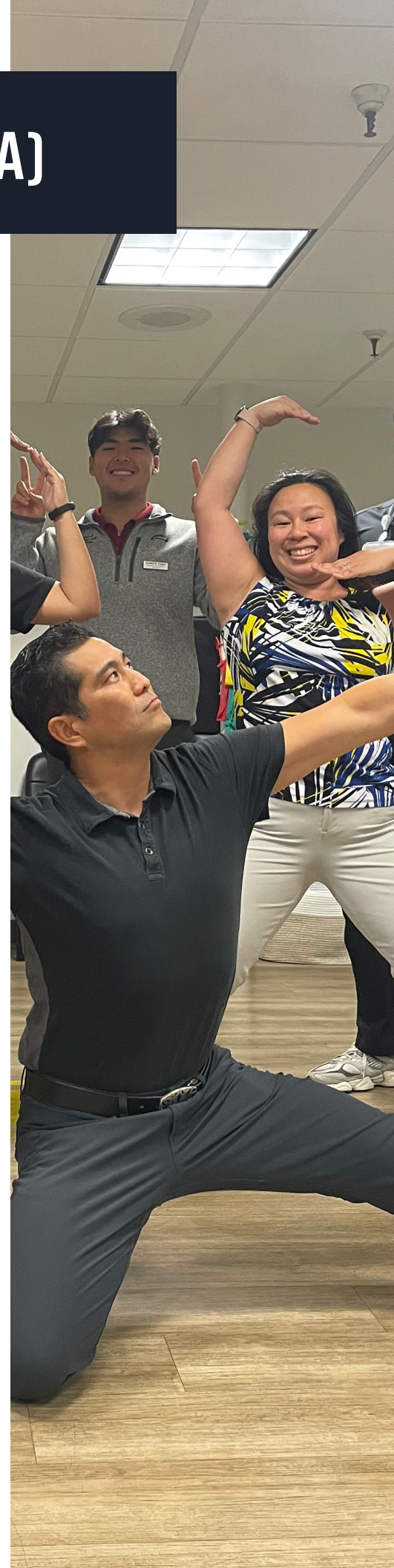
More information on what an HSA can be used for and the benefits of an HSA can be found on the benefits website: [www.fлимп.live/TPGbenefits](http://www.fлимп.live/TPGbenefits).

## 2026 Annual HSA Contributions

Employer contributions will be funded on a per-paycheck basis. Please note that HSA funds contributed by Therapy Partners Group are pro-rated for new hires.

Tier	TPG Contribution	Max Employee Contribution	Contribution Limit	Catch-Up Contribution (Age 55+)
Employee	\$500	\$3,900	\$4,400	\$1,000
Employee + Spouse or Child(ren)	\$750	\$8,000	\$8,750	\$1,000
Employee + Family	\$1,000	\$7,750	\$8,750	\$1,000

HSA Employer Contribution Per Pay Period	
Employee	\$19.23
Employee + Spouse or Child(ren)	\$28.85
Employee + Family	\$38.46



# FLEXIBLE SPENDING ACCOUNTS (FSA)

**Carrier:** UnitedHealthcare  
**Website:** [www.myuhc.com](http://www.myuhc.com)  
**Group:** 922805

FSAs allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

## Health Care FSA

You may contribute up to \$3,400 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can cover all eligible expenses for your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eyeglasses, contact lenses, Lasik eye surgery and much more. You can elect this benefit regardless of the medical plan you are enrolled in or if you waive medical coverage altogether. Please note that if you are enrolled in the HDHP, you are only eligible to elect the Limited Purpose FSA plan.

## Limited Purpose FSA

If you enroll in the HDHP and open a HSA, you cannot enroll in the Health Care FSA since you're already putting tax-free dollars aside to pay for qualified expenses. You may, however, enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses. You can put up to \$3,400 into your Limited Purpose FSA for 2026. You can only elect this benefit if you are enrolled in the HDHP.

## Dependent Care FSA

You may contribute up to \$7,500 per plan year to pay for qualified eligible dependent care expenses including daycare, after-school programs for children under age 13 or elder care programs for your legal tax dependents. Funds in this account are saved on a tax-free basis. You can elect this benefit regardless of the medical plan you are enrolled in or if you waive medical coverage altogether.

**Note:** FSAs do have a use-it-or-lose-it provision, so be conservative when electing how much to contribute.

# STUDENT LOAN WELLNESS PROGRAM

**Carrier:** Tuition.io  
**Website:** [tuition.io](http://tuition.io)  
**Phone:** 855-353-9395

The Student Loan Wellness Program offers a full suite of education assistance benefits including:

- Loan Linking & Aggregation
- Coaching
- Income Driven Repayment

- Loan Payoff Projections
- Consolidation & Refinancing
- Public Service Loan Forgiveness Tools
- College Financial Planning

A registration link will be sent to employees directly, or you can register at <https://tpgpt.tuition.io/register> with your TPG email address.

# DENTAL INSURANCE

Carrier: UnitedHealthcare

Website: [www.myuhc.com](http://www.myuhc.com)

Phone: 877-816-3596

Group: 922804

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount of coverage for each visit. Each type of service fits into a class of services according to complexity and cost.

Therapy Partners Group offers a dental plan with a base option and buy-up option. The plan allows for flexibility with both in-network and out-of-network benefits.

## How to Locate an In-Network Provider

Visit [www.myuhc.com](http://www.myuhc.com) and click "Find a Dentist." If prompted for a network, select the National Options PPO network.

	Base Plan		Buy-Up Plan	
	In-Network	Out-Of-Network	In-Network	Out-Of-Network
Individual Deductible	\$50	\$50	\$25	\$25
Family Deductible	\$150	\$150	\$75	\$75
Preventive Coinsurance	100%	100%	100%	100%
Basic Coinsurance	Deductible then 80%	Deductible then 80%	Deductible then 80%	Deductible then 80%
Major Coinsurance	Deductible then 50%	Deductible then 50%	Deductible then 50%	Deductible then 50%
Annual Plan Maximum	\$1,500	\$1,500	\$2,500	\$2,500
Orthodontia Coinsurance	50%	50%	50%	50%
Orthodontia Lifetime Maximum	\$2,000/person (children only)	\$2,000/person (children only)	\$2,500/person (adult and children)	\$2,500/person (adult and children)

Employee Per Pay Period Contributions	Base Plan	Buy-Up Plan
Employee Only	\$6.30	\$7.97
Employee + Spouse	\$26.22	\$33.20
Employee + Child(ren)	\$42.70	\$54.07
Employee + Family	\$63.45	\$77.14



# VISION INSURANCE

Carrier: UnitedHealthcare

Website: [www.myuhc.com](http://www.myuhc.com)

Phone: 800-638-3120

Group: 922804

Vision insurance helps offset the costs of routine eye exams and helps pay for vision correction eyewear, like eyeglasses and contacts, that may be prescribed by an eyecare provider.

You're eligible for an eye exam and eyeglass lenses or contact lenses every 12 months. You're also eligible for frames every 12 months. Out-of-network providers will only offer you an allowance towards your vision services.

	Frequency	In-Network	Out-Of-Network
<b>Eye Exam</b>	Every 12 months	\$10 copay	\$40 max allowance
<b>Lenses:</b> Single Vision Bifocal Trifocal Progressive	Every 12 months	\$20 copay	<b>Max allowance</b> \$40 \$60 \$80 \$80
<b>Frames</b>	Every 12 months	\$130 allowance + 20% off balance	\$45 max allowance
<b>Contacts</b> Conventional Medically Necessary	Every 12 months*	\$130 allowance Covered in full	<b>Max allowance</b> \$130 \$210
<b>Contact Lens Exam</b>	Every 12 months	\$20 copay	\$40 max allowance

\*You cannot get contacts and glasses in the same 12-month period.

Employee Bi-Weekly Contributions	
Employee Only	\$0.75
Employee + Spouse	\$4.13
Employee + Child(ren)	\$4.31
Employee + Family	\$9.42

## How to Locate an In-Network Provider

Visit [www.myuhc.com](http://www.myuhc.com) and click "Find a Vision Provider." If prompted for a network, select the Spectera Eyecare network.



# LIFE / AD&D INSURANCE

Carrier: Unum

Website: [www.unum.com](http://www.unum.com)

Phone: 866-679-3054

Group: 952816

## Basic

Life insurance helps ease your loved ones' financial burden by providing a financial benefit to your designated beneficiary. Accidental death and dismemberment (AD&D) insurance also provides a financial benefit if you pass on or become dismembered due to a specifically covered accident.

Benefit Amounts:

- Executive management — \$75,000
- All Other full-time employees — 1x annual salary up to \$50,000

Benefit Reduction Schedule:

- 65% of benefit remains at age 70
- 50% of benefit remains at age 75

The cost of Basic Life Insurance is 100% paid for by Therapy Partners Group.

## Voluntary

In the event you wish to purchase additional life and AD&D insurance coverage over and above what the company provides you, you can do so at group discounted rates. If you purchase coverage for yourself, you may also purchase coverage for your family members. Your age and the amount of insurance you elect determine the premium you'll pay. You can view cost details on our benefits website at [www.flimp.live/TPGbenefits](http://www.flimp.live/TPGbenefits).

The cost of any Voluntary Life Insurance benefit is 100% paid for by you.

	Employee	Spouse/Domestic Partner	Child(ren)
Coverage Increments	\$10,000	\$5,000	\$2,000
Maximum Benefit Amount	\$50,000 or 5x salary	\$500,000 (not to exceed the employee coverage amount)	\$10,000
Guaranteed Issue Amount*	\$180,000	\$25,000	N/A

\*Guaranteed issue applies to new hires only. If you do not obtain supplemental life insurance coverage during your initial eligibility period, all late applications and coverage increases will be subject to medical underwriting approval and require the completion of an Evidence of Insurability form (EOI). EOI and coverage levels are subject to approval by Unum. It is the responsibility of the employee to complete the EOI form and submit it to Unum.



# VOLUNTARY BENEFITS

Sometimes the unexpected occurs, and medical insurance isn't enough to cover the out-of-pocket expense associated with the incident(s). Voluntary benefits can help.

## Short-Term Disability Insurance

Carrier: Unum

Website: [www.unum.com](http://www.unum.com)

Phone: 866-679-3054

Group: 973468

If you become ill or suffer an injury that prevents you from working, short-term disability insurance replaces a portion of your income for a defined time. Beginning on the first day of disability due to an accident or the eighth day of disability due to illness, eligible employees will receive up to 60% of their weekly earnings, for a maximum benefit of \$2,000 per week, for up to six months.

Short-term disability covers a variety of conditions including pregnancy, injuries (excluding back), joint disorders, cancer, digestive disorders and more.

The cost of the benefit is 100% paid for by you and is dependent on your salary, age and benefit duration. You can view cost details on our benefits website at [www.flimp.live/TPGbenefits](http://www.flimp.live/TPGbenefits).

Please note: Short-term disability (STD) coverage is not offered to employees who work in California. State-provided disability benefits in California are more comprehensive than the Company's STD plan.

## Accident Insurance

Carrier: Unum

Website: [www.unum.com](http://www.unum.com)

Phone: 866-679-3054

Group: 918907

Accident coverage pays cash to help with out-of-pocket expenses when an accident occurs. You or your designated beneficiary will receive a benefit to help ease the financial burden if you suffer an accident or pass away from a covered accident or illness off the job. Payments are made directly to you, tax-free, to be used at your discretion.

Employee Bi-Weekly Contributions	
Employee Only	\$4.15
Employee + Spouse	\$7.15
Employee + Child(ren)	\$9.88
Employee + Family	\$12.88

Employees must elect coverage for themselves in order to insure their spouse or child(ren). The cost of the benefit is 100% paid for by you.





## Critical Illness Insurance

Carrier: Unum

Website: [www.unum.com](http://www.unum.com)

Phone: 866-679-3054

Group: 918908

Critical illness insurance will provide you with a lump sum payment upon diagnosis for many conditions, such as invasive cancer, heart attack, stroke, end stage renal failure, coma, major organ failure requiring a transplant, permanent paralysis and more.

Employees can elect coverage amounts of \$10,000, \$20,000 or \$30,000. Spouses can elect 50% of the employee's benefit amount, and children are automatically covered at 50% of the employee's benefit amount for no cost. Enrolled employees also have the opportunity to receive a \$50-\$100 annual wellness benefit for each covered individual.

The cost of the benefit is 100% paid for by you.

Age	Employee coverage: \$10,000 Spouse coverage: \$5,000 Be Well benefit: \$50	
	Employee Bi-Weekly Rate	Spouse Bi-Weekly Rate
<25	\$1.54	\$1.20
25-29	\$1.86	\$1.36
30-34	\$2.28	\$1.56
35-39	\$2.93	\$1.89
40-44	\$3.76	\$2.30
45-49	\$4.96	\$2.90
50-54	\$6.53	\$3.69
55-59	\$8.79	\$4.82
60-64	\$12.30	\$6.57
65-69	\$17.56	\$9.20
70-74	\$26.19	\$13.52
75-79	\$36.48	\$18.66
80-84	\$48.53	\$24.69
85+	\$71.14	\$36.00

## Hospital Indemnity Insurance

Carrier: Unum

Website: [www.unum.com](http://www.unum.com)

Phone: 866-679-3054

Group: 918909

Hospital indemnity coverage offers a customizable and flexible plan design that will help supplement your major medical plan offering. If you are hospitalized, this coverage provides financial support to help offset deductibles, copays and out-of-pocket expenses. You can receive benefits when you're admitted to the hospital for a covered accident, illness or childbirth.

Employees must elect coverage for themselves in order to insure their spouse or child(ren). The cost of the benefit is 100% paid for by you.

### Employee Bi-Weekly Contributions

Employee Only	\$8.31
Employee + Spouse	\$16.15
Employee + Child(ren)	\$12.46
Employee + Family	\$20.31

Note: Pre-existing conditions may apply so please be sure to navigate to the benefits website for specific plan information.

# EMPLOYEE ASSISTANCE PROGRAM

Carrier: Unum

Website: [www.unum.com/lifebalance](http://www.unum.com/lifebalance)

Phone: 800-854-1446

Group: 952816

Therapy Partners Group's Employee Assistance Program (EAP) provides confidential, free support to help with depression and anxiety, relationship issues, grief and loss, work conflicts, family and parenting issues and more. Services are available to all eligible employees, spouses or domestic partners, dependent children, parents and parents-in-law.

You have access to three sessions with a licensed professional counselor per year at no cost. Work/life specialists can also help you balance work and life issues and connect you with resources in your community.

# 401(k) RETIREMENT PLAN

Carrier: Principal

Website: [www.principal.com](http://www.principal.com)

Phone: 800-986-3343

Group: 827214

Therapy Partners Group understands the importance of meeting retirement goals and provides a 401(k) retirement plan that gives you the opportunity to save and invest for your future.

## Employee Eligibility

Employees become eligible to contribute to the plan on the first of the month following 90 days of employment. Employees must also be at least 21 years old to participate. Therapy Partners Group does not auto-enroll employees, which means participation is completely voluntary. Employees can contribute to a Traditional 401(k) (pre-tax) and/or a Roth 401(k) (after-tax) up to the IRS Annual Contribution Limits.

## Employer Match

Therapy Partners Group matches 100% of the first 2% contributed and 50% of the next 2% contributed (50% of 3% and 50% of 4%). In order to receive the maximum employer match, you need to average 4% 401(k) deferrals pre-tax or Roth. Both your pre-tax and Roth deferrals are used for the employer match calculation.

## Vesting Schedule:

Under our 401(k) plan, employees will gradually vest in employer contributions over a two-year period according to the following schedule:

**0% vested** during the first year of employment.

**50% vested** after completing one year of service.

**100% vested** after completing two years of service.

This means that for each year of service, employees will become increasingly entitled to the employer contributions made to their 401(k) accounts. Employees must remain employed for the entire vesting period to retain the full amount of employer contributions.