



2026

**U.S. Employee Benefits Guide**  
Benefits, United

At United Rentals, we're grateful for all the hard work you do. We understand that your responsibilities don't end when the workday does, and neither should your employee benefits. We've created three pillars to show how your benefits provide unity and balance for you and your family. Together, these form **Benefits, United**.



This guide provides a summary of our benefits offerings for non-union employees. Unionized employees should review their collective bargaining agreement to determine what Company-sponsored benefit plans they would be eligible to participate in.

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If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a federal law gives you more choices about your prescription drug coverage. Please see **Page 43** for more details.

This document is designed to highlight or summarize key aspects of United Rentals' benefits plans. It is not a Summary Plan Description (SPD) or an official plan document. Your rights and responsibilities under the plans are defined by the official plan documents. In the event of any ambiguity or conflict between this summary and the plan documents, the terms of the plan documents will take precedence.



# Resources

## Learn About Your Benefits and Enroll

United Rentals invests in you with some great benefits that help you live your best life. An overview of each plan is included in this guide, along with links to valuable tools and resources so you can take a deeper dive and find more details about all the benefits available. We are focused on helping you play an active role in understanding your options and costs and what to expect after you enroll.



### Healthee: Our Virtual Benefits Counselor

If you need help deciding which benefits to choose, try Healthee, our interactive benefits counselor. Healthee can recommend the medical and dental plans that may be right for you and your family. Scan this QR code to get started.



### Workday Benefits

All your benefit information is now available in **Workday**. Log in to see your current benefit elections, process a Qualified Life Event, or enroll during Open Enrollment.

Have a general benefits question? Log a Workday Help case, and our team will work to get the answers you need.



### MyUR Website

The UR intranet site is your go-to source for information about your benefit plans. Start with high-level overviews of each benefit and drill down to the details including Summary Plan Descriptions and more. Go to <https://my.ur.com/EmployeeHub/Pages/Benefits-Wellness>.



### Benefits Support

Having trouble enrolling in Workday? Call the 1HR Team at **888-220-9202** for enrollment help.

# When to Enroll in Benefits



NEW HIRE ELIGIBILITY	QUALIFIED LIFE EVENTS	OPEN ENROLLMENT
As a newly hired or rehired benefits-eligible employee, you have 30 calendar days from your date of hire to enroll in benefits.	Certain events in your life may allow you to make changes to your benefit elections midyear, such as: <ul style="list-style-type: none"> <li>▪ Marriage</li> <li>▪ Birth/Adoption</li> <li>▪ Divorce</li> <li>▪ Gain of other coverage*</li> <li>▪ Loss of other coverage*</li> </ul>	Open Enrollment gives you the opportunity to review and make changes to your benefits and covered dependents.
EFFECTIVE DATE:		
Date of Hire	Date of Event	January 1 of Next Plan Year
HOW TO ENROLL OR MAKE CHANGES:		
Reference Workday Knowledge Base articles for instructions on how to change your elections if you have a Qualified Life Event or, if you are a new hire, how to enroll.		

\*A Domestic Partner (DP) cannot be added or removed with a qualified event, only during Open Enrollment, unless the DP qualifies as a "qualifying relative" under IRC 152, and other criteria applies.

## Qualified Life Events

You may change your benefit elections during the year if you experience a Qualified Life Event. Within **30 days** of the date of your Qualified Life Event, you can make changes to your coverage that are consistent with the qualifying event. Otherwise, you will have to wait until the next Open Enrollment period to change your coverage.

QUALIFIED LIFE EVENT	
<b>Change in Marital Status</b>	Marriage Divorce/legal separation Death
<b>Change in Number of Dependents</b>	Within 60 days of birth or adoption Death
<b>Change in Employment</b>	Change in your eligibility status (i.e., full-time to part-time) Change in spouse's benefits or employment status



## How to Make Changes to Your Elections

- To change your Medical, Dental, Vision, and Flexible Spending Account (FSA) elections as a result of a qualified status change, go into Workday Benefits & Pay Hub and click "Change Benefits."
- You must provide supporting documentation if you add or remove a dependent.

# Eligibility

You are eligible to participate in the United Rentals benefits plans if you are a full-time Group A or Group B employee, regularly working at least 30 hours a week, as shown below:

SECTION A	SECTION B
<ul style="list-style-type: none"><li>Employees covered by a collective bargaining agreement that specifically provides for participation</li><li>Hourly/non-exempt Employees (other than hourly employees noted in Group B)</li><li>Sales Associates</li></ul>	<p><b>Hourly/Non-exempt Employees that are bonus-eligible</b></p> <ul style="list-style-type: none"><li>Area Dispatchers</li><li>Dispatchers</li><li>E&amp;D Scaffold Supervisor</li><li>Operations Supervisor — CES Onsite</li><li>Government Sales Center Specialist</li><li>Inside Sales and Senior Inside Sales Representatives</li><li>Key Account Sales Coordinators</li><li>Operations Supervisors</li><li>Training Specialists</li><li>Tools Estimator</li></ul> <p><b>Salaried/Exempt Employees</b></p>

## You May Also Enroll Your Eligible Dependents for Coverage

- Legally married spouse/domestic partner (including common-law spouses and same-sex spouses).
- Registered domestic partner and their children who live with you. Domestic partnerships must be registered.
- Children up to age 26, regardless of student or marital status, including biological, stepchildren, legally adopted children, and children in your legal custody who can be claimed as dependents for federal tax purposes or for whom you are required to provide healthcare coverage under a Qualified Medical Child Support Order. Coverage of dependent children ends on the last day of the month in which they turn 26.
- Eligible children of your domestic partner, if your partner is enrolled. Per IRS rules, domestic partners' expenses are not eligible for Health Savings Account (HSA) or Flexible Spending Accounts (FSAs) reimbursement. Contributions for their coverage are deducted from your pay after taxes, and the value of their coverage may be considered taxable.



### Who Is Not Eligible

You are not eligible if you are covered under another country's benefit plan, are covered by a collective bargaining agreement that does not provide coverage under the programs, or are a leased employee or independent contractor.

Part-time and temporary employees are eligible for a limited subset of benefits.



## If You Are Married to Another United Rentals Employee

- One of you can choose to waive coverage and be covered as an eligible dependent under the other's coverage, or you may each choose "Employee Only" coverage individually.
- Each of your children can be covered only once. If you both select coverage separately, only one of you can cover a particular child.
- You cannot be considered a spouse/domestic partner under the United Rentals Basic Spouse/Domestic Partner Life Insurance if you are also an employee.
- You cannot receive benefits under the United Rentals Voluntary Spouse/Domestic Partner Life or AD&D Insurance Plans if you both elect Voluntary Employee Life or AD&D Insurance coverage.

## Verifying Your Covered Dependents

Dependent documentation is required if you are:

- Enrolling for the first time and want to include your current dependents on your coverage.
- A current employee adding dependents during Open Enrollment or as a result of a qualified status change.

If you do not provide the proper verification documentation below, your dependent(s) will be ineligible for United Rentals benefits coverage and will be dropped. If coverage is dropped, your dependent will not be eligible for continuation of coverage through COBRA.

### Spouse or Partner

If you've been married longer than 12 months, two documents are required: one from **Section A** and one from **Section B**. Section B is not required if you've been married less than 12 months.

#### SECTION A

- Government-Issued Marriage Certificate
- Notarized Affidavit of Common-Law Marriage/ Domestic Partnership
- Certificate of Domestic Partnership Registration
- Civil Union Partner Certificate

#### SECTION B

- Federal Tax Return within last two years listing your spouse: Send only the first page of your prior year's Federal Tax Return (Form 1040) that shows your dependents, and black out all financial information and Social Security Numbers.
- Proof of Joint Ownership issued within the last six months (includes mortgage statements, bank statements, credit card statements, rental/lease agreements, or property tax statements with both parties' names as co-owners).

### Child

**Biological Child:** Government-Issued Birth Certificate; must include all parents' names.

**Adopted Child:** Government-Issued Birth Certificate OR Adoption Certificate or Placement Agreement or Petition.

**Stepchild:** Government-Issued Birth Certificate AND documents to verify spouse as outlined previously.

**Legal Guardianship:** Legal documentation from the state court or federal government documenting the legal guardianship status.

## How Do I Submit Verification Documents?

You must provide the required verification documents within **60 days** of adding your dependent(s) to your plan in one of the following ways:

- Upload online at [digital.alight.com/unitedrentals](https://digital.alight.com/unitedrentals)
- Fax securely to **877-965-9555** and include on the cover sheet your name, employee ID, and the phrase, "United Rentals Dependent Verification Center" (allow two days for processing)
- Mail to:

United Rentals Dependent Verification Center  
P.O. Box 299109  
Lewisville, TX 75029-9109

Allow seven days for processing

For questions, call **866-828-5876** Monday – Friday from 8:00 am to 8:00 pm EST.

## When Benefits Begin

- Benefits start immediately on your hire/rehire date if you're eligible.
- You have 30 calendar days from your hire/rehire date to enroll in benefits.
- No matter when you enroll within those 30 days, your benefits are effective from your hire/rehire date.
- Benefit costs are deducted from your paycheck.
- If deductions are missed, they will be taken from your next scheduled paycheck after enrollment.
- Your benefit elections stay in effect for the rest of the calendar year.
- Changes are only allowed if you experience a Qualified Life Event (see [Page 4](#) for details).

## When Benefits End

Your benefits coverage will end as of midnight on:

- The last day of your employment
- The day you begin working less than 30 hours per week (part-time)
- The day your spouse/domestic partner or dependent is no longer eligible for coverage (as it relates to their coverage only)
- The day you transfer to a position with a collective bargaining agreement that does not provide benefits through United Rentals
- The last paid-through day prior to becoming delinquent while on an approved leave of absence

When coverage ends, you and/or your dependents may be eligible to continue coverage for a specified period of time at your own expense under COBRA. **COBRA is not available if the coverage drop was due to nonpayment while on a leave of absence.**



Your physical health is the foundation for everything you do. For a healthy body, you need access to quality, affordable healthcare that fits your needs and lifestyle, plus support for your individual goals. You'll find all this and more through our health plan options, wellness incentives, and tailored programs and resources.



## Medical Plans

Our medical coverage provides you and your family the protection you need for everyday health issues and unexpected events.

You can choose from any of the medical plans. Each medical plan offers:

- Comprehensive healthcare benefits
- In-network preventive care covered at 100%
- Coverage for eligible children up to age 26
- Prescription drug coverage

### Choose the Plan That's Right for You

The key difference between the plans is the amount of money you'll pay each pay period and when you need care. The plans have different:

- **Annual deductible amounts** — the amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay
- **Out-of-pocket maximums** — the most you will pay each year for eligible network services including prescriptions
- **Copays and coinsurance amounts** — money you pay toward the cost of covered services

### Save With In-Network Providers

In-network providers offer the highest level of benefits and lower out-of-pocket costs. Network providers charge you reduced fees, but providers outside the plan's network set their own rates, which means you may have to pay the difference if a provider's fees are above the Reasonable and Customary (R&C) limits.



Depending on your medical plan, you may be eligible to contribute to a Health Savings Account (HSA) or Flexible Spending Account (FSA) to help you save on your healthcare expenses. Look for more information on HSA and FSA options in the **United Finances** section.

# Medical Plan Comparison

	BCBS GOLD PLAN		BCBS SILVER PLAN		BCBS BRONZE PLAN		KAISER PERMANENTE†***
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network
<b>CALENDAR YEAR DEDUCTIBLE</b>							
Individual	\$250	\$500	\$2,000	\$4,000	\$3,000	\$6,000	\$250
Family	\$750	\$1,500	\$4,000††	\$8,000††	\$6,000††	\$11,000††	\$500
<b>CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)</b>							
Individual	\$5,000	\$10,000	\$6,000	\$11,000	\$6,000	\$11,000	\$5,000
Family	\$10,000	\$30,000	\$11,000	\$33,000	\$11,000	\$33,000	\$10,000
<b>YOU PAY</b>		<b>YOU PAY</b>		<b>YOU PAY</b>		<b>YOU PAY</b>	
<b>COINSURANCE / COPAYS</b>							
Preventive Care	\$0	50%*	\$0	50%*	\$0	50%*	\$0
Primary Care Physician	\$25	50%*	20%*	50%*	30%*	50%*	\$20
Specialist	\$45	50%*	20%*	50%*	30%*	50%*	\$30
Urgent Care	20%*	50%*	20%*	50%*	30%*	50%*	\$30
Emergency Room	20%*		20%*		30%*		\$200
Inpatient Hospital	20%*	50%*	20%*	50%*	30%*	50%*	20%*
Inpatient and Outpatient Mental Health & Substance Abuse	20%* \$25 copay for services performed in an office setting		20%*	50%*	30%*	50%*	Inpatient: 10%* Outpatient: \$10 copay (group) \$20 copay (individual)
<b>PHARMACY</b>							
<b>RETAIL RX (UP TO 30-DAY SUPPLY)</b>							
Preventive	N/A		\$0		\$0		N/A
Generic	\$10		\$10*		\$10*		\$10
Preferred Brand	\$30		20%*: \$25 min.**/\$50 max.		20%*: \$25 min.**/\$50 max.		\$30
Non-Preferred Brand	\$50		20%*: \$50 min.**/\$100 max.		20%*: \$50 min.**/\$100 max.		\$60
<b>MAIL ORDER RX (UP TO 90-DAY SUPPLY)</b>							
Preventive	N/A		\$0		\$0		N/A
Generic	\$20		\$20*		\$20*		\$20
Preferred Brand	\$60		20%*: \$65 min.**/\$125 max.		20%*: \$65 min.**/\$125 max.		\$60
Non-Preferred Brand	\$100		20%*: \$125 min.**/\$250 max.		20%*: \$125 min.**/\$250 max.		\$120

†Available to Employees in the following states only: California, Colorado, mid-Atlantic, Georgia, Northwest, and Washington.

††For coverage types other than Employee Only, the deductible will automatically default to the family deductible.

\*Copay/cost share applies after plan deductible is met.

\*\*If the actual cost of the drug is less than the minimum, you pay the cost of the drug.

\*\*\*The benefits for Colorado are not the same as what is in this benefits guide. Inpatient Hospital is a \$250 copay. Inpatient Mental Health & Substance Abuse is a \$250 copay. Outpatient Mental Health & Substance Abuse is a \$25 copay.



**Effective Oct. 1, 2025**, Archimedes is the pharmacy benefit manager in place for all specialty medications and handles prior authorizations, copay assistance programs, and shipping/delivery of specialty medications.



# Introducing: Quantum

Your Quantum Health Care Coordinators are here to get you the most out of your benefits.

Benefits can be complicated, but now you have Quantum Health on your side to make them simpler. For medical claims, benefits, prescriptions, and so much more, you can expect expert guidance at no cost to you.

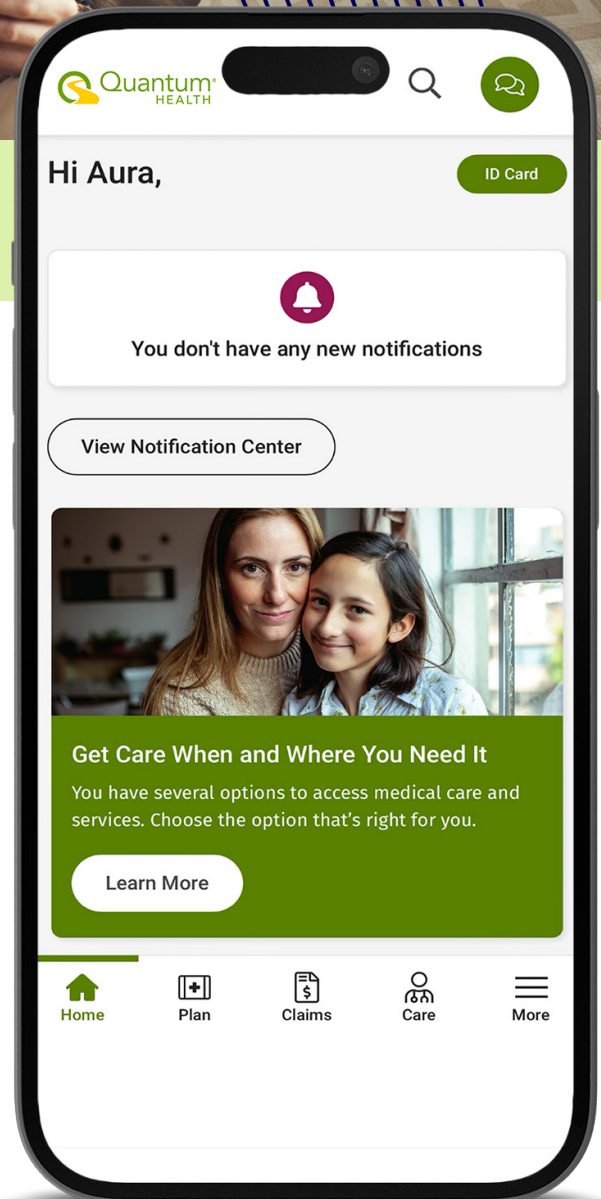
We're your dedicated team of nurses, benefits experts, and claims specialists who can help you:

- Get answers to claims, billing, and benefits questions
- Find in-network providers
- Verify coverage and get prior approval if needed
- Contact providers to coordinate your treatment
- Review your care options
- Replace ID cards

Sometimes we may call you — but we wouldn't call if it weren't important. We might call if:

- You could save on your out-of-pocket costs
- There is a concern with your prescriptions
- Insurance information is needed
- You qualify for a coaching program
- We need to follow up on a procedure or discharge

And we know to expect the unexpected when it comes to healthcare issues and benefits questions. That's why you can contact your Care Coordinators by phone during business hours and anytime through your online account.



To contact a Quantum Health Care Coordinator, call **866-678-3297**, email [unitedrentals@quantum-health.com](mailto:unitedrentals@quantum-health.com), visit [myurhealth.com](http://myurhealth.com), or download the app. Please note that Quantum will not be available until Jan. 1, 2026.



## For Your Unique Needs

### NEW! Partnership with Bank of America

United Rentals employees can enjoy exclusive banking rewards with Bank of America.

- Access to the preferred rewards program with the \$20,000 balance requirement waived
- No fees on select everyday banking services
- 25% credit card bonus rewards for eligible cards
- Discounts on home equity lines of credit and mortgage applications

### Fertility Benefits

BCBS medical plans include a one-cycle fertility benefit through WINFertility, including access to the best doctors, technology, and support. The Fertility Nurse Care Advocates are available 24/7 to guide you through your fertility journey.

### MDLive

Take care of your health from anywhere with MDLive. When your regular doctor isn't available, you can have a video visit with a board-certified doctor using your smartphone, tablet, or computer with a camera. MDLive offers:

- \$0 copay for Gold Plan, \$0 cost share after deductible for Silver and Bronze Plans
- 24/7 access to doctors who can see you for minor issues such as a cold, the flu, allergies, or fevers
- Secure, private, and convenient two-way video visits
- Mental health visits
- Prescriptions sent directly to your pharmacy, if needed



Visit [MDLIVE.com/bcbstx](https://MDLIVE.com/bcbstx) to register and log in or download the free MDLIVE mobile app.

### Carrum Surgical and Cancer Centers of Excellence

If you've been diagnosed with a musculoskeletal disorder, heart disease, cancer, or the need for bariatric surgery, Carrum Health connects you with top-quality providers at a reduced cost. A dedicated Carrum Health Care Advocate can assist you with:

- Scheduling a free second opinion consultation
- Selecting the most suitable surgeon
- Scheduling appointments
- Coordinating medical record transfers and travel arrangements

By using Carrum Health:

- If you are a Gold Plan participant, your deductible and coinsurance will be waived.
- If you are a Silver or Bronze Plan participant, you will only be subject to the IRS minimum deductible (\$1,650) and your coinsurance will be waived. Your deductible will apply toward your BCBS medical plan deductible.



If you have any questions about the benefits on this page, reach out to a Quantum Care Coordinator after Jan. 1, 2026, by calling **866-678-3297** or emailing [unitedrentals@quantum-health.com](mailto:unitedrentals@quantum-health.com). You can also visit [myurhealth.com](https://myurhealth.com).



## For Your Prescriptions

### Transform Diabetes

This is an additional, no-cost program through CVS that provides outreach and services to close gaps in care for plan members with a diagnosis of diabetes or hypertension. The Transform Diabetes Care program provides a better way to manage diabetes and overall health. CVS works confidentially with you to provide personalized health coaching, guidance, and support along with access to a team of pharmacists, nurses, and specialists. If you are managing diabetes, you will be automatically enrolled and eligible to participate in the program, again, at no cost to you.

### Caremark Savings Program

Powered by GoodRx, the Caremark Savings Program provides you automatic access to GoodRx's prescription pricing to receive lower prices on generic medications (when available). The experience is seamless: once you provide your CVS Caremark ID card at your preferred in-network pharmacy, no further action is required! The amount paid will automatically be applied to your deductible and out-of-pocket thresholds.

## For Your Health Goals

### Hinge Health

Hinge Health is available to help you conquer back and joint pain, recover from injuries, prepare for surgery, or stay healthy and pain-free. Best of all, Hinge Health's programs are provided at no cost to you and your eligible dependents enrolled in an BCBS medical plan.

Hinge Health provides you with tools to get moving again from the comfort of your home.

- Get a personal care team, including a physical therapist and health coach
- Schedule as many personal physical therapy sessions as needed
- Receive wearable sensors that give live feedback on your form in the app

If you don't have pain and are just looking to stay healthy, you can sign up for their free app. Recommended exercises will be tailored to you based on your job and lifestyle.

### Diabetes Prevention Program

You can take steps today that will reduce your risk of becoming one of almost 30 million Americans living with Type 2 diabetes. United Rentals and Solera have teamed up to offer you access to health coaching, personalized health plans, and tools like a Fitbit® activity tracker. Make the changes today that will reduce your risk for diabetes.

All it takes is a minute to see if you qualify.



If you have any questions about the benefits on this page, reach out to a Quantum Care Coordinator after Jan 1, 2026, by calling **866-678-3297** or emailing **[unitedrentals@quantum-health.com](mailto:unitedrentals@quantum-health.com)**. You can also visit **[myurhealth.com](http://myurhealth.com)**.



# Additional Medical Benefits Kaiser Permanente

## Complete Care Program

The Kaiser Permanente Complete Care program provides personalized care plans to help manage and delay progression of certain conditions. Your physician will work with you to set personal goals, and you will receive educational materials on prevention, self-management, and lifestyle behaviors that affect your disease.

- Asthma
- Cancer
- Cardiovascular disease (CAD)
- Chronic kidney disease
- Chronic pain
- Depression
- Diabetes
- Heart failure
- HIV/AIDS
- Hypertension
- Obesity
- Osteoporosis

## Vision Benefit

Kaiser also provides vision coverage:

- \$200 allowance for medically necessary eyewear every 24 months
- \$25 copay for office exams

## Maternity Care

We're here for you before, during, and after the birth of your baby.

Visit [kp.org/classes](https://kp.org/classes) to explore classes and programs for expecting parents — including:

- Preparing for childbirth
- Prenatal yoga
- Breastfeeding
- Newborn care

Go to [kp.org/maternity](https://kp.org/maternity) for in-depth resources for every stage of pregnancy, labor, and delivery, and your baby's first few weeks at home. Come back often for articles, checklists, videos, virtual tours of our maternity wards, and more.

## Getting Care From the Comfort of Home

For primary care, specialty care, and mental health services, connect with your care team from the comfort of your home.



### E-visit

Fill out a short questionnaire about your symptoms online and get personalized self-care advice from a Kaiser Permanente clinician.



### Phone appointment

Schedule an appointment to talk with a Kaiser Permanente clinician over the phone — just like an in-person visit.



### Email

Message your doctor's office with non-urgent questions anytime through your [kp.org](https://kp.org) account.



### Video visit

Meet face-to-face with a doctor by video for the same high-quality care as an in-person visit.



### Mail-order pharmacy

Get prescriptions sent straight to your door with our mail-order delivery service.

# Where Do I Go for Care?

## The Right Care When You Need It

When you have a sudden health issue, it's important to find the right care for your situation so you can start feeling better as soon as possible. If it's not a medical emergency, consider these care options instead of the emergency room to help save you time and money.

	MDLive (Virtual Care)	Doctor Office or Clinic	Urgent Care	ER
	When to use: For simple, non-emergency diagnosis or prescription	When to use: For non-urgent care and preventive care during normal business hours	When to use: For non-urgent care and preventive care during normal business hours	When to use: For severe or life-threatening medical issues
	Wait Time: Less than 10 mins	Wait Time: Average 30 mins or less	Wait Time: Average 30 mins or less	Wait Time: Average 2 ½ hours
	Cost: \$	Cost: \$\$	Cost: \$\$\$	Cost: \$\$\$\$
Headache	●	●	●	
Migraine		●	●	●
Urinary Tract Infection	●	●	●	
Bronchitis		●	●	
Low-Grade Fever	●	●		
High Fever (over 102 degrees)		●	●	●
Nausea	●	●	●	
Minor Allergy	●	●	●	
Asthma	●	●	●	●
Vomiting (not severe)	●	●	●	
Minor Sprain	●	●	●	
Ear Infection	●	●	●	
Severe Bleeding, Head Trauma, Difficulty Breathing, or Unconsciousness (may need to call 911)				●
Vaccinations		●	●	
Eye Swelling, Irritation, Redness, or Pain	●	●	●	

# Live Well, Safe, and Healthy

## Tobacco-Free Incentive

- If you and your spouse/domestic partner are enrolled in a United Rentals medical plan and certify that you are both tobacco-free, you can save up to **\$600** on your medical premiums.
- United Rentals defines “tobacco-free” as not using tobacco in any form, including cigarettes, e-cigarettes, cigars, pipes, smokeless tobacco (including chewing tobacco or snuff), vaping devices, or other nicotine delivery devices within the last three months. This definition applies to any product that contains tobacco flavoring or is intended to mimic tobacco products or deliver nicotine for any purpose other than that of cessation by nicotine patches or nicotine gum.

## Ready to Quit?

- Call Carelon Health Options at **866-798-5673** to enroll in the **Kick It! Tobacco Cessation Program**.
- Upon completion of this program, you will be eligible to receive a prorated portion of the tobacco-free incentive based on the number of pay periods left in the year.
- Providing false information or intentional misrepresentations may result in increased medical plan premiums and/or being subject to disciplinary action (up to and including termination of employment).

## Know Your Numbers and Save on Medical Premiums

Learn about your blood pressure, blood sugar, body mass index, and cholesterol levels, and earn **\$1,000** toward next year’s medical premiums by completing your wellness screening and health assessment questionnaire by Dec. 31 of this year.

### 3 Ways To Do It:

1. Schedule an annual physical exam with your doctor. There’s no cost to you for preventive care.
2. Attend an on-site screening event near you. Check with your branch/office for details.
3. Visit a Quest Diagnostics Patient Service Center for your screening. Log in to your personal Quest portal to schedule (from [my.UR.com](http://my.UR.com), scroll down and select the Quest tile in your Employee Toolbox).



# Voluntary Medical Benefits

The unexpected can happen, and when it's a medical issue, it can be costly. By enrolling in voluntary medical benefits, you'll get extra financial protection for your medical bills.

Unlike your medical plan, which pays healthcare providers, if you have a covered medical issue, this insurance pays you. Then you can use that money however you choose. There are three types of voluntary medical benefits: Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance.

## Accident Insurance

Accidents can happen anytime, anywhere, and when you least expect them. While you can't plan for the unexpected, you can be better prepared financially with Allstate Accident Insurance. Accident Insurance pays for more than 150 different injuries caused by accidents, such as broken bones or dislocations, burns, and concussions, and includes an array of medical services and treatments.

## Health Screening Benefits

Allstate will provide an annual benefit when enrolled in Accident Insurance of \$50 per calendar year for taking one of the over 40 eligible screening/prevention measures, including:

- Pap test
- Cholesterol test
- Mammogram
- Colonoscopy
- Stress test

Allstate will pay only one health screening benefit per covered person per calendar year.

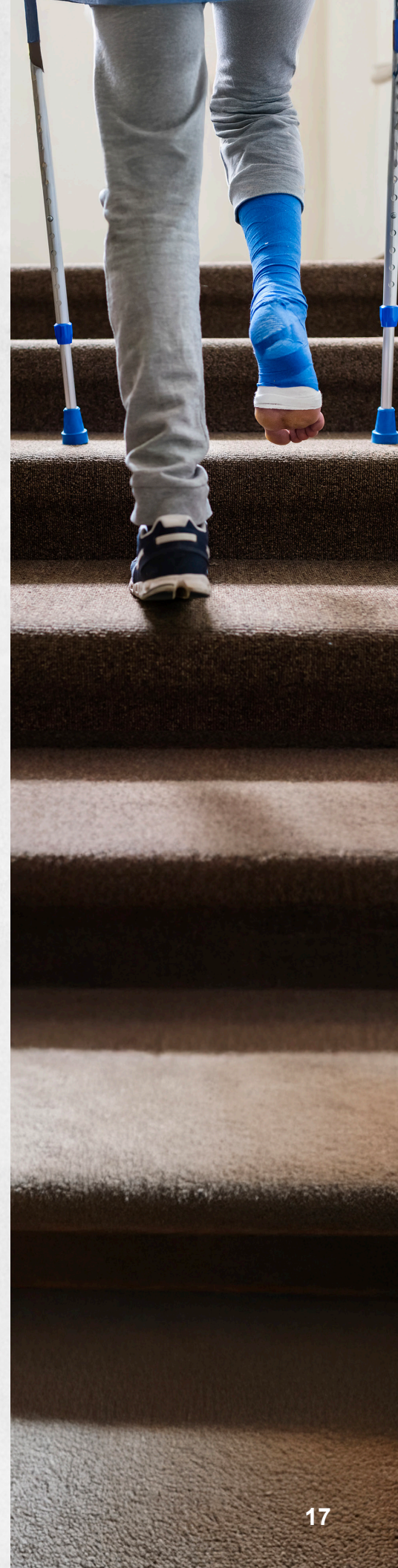
## Hospital Indemnity Insurance

Hospital Indemnity Insurance provides financial support by offering fixed cash benefits for hospital stays, helping to cover out-of-pocket expenses such as deductibles, copays, and other costs that health insurance may not fully cover. This plan pays directly to you, regardless of other insurance, giving you the flexibility to use the funds where you need them for a hospital stay.

This plan provides benefits for hospitalization due to accidents and sicknesses, such as:

- Admission to a hospital
- Hospital stays
- Admission to an intensive care unit
- Intensive care unit stays
- Inpatient rehab unit stays

A flat amount is paid for the day that you're admitted to a hospital, and a per-day amount is paid for each day of a covered hospital stay from the very first day of your stay.



## Critical Illness Insurance

Critical Illness Insurance can help you and your family have financial stability following a critical illness diagnosis such as cancer, heart attack, or stroke. This is important since some costs associated with these illnesses may not be covered by your existing medical insurance.

If you meet the group policy and certificate requirements, Critical Illness Insurance provides you with a lump-sum payment upon a verified diagnosis of these conditions:

- Partial benefit cancer
- Full benefit cancer
- Kidney failure
- Heart attack
- Stroke
- Major organ transplant
- Coronary artery bypass graft
- Alzheimer's disease
- Coma
- Severe burn
- Paralysis
- Sudden cardiac arrest
- Seven childhood diseases
- 11 infectious diseases including COVID-19
- Six progressive diseases
- Benign brain tumor
- Loss of: ability to speak, hearing, or sight

## Health Screening Benefits

Early detection of a serious illness is important to your recovery. As an additional benefit to your Critical Illness Insurance, we provide you with an extra \$100 per calendar year on top of your total benefit amount when you see your physician for eligible health screenings or prevention measures.

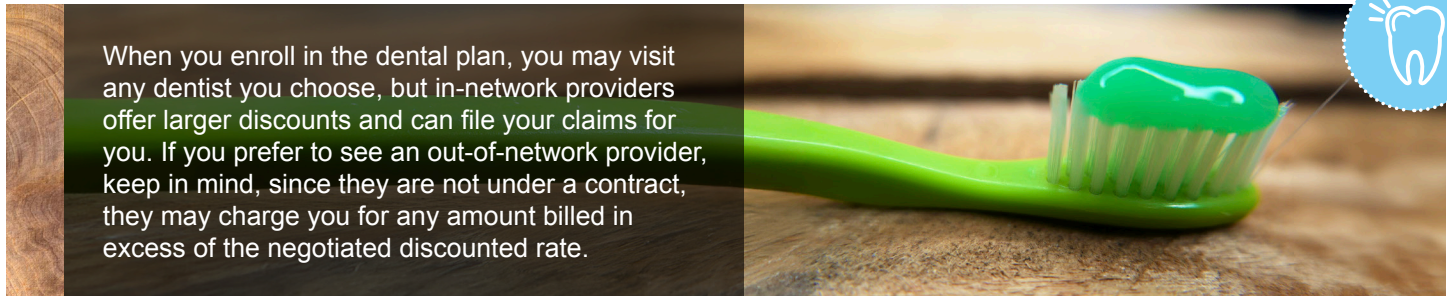
Allstate will pay only one health screening benefit per covered person per calendar year.



# Dental Plan

Your dental health is an important part of your overall wellness. Dental insurance gives you a reason to smile — it's affordable and covers preventive care (including regular checkups) as well as fillings, bridges, crowns, and other dental services.

The amount you pay for your coverage is based on who you cover and which plan you choose. DHMO members will receive a physical ID card, while PPO members will access a digital ID card through the Quantum app. In order to access your ID card, you will need to download the MyCigna app. DHMO members will still have physical cards.



When you enroll in the dental plan, you may visit any dentist you choose, but in-network providers offer larger discounts and can file your claims for you. If you prefer to see an out-of-network provider, keep in mind, since they are not under a contract, they may charge you for any amount billed in excess of the negotiated discounted rate.

	CIGNA DPPO			DHMO
	CIGNA ADVANTAGE NETWORK	CIGNA DPPO NETWORK/ OUT-OF-AREA**	OUT-OF-NETWORK***	IN-NETWORK ONLY
<b>CALENDAR YEAR DEDUCTIBLE</b>				
Individual	\$50	\$100	\$100	N/A
Family	\$100	\$200	\$200	N/A
<b>ANNUAL BENEFIT MAXIMUM PER MEMBER (EXCLUDING ORTHODONTIA)</b>				
Per Individual	\$2,000	\$1,000		N/A
	YOU PAY	YOU PAY	YOU PAY	YOU PAY
<b>PREVENTIVE CARE</b>				
Exams, Cleanings, X-rays, Fluoride Treatments	\$0			No charge for most preventive services
<b>BASIC SERVICES</b>				
Composite Fillings, Space Maintainers, Sealants, Extractions, Oral Surgery, Endodontics, Periodontics	10%*	20%*	20%*	Pre-set copay provided in Patient Charge Schedule
<b>MAJOR PROCEDURES</b>				
Crowns, Inlays/Onlays, Dentures, and Bridges	50%*	50%*	50%*	Pre-set copay provided in Patient Charge Schedule
<b>ORTHODONTIA</b>				
24-Month Treatment Fee — Additional fees will apply for pre-ortho visits and treatment, records and retention, and banding				
Adults & Children	50%* up to lifetime maximum of \$2,000			Pre-set copay provided in Patient Charge Schedule

\*Copay applies after plan deductible is met.

\*\*For employees who do not have 2 participating dentists within 10 miles of their home.

\*\*\*Out-of-network provider fees over the Plan's Reasonable and Customary limits are your responsibility.

# Vision Plan

You may elect vision care coverage, which provides affordable, quality vision care nationwide. Although vision care services and supplies are covered in-network and out-of-network, your benefits are generally greater when you use in-network providers. Your costs are based on the family members you choose to cover.

Note: Kaiser Plan participants have a separate vision plan covered under their medical plan. Please review benefits to determine if additional coverage through VSP is necessary.

VSP VISION PLAN		
	PARTICIPATING PROVIDER	NON-PARTICIPATING PROVIDER
	YOU PAY	REIMBURSEMENT
<b>COST</b>		
Exam	\$25	Up to \$45
<b>COVERED SERVICES — LENSES</b>		
Single Lenses	COVERED	Up to \$65 depending on lens type and option
Bifocals		
Trifocals		
Frames	Balance over \$150 allowance	Up to \$70
<b>COVERED SERVICES — CONTACTS IN LIEU OF FRAMES/LENSES</b>		
Contacts — Medically Necessary	\$0	Up to \$210
Contacts — Elective	Balance over \$150 allowance	Up to \$105
<b>BENEFIT FREQUENCY</b>		
Exam	Every Calendar Year	
Lenses		
Frames		
Contacts		

\*There is up to a \$60 copay for your contact lens exam (fitting and evaluation). The Vision Plan covers either lenses with frames or contact lenses, but not both. If you choose to switch to eyeglasses, they are covered 12 months from the date you obtained contact lenses.

When obtaining benefits from a non-participating provider, you are responsible for paying the provider as billed. Upon submission of a claim to VSP, you will be reimbursed in accordance with the non-participating provider reimbursement schedule, less any applicable copays.

ID cards are not provided with this coverage. Simply call a VSP network provider to schedule an appointment and state that you are a VSP member.





Your financial health can bring either stress or peace of mind, and we aim to help foster the latter. We offer coverage options and tools to help you save money, prepare for the unexpected, and plan for the future.



# Health Savings Account

A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pre-tax dollars — now or in the future. **You must have a physical street address in Workday to open an account.**

## HOW TO USE YOUR HSA

	<p><b>Eligibility</b> You must be enrolled in either the BCBS Silver or Bronze Plan.</p>				
	<p><b>Your Contributions</b> You contribute on a pre-tax basis and can change how much you contribute from each paycheck. Your total contributions (including Company contributions) may not exceed the IRS maximum of <b>\$4,400</b> if you enroll only yourself, or <b>\$8,750</b> if you enroll in family coverage. You can make an additional catch-up contribution of \$1,000 if you are age 55 or older.</p>				
	<p><b>Your Company's Contribution</b></p> <table border="0"> <tr> <td data-bbox="297 1339 472 1367">Employee only</td> <td data-bbox="727 1329 1240 1390">\$400 lump sum in January: Must be enrolled and eligible by 01/01/2026</td> </tr> <tr> <td data-bbox="297 1415 505 1472">Spouse/Domestic Partner or Family</td> <td data-bbox="727 1409 1240 1470">\$800 lump sum in January: Must be enrolled and eligible by 01/01/2026</td> </tr> </table>	Employee only	\$400 lump sum in January: Must be enrolled and eligible by 01/01/2026	Spouse/Domestic Partner or Family	\$800 lump sum in January: Must be enrolled and eligible by 01/01/2026
Employee only	\$400 lump sum in January: Must be enrolled and eligible by 01/01/2026				
Spouse/Domestic Partner or Family	\$800 lump sum in January: Must be enrolled and eligible by 01/01/2026				
	<p><b>Eligible Expenses</b> Medical, dental, vision, and prescription drug expenses incurred by you and your eligible family members.</p>				
	<p><b>Using Your Account</b> Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket, and save your HSA money for future healthcare expenses.</p>				
	<p><b>Remaining Funds</b> Money left in your HSA at the end of the year will roll over to the next year — you'll never lose your HSA dollars. If you leave the Company or retire, you can take your HSA with you and continue to pay and save for future eligible healthcare expenses.</p>				

\*If you are hired between Jan. 2 and July 1, you will receive a prorated employer contribution equal to 1/2 the yearly amount. This will be provided in the first paycheck in July.

# The HDHP (Silver or Bronze Plan) and HSA: How They Work Together

Together, your and the Company's contributions can cover a portion of your deductible and coinsurance.



## Free In-Network Preventive Care

To emphasize the importance of wellness, preventive care is covered at 100%, if you receive this care from in-network providers.



## Deductible

You pay for your initial medical costs until you meet your annual deductible. This deductible is higher compared to the other medical plan, but offset by HSA contributions you and the Company may make.



## Coinsurance

Once the deductible is met, you and the Company share any further healthcare costs until you meet the out-of-pocket maximum.



## Out-of-Pocket Maximum

The plan limits the total amount you'll pay each year. Once you meet your out-of-pocket maximum, the plan pays 100% of your eligible, in-network expenses for the remainder of the year.

## How the HSA Works

**Please note:** Funds available for reimbursement are limited to the balance in your HSA.

**Choose the Silver or Bronze Plan during your enrollment.**

**The Company opens an HSA for you, and you and the Company make deposits into your account.**

**You determine how much to contribute (tax-free) to your HSA each pay period.**

**Use money in your HSA for eligible medical, dental, and/or vision expenses.**

**Money left over at the end of the year rolls over for future use.**

**Your account grows and earns tax-free interest over time.**

Yolanda enrolls herself only in the HDHP with HSA. She chooses to use her HSA to pay for covered services — this reduces her out-of-pocket amount needed to meet her deductible before her health plan begins to pay.

YEAR 1 EXAMPLE	YEAR 2 EXAMPLE
The Company deposits \$400 in Yolanda's HSA	The Company deposits \$400 in Yolanda's HSA
She contributes \$3,250 for a total of \$3,650	She contributes \$3,250 for a total of \$3,650
She uses her HSA to pay \$700 of eligible expenses	\$2,950 rolls over from last year for a total of \$6,600
She has \$2,950 in her HSA to roll over to next year	She uses her HSA to pay \$1,250 of eligible expenses
	She has \$5,350 in her HSA to roll over to next year

## HSA Options

Optum Bank is our HSA administrator. Please review the chart below for account benefits and a schedule of the minimal fees.

<b>ATM Fee</b>	\$2.50 per ATM transaction (Does not include any additional fees charged by the bank/ATM used to withdraw funds.)
<b>Outbound Transfer Fee</b>	\$20.00 per outbound transfer or rollover of funds to another HSA custodian
<b>Monthly Investment Fee (Applies only if HSA funds are invested)</b>	0% of relevant investment balance
<b>Minimum Account Balance for Investing</b>	\$1,000
<b>Account Benefits</b>	All accounts include the use of: HSA Debit Mastercard, <sup>®</sup> which can be used to directly pay for eligible expenses, online bill payment, and Mobile Access Receipt Vault: upload and store images of your receipts online.



## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to pay for eligible healthcare and dependent care expenses using tax-free dollars. **There are two types of FSAs — the Health Care FSA and the Dependent Care FSA:**








### Health Care FSA

If you are enrolled in the Blue Cross Gold Plan, Kaiser Plan, or another non-HDHP plan outside of UR, you are eligible to participate in a Health Care FSA. These funds can be used to pay for services not covered by your medical, dental, or vision plan, such as copays, coinsurance, deductibles, prescription expenses, lab exams and tests, contact lenses, and eyeglasses. Employees enrolled in a HSA cannot enroll in a Health Care FSA during the same plan year.



### Dependent Care FSA

These funds can be used to pay for day care expenses associated with caring for elder or child dependents that are necessary for you or your spouse to work or attend school full-time. You cannot use your Health Care FSA to pay for dependent care expenses.

HEALTH CARE FSA	VS	DEPENDENT CARE FSA
Contribute up to \$3,400 per year, pre-tax.		Contribute up to \$7,500 per year, pre-tax, or \$3,750 if married and filing separate tax returns.*
Receive a debit card to pay for eligible medical expenses.		You must submit claims and be reimbursed if you enroll in this FSA; no debit cards are provided (funds must be available in your account).
Eligible expenses include medical copays, coinsurance, deductibles, eyeglasses, over-the-counter medications prescribed by your doctor.		Can only be used to pay for eligible dependent care expenses including day care, after-school programs, and elder care programs.
Submit claims up to <b>March 31</b> of the following year for expenses from Jan. 1 to Dec. 31.		Submit claims up to <b>March 31</b> of the following year for expenses from Jan. 1 to Dec. 31.
If you do not spend all the money in this FSA by <b>March 31</b> , per IRS regulations, unused dollars will be forfeited for pre-tax contributions.		If you do not spend all the money in this FSA by <b>March 31</b> , per IRS regulations, unused dollars will be forfeited for pre-tax contributions.




\*Note: For Highly Compensated Employees, the maximum contribution amount is lower.

**Important!**

There is a “use it or lose it” rule imposed by the IRS. In other words, if you do not spend all the money in your FSA by the deadline, any unused dollars in your account(s) after the deadline will be forfeited.

## How You Can Save on Taxes With FSAs

Here’s an example of how much you can save when you use the FSAs to pay for your predictable healthcare and dependent care expenses.

	HEALTH CARE FSA		DEPENDENT CARE FSA	
	WITHOUT ACCOUNT	WITH ACCOUNT	WITHOUT ACCOUNT	WITH ACCOUNT
 <b>Your Taxable Annual Income</b>	\$50,000	\$50,000	\$50,000	\$50,000
<b>Account Deposit (Before Taxes)</b>	N/A	\$2,500	N/A	\$5,000
<b>Taxable Wages</b>	\$50,000	\$47,500	\$50,000	\$45,000
<b>Federal &amp; Social Security Taxes Expense (After Taxes)</b>	\$14,325	\$13,609	\$14,325	\$12,894
<b>Take Home (Net)</b>	\$33,175	\$33,891	\$30,675	\$32,106
<b>Annual Tax Savings</b>	\$0	 <b>\$716</b>	\$0	 <b>\$1,431</b>

If you are a participant in a Health Savings Account (HSA), you are not eligible for a Health Care FSA reimbursement account in the same plan year.

# Life and AD&D Insurance

It's important to give some serious thought to what expenses and income needs your dependents would have if something happened to you. To make sure you have financial protection, United Rentals offers several different types of Life and AD&D insurance.

## Basic Life Insurance

**Basic Life insurance** is provided at no cost to you, and you are automatically enrolled even if you don't elect medical coverage. If you purchase additional Life insurance for yourself, you may also purchase coverage for your spouse and dependent children.

COVERAGE FOR	COVERAGE AVAILABLE
<b>Employee</b>	<ul style="list-style-type: none"><li>1x your basic annual earnings</li><li>Maximum of \$125,000 (coverage levels may vary by eligibility group, as detailed in the Summary Plan Description)</li><li>Benefit reduced by 50% of the original amount if you are age 70 or older</li></ul>
<b>Spouse/ Domestic Partner</b>	<ul style="list-style-type: none"><li>\$1,500 coverage</li><li>Benefit reduced by 50% at age 70</li></ul>
<b>Child(ren)</b>	<ul style="list-style-type: none"><li>\$1,500 coverage</li><li>Your child(ren) live birth to 26 years are eligible</li></ul>

## Basic AD&D Insurance

AD&D insurance is provided as part of your Basic Life coverage and provides you specified benefits for a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). In the event that death occurs from an accident, 100% of the AD&D benefit would be payable to your beneficiary(ies).

COVERAGE FOR	COVERAGE AVAILABLE
<b>Employee</b>	<ul style="list-style-type: none"><li>1x annual base pay, up to a maximum of \$125,000</li><li>Benefits reduce by 50% of the original amount if you are age 70 or older</li><li>Coverage levels may vary by eligibility group</li></ul>

### Imputed Income

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security, and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.



## Voluntary Life Insurance

**Voluntary Life insurance** for you, your spouse, and children can help protect your family during difficult times. Voluntary Employee Life insurance enrollment is required for spouse/child(ren) enrollment.

COVERAGE FOR	COVERAGE AVAILABLE
<b>Employee</b>	Increments of 0.5x to 8x your salary not to exceed \$2,500,000. Benefits reduce by 50% of the original amount if you are age 70 or older.
<b>Spouse/ Domestic Partner</b>	Increments of \$10,000 up to \$250,000; cannot exceed 100% of Employee coverage. Benefits reduce by 50% of the original amount if you are age 70 or older.
<b>Child(ren)</b>	Coverage begins from live birth and continues to age 26. Increments of \$1,000 not to exceed \$25,000 for children aged 6 months to 26 years. Coverage is \$500 for child aged less than 6 months. Coverage cannot exceed 100% of the Employee Voluntary Life coverage amount.

## Evidence of Insurability (EOI) Rules

COVERAGE FOR	OPEN ENROLLMENT	NEWLY HIRED	QUALIFIED STATUS CHANGE
<b>Employee</b>	<ul style="list-style-type: none"> <li>1x salary incremental increases greater than \$200,000</li> <li>Coverage over \$200,000</li> <li>Electing coverage after initial eligibility</li> <li>When an EOI has been denied in the past</li> </ul>	<ul style="list-style-type: none"> <li>Coverage over \$200,000</li> <li>Enrolling more than 30 days after initial eligibility</li> </ul>	<ul style="list-style-type: none"> <li>For any amount</li> </ul>
<b>Spouse/ Domestic Partner</b>	<ul style="list-style-type: none"> <li>One increment increases that exceed \$50,000 benefit</li> <li>Coverage over \$50,000</li> <li>Electing coverage after initial eligibility</li> </ul>	<ul style="list-style-type: none"> <li>Coverage over \$50,000</li> <li>Enrolling more than 30 days after initial eligibility</li> </ul>	<ul style="list-style-type: none"> <li>Coverage over \$50,000</li> <li>Enrolling more than 30 days after initial eligibility due to marriage</li> <li>Any increase associated with other types of qualified family status change</li> </ul>

## Voluntary AD&D Coverage

Eligible employees may purchase Voluntary AD&D for themselves and their family.

COVERAGE FOR	COVERAGE AVAILABLE
<b>Employee</b>	<ul style="list-style-type: none"> <li>½, 1, 2, 3, or 4x your annual salary, up to a maximum of \$1 million</li> <li>Benefits reduce by 50% of the original amount if you are age 70 or older</li> </ul>
<b>Spouse/ Domestic Partner</b>	<ul style="list-style-type: none"> <li>Up to 60% of Voluntary Employee AD&amp;D, up to a maximum of \$300,000</li> <li>Your spouse/domestic partner under the age of 99 is eligible</li> </ul>
<b>Spouse/Domestic Partner and Child(ren)</b>	<ul style="list-style-type: none"> <li>Spouse/Domestic Partner under age 99: Up to 50% of Voluntary Employee AD&amp;D, up to a maximum of \$300,000</li> <li>Child(ren) from live birth to 26 years: Up to 10% of Voluntary AD&amp;D per child, up to a maximum of \$50,000 per child</li> </ul>
<b>Child(ren) only</b>	<ul style="list-style-type: none"> <li>Up to 15% of Voluntary Employee AD&amp;D per child, up to a maximum of \$50,000 per child</li> <li>Child(ren) from live birth to 26 years are eligible</li> </ul>

## Business Travel Accident Insurance

Business Travel Accident insurance offers coverage in the event of sickness, accidental death, or dismemberment when you're traveling for business. It is provided at no cost to active, full-time employees who are regularly scheduled to work 30 hours or more per week, as well as eligible dependents who accompany that travel. Union employees are not eligible for this coverage unless specifically indicated in their collective bargaining agreement. Coverage includes:

- 24-hour worldwide business travel protection
- Travel assistance services
- Emergency medical evacuation

For more information about Business Travel Accident coverage, call **855-327-1414** or **630-694-9764** (outside of the U.S.) and reference Policy #ADD NO498299A.

# Disability Insurance

If you have a serious injury or illness that keeps you from working, how will you pay your bills? Disability insurance replaces a portion of your income when you are unable to work due to a qualified illness or non-work-related injury.

## Short-Term Disability (STD)

Pregnancy, a scheduled surgery, or an unplanned illness or injury could keep you off the job and without income for an extended period of time. STD can protect part of your paycheck should you become disabled.

STD is provided at no cost to you. You are automatically covered as a full-time, non-union employee — no enrollment is needed.

COVERAGE	BENEFIT
Short-Term Disability	<ul style="list-style-type: none"><li>60% of your weekly earnings to a \$1,500 weekly maximum for 26 weeks</li><li>Benefit begins on the 15th day of disability</li></ul>

## Long-Term Disability (LTD)

LTD makes sure you have a portion of your income replaced if you can't work for an extended period of time due to a non-work-related illness or injury. This coverage is coordinated with other benefits you may receive while disabled, such as Social Security and Workers' Compensation. LTD payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever comes first. Certain exclusions and pre-existing condition limitations may apply.

### LTD — Hourly Employees

If you are a full-time, non-union hourly employee, LTD is provided at no cost to you — you are automatically covered and no enrollment is needed.

COVERAGE	BENEFIT
Long-Term Disability	<ul style="list-style-type: none"><li>60% of your monthly earnings up to a maximum of \$15,000 per month</li><li>Benefit begins after 26 weeks of disability, and payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner</li></ul>

### LTD — Salaried/Exempt Employees

If you are a full-time, exempt (salaried) employee, you have two options available at discounted group rates. For coverage to be approved, you may need to provide Evidence of Insurability.

	OPTION A	OPTION B
Benefits Begin	After 26 weeks of disability	
Benefit Amount	Up to 60% of your monthly base pay, up to a maximum of \$15,000 per month	Up to 60% of your monthly base pay plus bonus, up to a maximum of \$25,000 per month
Benefit Duration	Up to 24 months at your own occupation, then for as long as you are disabled and unable to perform gainful employment until you return to work or reach retirement age, or in the event of your death	

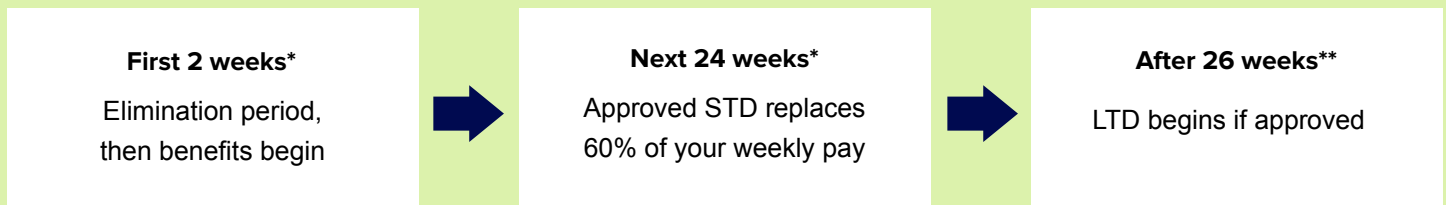
# An Example: How STD and LTD Can Work Together

Let's say you have an accident on the ski slopes, and you must be away from work due to your injuries. Here's how your disability benefits would work:

- For the first 14 days away from work, you would use your accrued sick and/or vacation time and receive your regular pay.
- For the next 24 weeks, you would receive STD benefits equal to 60% of your pay, up to \$1,500 per week.
- If you are out longer than 26 weeks and cannot perform your job, LTD benefits would begin and would replace 60% of your pay, up to a maximum of \$15,000 per month under Option A or \$25,000 per month under Option B (salaried only). These benefits would continue until you no longer meet the definition of disabled as defined by the insurance company.

**Note:** All Company-paid disability coverages are not included in gross income and will be taxable. Under current tax laws, the benefit will be taxed at the time it is received.

A qualifying disability is a sickness or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training, or experience.



\*Up to \$1,500 weekly

\*\*Up to \$15,000 or \$25,000 monthly, depending on election



## Pre-Existing Condition

A pre-existing condition limitation will apply during your first year on the Plan (or on the increase in coverage level if you move from Option A to Option B). If you received treatment, consultation, care, or services, or took prescription medication in the three months before your enrollment, a resulting disability will not be covered.

Once you have been insured on the Plan as an active employee for a consecutive 12 months, the pre-existing condition limitation no longer applies.



# Voluntary Benefits

## Transportation Account

With the Transportation Account, administered through Navia, you can use pre-tax dollars to pay for your transportation expenses while commuting to work. This can be used for Lyft and Uber in select cities. This program is voluntary, and you may participate on a month-to-month basis.

Any unused funds in any month are rolled over to the next month's contribution. The contribution amounts are current as of the time of this publication but are subject to change by the IRS.

- Use for: Monthly passes, tokens, fare cards/vouchers (transit and vanpool expenses) for you
- Contributions: \$340 monthly maximum

## Legal Assistance Plan

**A legal insurance plan can ease the biggest stresses — finding and paying for legal expertise when you need it most.** LegalEASE offers a legal insurance plan that provides support and protection for unexpected personal legal issues.

### What you get with a LegalEASE insurance plan:

- An attorney with expertise specific to your personal legal matter
- Access to a national network of attorneys with exceptional experience that are matched to meet your needs
- In- and out-of-network coverage
- Concierge help navigating common individual or family legal issues

### The value of a LegalEASE insurance plan

As a member, you have access to a national network of over 20,300 attorneys who are matched to your specific legal needs. The Legal Assistance Plan also saves you time and costly legal fees. But most importantly, it gives you confidence and provides coverage for:

- Home and consumer (buying, selling, foreclosure, and tenant disputes)
- Financial (debt collection, collections, contracts)
- Auto and traffic (traffic matters and license suspensions)
- Family (adoption, divorce, name change)
- Estate planning and wills (will, living will, healthcare power of attorney)

## Pet Insurance

Let's not forget about our furry friends! MetLife Pet insurance from VPI/NCC helps offset the cost of caring for your pet. VPI covers everything from preventive care to accidents and illness, as well as the costs of X-rays, office visits, medications, surgeries, and hospital stays.

The cost of coverage depends on your pet's age, species, and the coverage level that you select.

## Identity Theft Insurance

Unfortunately, identity theft is on the rise. But Allstate's identity theft monitoring can help outsmart these criminals by preventing fraud, detecting fraudulent activity on a daily basis, and resolving identity theft issues you may face. Also included is a \$25,000 identity fraud insurance policy to cover out-of-pocket expenses relating to your identity theft. There are two coverage levels to choose from: Individual or Family Plan.

## Auto and Home Insurance

Your home and your car are two of your most valuable assets. It only makes sense to access group rates so you can pay less for your home and auto insurance. You may start or stop your coverage at any time throughout the year, and your coverage stays with you even if you leave United Rentals. Benefit payments are deducted from your paycheck on a post-tax basis. Benefits are offered through Liberty Mutual and Farmers GroupSelect.

## Employee Discount Program: PerkSpot

United Rentals partners with PerkSpot to provide exclusive discounts and rebates on goods and services, including health and wellness and family activities. Access at work, home, or on the go and browse thousands of discounts! Visit [UR.PerkSpot.com](https://www.ur.com/PerkSpot) and follow the instructions to register.





# Employees Helping Employees

## United Compassion Fund

### When One of Our Own Is In Need, We're Here to Help

The United Compassion Fund, a tax-exempt 501(c) (3) public charity, is an employee-funded, first-response program that assists employees experiencing financial hardship as the result of an uncontrollable crisis.

Your donations will assist our employees who've experienced an uncontrollable catastrophic situation, such as a:

- Medical emergency
- Catastrophic injury or illness
- Home fire
- Home flooding
- Hurricane
- Wildfire

Sign up to donate in Workday and start making a difference in the life of a United Rentals family member.

**Questions?**  
E-mail [compassionfund@ur.com](mailto:compassionfund@ur.com).

## Leave Donation Program

The Leave Donation Program permits eligible U.S. employees who have more paid vacation or sick time than they plan to take within a year to choose to donate hours of paid vacation or sick time to assist other employees who are facing a medical emergency or have been affected by a natural disaster. Employees who want to assist may donate their accrued time to a United Rentals-managed "leave bank."

### Who Can Contribute?

All non-union UR employees who are eligible to accrue leave time may contribute. You may contribute to the leave bank in one-hour increments. Even the smallest donations add up quickly and make a difference.

### How Can I Contribute?

If you have accrued vacation or sick time to donate to the Company bank, fill out the Leave Donation Contribution Form. Donations are made anonymously and participation in the program is voluntary. Due to IRS regulations, employees are not permitted to donate to specific individuals in need, only to the Company bank. Go to [my.UR.com](http://my.UR.com) and type Leave Donation in search box.

# Additional Benefits Programs

## Tuition Reimbursement

This program is designed to support those with the determination and discipline to obtain a Bachelor's degree.

- Eligible employees may receive up to \$5,250 dollars (U.S.) in Education Assistance for the 2026 calendar year.
- Open to all full-time employees who meet eligibility requirements.
- Assistance covers tuition, books, fees, and necessary supplies.
- Employees must be enrolled in an accredited college or university and be pursuing a Bachelor's degree in a job-related discipline.
- Union employees are not eligible for the Tuition Reimbursement Program unless specifically indicated in their collective bargaining agreement.

To learn more about eligibility requirements and additional program requirements, and to submit an application, please go to [my.UR.com](https://my.UR.com) > **Employee Hub** > **Career Development Tuition Assistance**.

## Scholarship Program for Children of Employees

Through this program, United Rentals is committed to providing need-based financial assistance for top achieving children of United Rentals employees. Scholarship recipients will be known as Kneeland Scholars in honor of former CEO Michael J. Kneeland and his passion for lifelong learning.

The program will select 10 students annually to receive scholarship awards of \$2,500 each, renewable for up to three additional years for a total value of up to \$10,000 per scholarship. To be eligible, students must enroll full-time at an accredited two-year or four-year college, university, or vocational-technical school.

To learn more and apply, visit [UnitedRentals.com/scholarships](https://UnitedRentals.com/scholarships).

## Early Access to Pay through Payactiv

Payactiv is offered to non-union United States employees and allows early access to a portion of your earned wages ahead of pay day. In addition to having early access to your earned wages, Payactiv also offers a variety of other financial wellness tools. Included in the app:

- On-demand access to earned wages
- In-app bill pay
- Cash pickup from Walmart Money Centers
- Call an Uber through the app
- Prescription discounts
- Savings and budgeting tools
- Financial counseling and financial planning guides
- And much more



Scan this QR code or download the Payactiv mobile app from the Apple App or Google Play stores.

# Planning for Retirement

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. The UR 401(k) plan allows you to save for retirement on a pre-tax or Roth post-tax basis. You can begin contributing to the plan at any time once you become eligible — this happens after you achieve 30 days of credited service with the Company. Contributions to your account are made through convenient payroll deductions. To log in for the first time, visit [principal.com/welcome](https://principal.com/welcome), where you will be taken through the steps to secure your account. You create your own user name, password, and security answers.

## Increase Your Retirement Savings With a 401(k)

- All non-union employees are automatically enrolled after 30 days of employment at a 4% pre-tax contribution rate.
  - This amount increases by 1% every April 1 until the contribution reaches 15%.
- UR will match your payroll contributions, per paycheck, at a rate of 100% on the first 1% contributed and 50% on the next 5% contributed. Those employees deemed highly compensated are limited to a maximum match of \$4,000 annually. To fully maximize your UR match, you want to contribute at least 6% of your pay for each check.
- You are 100% vested in Company matching contributions after two years of service.
- Contribute using convenient payroll deductions up to the IRS limits (both deferral and catchup).
- Change the amount of your contributions or stop your payroll contributions at any time (changes go into effect as soon as administratively possible).
- Contributions may range from 1% to 80% in whole number increments.
- Decide how to invest your 401(k) among the various options in the plan or default to a Target Date Fund based on your age.

Union Employees are only eligible for the plan as outlined in their Collective Bargaining Agreement and must take action to participate.



## Get Personalized, One-On-One Retirement Planning Support

With the Principal Retire Secure™ Program, you can speak with a representative at no cost (and as often as necessary) to help you get and stay on track toward your financial goals. You'll have an opportunity to discuss your goals, savings gaps, asset protection, retirement fund consolidation, planning for future expenses, and insurance needs. Visit [principal.com/virtual1on1](https://principal.com/virtual1on1) to schedule an appointment.

## Check Up on Your Account

We know there's a lot to think about when it comes to your finances — both now and later. But with the right knowledge, you can live well today and plan well for tomorrow. Principal® Milestones can help you prioritize and make more informed decisions with financial resources in one convenient place at no cost to you. Visit [principal.com/milestones](https://principal.com/milestones) to check out everything available to you through your UR 401(k) account.

Finally, don't forget to do the following once you're logged in to your account:

- Designate your beneficiary(ies)
- Review your investments
- Download the Principal app for on-the-go access to your account

Contact Principal at **800-547-7754** to speak with a representative Monday – Friday from 8:00 am to 10:00 pm EST. Reference contract number 457188.



A healthy mind is just as important as a healthy body. You need hassle-free, judgment-free options to get the support you need. We have the in-house UR Wellness app along with convenient, affordable resources to help you manage stressors, big and small.

# Mental Health Support

## Employee and Family Assistance Program

Mental health is just as important as physical health. Get free, confidential, 24/7 support for you and every member of your household through the Employee & Family Assistance Program (EFAP). Contact Carelon at **866-798-5673** or log on to [carelonwellbeing.com/ur](http://carelonwellbeing.com/ur).

You are eligible to receive up to eight face-to-face sessions per problem, per year, as clinically appropriate.

You also can receive no-cost consultations and referrals for issues related to many personal and professional concerns, including:

- Stress
- Crime victimization
- Marital, family, and relationship concerns
- Work-related issues
- Financial or legal problems
- Anxiety or depression
- Retirement transition
- Substance abuse
- Child or elder care questions
- Loss of a loved one

## Talkspace

Talkspace through Carelon lets you (or a family member) share text, voice, or video messages with a therapist. Visit [talkspace.com/carelonwellbeing](http://talkspace.com/carelonwellbeing) and enter United Rentals when you fill out your info.

## UR Wellness App

Take a moment to de-stress with our in-house app, UR Wellness. It provides you and your family with quick, easy access to all our mental health resources in one place. You can also explore an extensive library of wellness-related articles, podcasts, and videos. The UR Wellness app has been downloaded to all Company phones and tablets, or you and your family can go to [unitedrentals.com/wellness](http://unitedrentals.com/wellness) to start exploring.

## eMLife

eMLife is United Rentals' new mindfulness benefit. Download the eMLife app, select "Create an EM Life account" and "Employee Account," and enter Company code "unitedrentals" to get started — it's free for you and all members of your family.

**Your care is provided by a staff of certified health professionals, counselors, psychologists, social workers, and medical doctors.**

## Behavioral Health Center

If you're enrolled in a BCBS medical plan, MDLive online can connect you to mental health professionals. You can use your phone or video chat from the comfort from home or visit in person at low or no additional cost. The Behavioral Health Resource Center can help you find treatment programs and arrange confidential counseling for you and your family.

Connect with a board-certified doctor or therapist by phone, video, or mobile app. Get 24/7 non-emergency care in minutes, avoid costly ER visits, and access services in English or Spanish, or with translation support in other languages.

To get started, visit [MDLIVE.com/bcbstx](http://MDLIVE.com/bcbstx), call **888-680-8646**.



**GETTING HELP IS A SIGN OF STRENGTH**

# Recognition

## 1UR Volunteer Army Program

Our 1UR program was designed to build a consistent, quality experience for our customers.

- We will become the clear choice for customers by earning their trust with a consistent, quality experience.
- We will support our team with the best training and tools to act with urgency to exceed customer expectations.
- Only through each employee's commitment to safety and service excellence will we deliver Company-wide success.

You can help celebrate a team member who takes an active role in bringing 1UR to life! Share their story using the form on MyUR, and we'll send a 1UR Coin to recognize their contribution.

For more information, visit [my.UR.com](https://my.UR.com) > Resource Hub > Initiatives > 1UR Coin Nomination.

## Service Anniversary Award Program

Employee service anniversaries are recognized at five-year intervals, beginning with year five. Managers are encouraged to celebrate their team members and are provided a recognition package for support. Recognition will be handled through the [Awardco](#) platform, which can be accessed via Single Sign-on (SSO) using your UR credentials.

For more information, visit [my.UR.com](https://my.UR.com) > Employee Hub > Employee Recognition.

# Time Off

## Paid Wellness Day

United Rentals offers all active, full-time non-union employees one paid Wellness Day per year to engage with their doctor or participate in activities that support physical, emotional, or financial wellbeing.

### Here's how it works:

#### SCHEDULE

Request your day off from your supervisor, then input your request into Workday using the Time Off (suitcase) app.

#### ENGAGE

Engage with your doctor at an annual physical exam.

You may also choose an activity that supports your physical, financial, or emotional wellbeing.

#### Some ideas:

- Get outside for a hike, walk, or a new exercise
- Volunteer for a cause that is important to you
- Schedule a Retire Secure Meeting at [principal.com/virtual1on1](https://principal.com/virtual1on1)

#### ENJOY

Enjoy the rest of your Wellness Day. It's all about you.

## Vacation Buy Program

This program allows the purchase of one to five days of additional vacation, to be used after earned vacation time is exhausted. By electing this coverage, you agree to all program conditions. Not available during New Hire Enrollment.

- Full-time, non-union employees are eligible if they have not reached the four-week accrual rate prior to the start of the year for which they are buying extra vacation. Vice Presidents and above are ineligible.
- Available for purchase during the Annual Open Enrollment period each fall, to be effective Jan. 1 and to be deducted each paycheck, in equal amounts, before taxes.
- Purchased vacation does not roll over. If left unused, it will be reimbursed in your last paycheck of the year. If you have a negative vacation balance when employment ends, the amount owed is deducted from your final paycheck.

## Paid Parental Leave

UR recognizes the importance of providing ample time and support to new parents as they welcome a child into their lives, whether through adoption, birth, or foster care.

UR provides up to eight weeks of paid Parental Leave to eligible employees, depending on caregiver status. Primary caregivers are eligible for eight weeks of paid parental leave, and secondary caregivers are eligible for two weeks of paid parental leave.

For purposes of this program, the phrase “primary caregiver” means the parent or guardian having primary responsibility for the full-time care of a child immediately following birth, adoption, or foster care placement.

For purposes of this program, the phrase “secondary caregiver” means the parent or guardian who has routine responsibility for child care, but less responsibility than the primary caregiver.

## Vacation Time

Active, regular, non-union employees accrue vacation time according to the below schedule. Your accrual rate and maximum annual accrual are adjusted on the anniversary of your date of hire.

Vacation accrual based on service and full-time hours worked each pay period	FULL-TIME & PART-TIME EMPLOYEES	
	FULL YEAR	BIWEEKLY PAY PERIOD
0 – 4 Years	80 hours	.03847 accrual rate
5 – 9 Years	120 hours	.0577 accrual rate
10+ Years	160 hours	.07693 accrual rate



Vacation time and sick time are not accrued during a leave of absence. Please refer to the appropriate PPBs for full policy details: Vacation PPB 3J.002.

For more information on the Parental Leave Program, please refer to the Leave of Absence PPB 3J 005.



## Vacation Carry-Over

Employees must use their vacation time within the calendar year when it is earned. Any unused vacation time at the end of the calendar year will be forfeited. The following exceptions apply:

1. Branch employees and District employees with eligible Branch job titles who accrue three or more weeks of vacation per year may roll over one week to the next calendar year.
2. Due to local legislation, employees in the Exception States (while still expected to comply with this policy and use their full accrual each year) may roll over accrued and unused vacation time without the risk of forfeiture.
3. Special rollover rules may apply to employees who were employed by companies acquired by United Rentals and whose vacation balance with the predecessor company was recognized by United Rentals at the time of acquisition. Employees in this situation should direct questions about carry-over mechanics to their Human Resources representative.
4. Vacation hours taken are applied to any carry-over balance first, then to accrued vacation hours.

## Sick Time Accrual and Payout

Paid sick leave under this policy may be used for absence due to:

- A non-serious illness or injury of the employee or the employee's child, spouse, or parent.
- A regular, preventive care visit to a physician or dentist by the employee or the employee's child, spouse, or parent.
- Due to local regulations, employees in the certain Exception States (while still expected to comply with this policy and use their time accordingly) may have carry-over or payout related to sick time.

## Regular Hourly (Non-Exempt) Employees

Regular hourly (non-exempt) employees accrue paid sick leave at the rate of .02308 multiplied by the number of straight time hours paid (up to a maximum of six days per year). This is reduced proportionately if the employee works less than 40 hours per week. The sick hour accrual is based on the total number of paid straight time hours including vacation and holidays. Sick leave accrues from date of hire. Please note that there are some exceptions in regions with state or local laws regarding sick leave accrual.

All eligible regular hourly (non-exempt) employees will be paid for unused sick leave accrued each calendar year. In no circumstance shall payment be made for more than 48 hours of unused sick leave.

Sick leave taken in advance of accrual is charged against the current year accrual bank even if this causes the bank to be negative. Employees will not be allowed to take sick leave in excess of 48 hours per year or up to the maximum allowed under certain Exception State regulations.

## Full-Time Salaried (Exempt) Employees

Full-time salaried (exempt) employees accrue paid sick leave at the rate of .02308 multiplied by the number of straight time hours paid (up to a maximum of six days/year). This is reduced proportionately if the employee works less than 40 hours per week. Full-time employees must work at least 30 hours/week to be eligible to accrue any sick leave.

The sick hour accrual is based on the total number of paid straight time hours including vacation and holidays. Sick leave accrues from date of hire.

Unused sick leave for salaried (exempt) employees is carried forward from year to year. Carry-over is cumulative but limited to a maximum accrual up to 112 hours. The maximum sick leave a full-time salaried employee who works 40 hours per week is entitled to take in any given calendar year is 112 hours or 14 days (six days for current year and, if applicable, up to eight carry-over days). This is reduced proportionately if the employee works less than 40 hours per week.

Union employees are not eligible for vacation time or sick time unless specifically indicated in their collective bargaining agreement. Vacation time and sick time are not accrued during a leave of absence. Please refer to the appropriate PPBs for full policy details: Vacation PPB 3J.002; Hourly Sick PPB 3J.004; Salaried Sick PPB 3J.037.

## Together United

**Together United** is where all United Rentals employees can come together to build a more diverse, inclusive, and empowering workplace through personal, team, and community building efforts.

At United Rentals, Employee Resource Groups, or ERGs, are groups of employees within the Company who voluntarily come together based on:

- Shared characteristics, interests, experiences, or goals,
- Networking and building relationships,
- Exchanging and enhancing their professional development,
- Helping the Company reach our strategic goal of Building a Better Future for all — that is inclusive, empowered and safe.

**African & Black Heritage United:** Building a space for employees that self-identify as Black, African American, and or as being of African descent, and their allies.

**HOLA United:** Building Hispanic & Latin Advancement (HOLA) while fostering a culture of intentional inclusion and diversity.

**LGBTQIA+ United:** To Build Pride in our LGBTQIA+ employees and equip our allies.

**Mental Wellness United:** Building an environment where getting help is a sign of strength.

**Planet United:** We're creating a better world through awareness, engagement, and improved efficiency.

**Veterans United:** At United Rentals, our Veterans United Employee Resource Group is committed to the effective placement, transition, and career development of all current and former service members and spouses.

We honor and celebrate the military principles and camaraderie veterans bring to our Company culture through engagement with community partners who serve veterans, and provide a supportive veteran ecosystem through networking and sponsorship.

**Women United** works to transform our industry, drive the competitive advantage of diversity, and support inclusion through networking, education, and the promotion of career opportunities.



# Employee Biweekly Contribution Rates

GOLD MEDICAL PLAN		
	GROUP A	GROUP B
EE only	\$145.27	\$185.64
EE + spouse	\$256.78	\$369.41
EE + child(ren)	\$211.69	\$308.40
EE + family	\$313.13	\$453.05

BRONZE MEDICAL PLAN		
	GROUP A	GROUP B
EE only	\$86.98	\$111.92
EE + spouse	\$127.43	\$193.11
EE + child(ren)	\$111.99	\$164.92
EE + family	\$148.74	\$229.95

DENTAL PLAN		
	DENTAL PPO	DENTAL HMO
EE only	\$6.27	\$3.08
EE + spouse	\$13.05	\$6.42
EE + child(ren)	\$12.01	\$5.92
EE + family	\$21.41	\$10.52

VISION PLAN	
	VISION PLAN
EE only	\$3.07
EE + spouse	\$6.45
EE + child(ren)	\$5.83
EE + family	\$9.21

VOLUNTARY LIFE INSURANCE MONTHLY RATES	
AGE	COST PER \$1,000 OF COVERAGE
< 25	\$0.054
25 – 29	\$0.064
30 – 34	\$0.087
35 – 39	\$0.097
40 – 44	\$0.108
45 – 49	\$0.162
50 – 54	\$0.248
55 – 59	\$0.462
60 – 64	\$0.710
65 – 69	\$1.367
70+*	\$2.217
CHILD(REN)	\$0.065

\*Benefits will be reduced by 50% at age 70.

SILVER MEDICAL PLAN		
	GROUP A	GROUP B
EE only	\$93.94	\$120.41
EE + spouse	\$137.73	\$212.19
EE + child(ren)	\$119.69	\$179.50
EE + family	\$169.37	\$267.22

KAISER HMO* MEDICAL PLAN		
	GROUP A	GROUP B
EE only	\$142.28	\$185.01
EE + spouse	\$261.06	\$366.52
EE + child(ren)	\$215.45	\$304.93
EE + family	\$326.32	\$449.10

\*Residents of certain states may also have a Kaiser HMO option. Confirm plan availability when you enroll.

VOLUNTARY AD&D INSURANCE MONTHLY RATES	
	COST PER \$1,000 OF COVERAGE
EE only	\$0.016
EE + family	\$0.024

LONG-TERM DISABILITY INSURANCE RATES	
	FOR FULL-TIME, EXEMPT (SALARIED) EMPLOYEES
Option A	\$0.406 per \$100 of covered monthly base + commissions, up to a \$15,000 maximum monthly benefit
Option B	\$0.451 per \$100 of covered monthly base + commissions + bonus, up to a \$25,000 maximum monthly benefit

**LEGAL ASSISTANCE PLAN**  
Coverage for the LegalEASE Legal Assistance Plan is paid for with post-tax payroll deductions at a biweekly rate of \$7.62 or the weekly rate of \$3.81 based on your pay schedule

IDENTITY THEFT PROTECTION PLAN				
	PRIVACY ARMOR		PRIVACY ARMOR PLUS	
	Weekly	Biweekly	Weekly	Biweekly
Individual	\$1.83	\$3.67	\$2.07	\$4.13
Family	\$3.22	\$6.44	\$3.68	\$7.36

# Required Notices

## Important Notice from United Rentals, Inc. About Your Prescription Drug Coverage and Medicare under the Kaiser and BCBS Gold, Silver, and Bronze Plan(s)

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with United Rentals, Inc. and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. United Rentals, Inc. has determined that the prescription drug coverage offered by the Kaiser and BCBS Gold, Silver, and Bronze plan(s) is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

### When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

### What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan?

If you decide to join a Medicare drug plan, your current United Rentals, Inc. coverage may not be affected. For most persons covered under the Plan, the Plan will pay prescription drug benefits first, and Medicare will determine its payments second. For more information about this issue of what program pays first and what program pays second, see the Plan's summary plan description or contact Medicare at the telephone number or web address listed herein.

If you do decide to join a Medicare drug plan and drop your current coverage, be aware that you and your dependents may not be able to get this coverage back.

### When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with United Rentals, Inc. and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

### For More Information about This Notice or Your Current Prescription Drug Coverage...

Contact the person listed at the end of these notices for further information. **NOTE:** You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through United Rentals, Inc. changes. You also may request a copy of this notice at any time.

### For More Information about Your Options under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit [www.medicare.gov](http://www.medicare.gov)
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at [www.socialsecurity.gov](http://www.socialsecurity.gov), or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Medicare Part D notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: **January 1, 2025**  
Name of Entity/Sender: United Rentals, Inc  
Contact--Position/Office: 1HR  
Address: 100 First Stamford Place, Ste.  
700 Stamford, CT 06902  
Phone Number: 888-220-9202

## Women's Health and Cancer Rights Act

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. For deductibles and coinsurance information applicable to the plan in which you enroll, please refer to the summary plan description. If you would like more information on WHCRA benefits, please contact 1HR at 888-220-9202.

## HIPAA Privacy and Security

The Health Insurance Portability and Accountability Act of 1996 deals with how an employer can enforce eligibility and enrollment for health care benefits, as well as ensuring that protected health information which identifies you is kept private. You have the right to inspect and copy protected health information that is maintained by and for the plan for enrollment, payment, claims and case management. If you feel that protected health information about you is incorrect or incomplete, you may ask your benefits administrator to amend the information. For a full copy of the Notice of Privacy Practices, describing how protected health information about you may be used and disclosed and how you can get access to the information, contact 1HR at 888-220-9202.

## HIPAA Special Enrollment Rights

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to later enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents' other coverage).

Loss of eligibility includes but is not limited to:

- Loss of eligibility for coverage as a result of ceasing to meet the plan's eligibility requirements (i.e. legal separation, divorce, cessation of dependent status, death of an employee, termination of employment, reduction in the number of hours of employment);
- Loss of HMO coverage because the person no longer resides or works in the HMO service area and no other coverage option is available through the HMO plan sponsor;
- Elimination of the coverage option a person was enrolled in, and another option is not offered in its place;
- Failing to return from an FMLA leave of absence; and
- Loss of coverage under Medicaid or the Children's Health Insurance Program (CHIP).

Unless the event giving rise to your special enrollment right is a loss of coverage under Medicaid or CHIP, you must request enrollment within 30 days after your or your dependent(s)' other coverage ends (or after the employer that sponsors that coverage stops contributing toward the coverage).

If the event giving rise to your special enrollment right is a loss of coverage under Medicaid or the CHIP, you may request enrollment under this plan within 60 days of the date you or your dependent(s) lose such coverage under Medicaid or CHIP. Similarly, if you or your dependent(s) become eligible for a state-granted premium subsidy towards this plan, you may request enrollment under this plan within 60 days after the date Medicaid or CHIP determine that you or the dependent(s) qualify for the subsidy.

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact 1HR at 888-220-9202.

## New Health Insurance Marketplace Coverage Options and Your Health Coverage

### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment-based health coverage offered by your employer.

### What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

### Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

### Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit.

Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

### How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact the UR Benefits Team at 880-220-9202.

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [HealthCare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

An employer-sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

Form Approved  
OMB No. 1210-0149  
(expires 8-31-2024)

### PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

3. Employer name: United Rentals, Inc
4. Employer Identification Number (EIN): 06-1522496
5. Employer address: 100 First Stamford Place, Ste. 700
6. Employer phone number: 1-888-220-2902

7. City: Stamford
8. State: CT
9. ZIP code: 06902
10. Who can we contact about employee health coverage at this job? UR Benefits Team
11. Phone number: same as above
12. Email address: [1HR@ur.com](mailto:1HR@ur.com)

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to all employees. Eligible employees are all full-time non-union employees. Union employees are not covered unless specifically spelled out in their collective bargaining agreement.
- With respect to dependents, we do offer coverage. Eligible dependents are:
  - Legally married spouse/domestic partner (regardless of gender and including common law spouses and same-sex spouses).
  - Registered same-sex or opposite-sex domestic partner and their children who live with you. Domestic partnerships must be registered.
  - Children up to the age of 26, regardless of student or marital status. Includes natural children, stepchildren, legally adopted children, children living with you before an adoption is final and children for whom a court has appointed you to be legal guardian (provided the dependent can be claimed by you for federal tax purposes or for whom you are required to provide health care coverage under a Qualified Medical Child Support Order). Coverage of dependent children ends on the last day of the month in which they turn 26.
  - Eligible children of a domestic partner may enroll if the domestic partner is enrolled. The IRS generally does not consider domestic partners (or their children) to be eligible dependents, thus their expenses are not eligible for reimbursement under the Health Savings Account (HSA) or Flexible Spending Accounts (FSAs). Contributions for coverage of domestic partners and their children are deducted from your pay after taxes. In addition, the estimated value of their coverage may be considered taxable for purposes of federal income tax.
- This coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

\*\*Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, [HealthCare.gov](https://www.healthcare.gov) will guide you through the process. Here's the employer information you'll enter when you visit [HealthCare.gov](https://www.healthcare.gov) to find out if you can get a tax credit to lower your monthly premiums.

## Notice Regarding Wellness Program

Live Well Program is a voluntary wellness program available to all medical enrolled employees. The program is administered according to federal rules permitting employer-sponsored wellness programs that seek to improve participant health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you may be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease). You may also be asked to complete a biometric screening or annual preventive exam, which may include a blood test for total cholesterol, HDL, LDL, triglycerides, glucose, and cotinine screening. Your blood pressure, height, weight, and waist circumference may also be measured. You are not required to complete the HRA or to participate in the blood test or other medical examinations.

However, individuals who choose to participate in the wellness program may qualify for the \$600 premium discount by earning program credit by certifying that you/spouse are tobacco free. Individuals who choose to earn the up to \$600 tobacco-free credit must be tobacco free along with spouse/dp. See medical rates for details.

Although you are not required to participate in the blood test or other medical examinations or complete the HRA, only participants who do so may qualify for the \$1,000 premium.

Additional incentives may be available for participants who participate in certain health-related activities or achieve certain health outcomes. If you are unable to participate in any of the health-related activities or achieve any of the health outcomes required to earn an incentive, you may be entitled to a reasonable accommodation or an alternative standard. You may request a reasonable accommodation or an alternative standard by contacting 855-623-9355.

The information from your HRA or blood test or other medical examinations may be used to provide you with information to help you understand your current health and potential risks, and may also be used to offer you services through the wellness program, such as wellness programming and content. You also are encouraged to share your results or concerns with your own doctor.

### Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and United Rentals, Inc. may use aggregate information it collects to design a program based on identified health risks in the workplace, Quest Diagnostics will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive. Anyone who receives your information for purposes of providing you services as part of the wellness program will abide by the same confidentiality requirements. In order to provide you with services under the wellness program, your personally identifiable health information may be shared with one or more of the following: Lockton Companies.

In addition, all medical information obtained through the wellness program will be maintained separate from your personnel records, information stored electronically will be encrypted, and no information you provide as part of the wellness program will be used in making any employment decision. Appropriate precautions will be taken to avoid any data breach, and in the event a data breach occurs involving information you provide in connection with the wellness program, we will notify you immediately.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact 855-623-9355.

## Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit [www.healthcare.gov](http://www.healthcare.gov).

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or diall **1-877-KIDS NOW** or [www.insure-kidsnow.gov](http://www.insure-kidsnow.gov) to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employersponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and **you must request coverage within 60 days of being determined eligible for premium assistance**. If you have questions about enrolling in your employer plan, contact the Department of Labor at [www.askebsa.dol.gov](http://www.askebsa.dol.gov) or call **1-866-444-EBSA (3272)**.

**If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2023. Contact your State for more information on eligibility –**

### ALABAMA-MEDICAID

Website: [myalhipp.com](http://myalhipp.com) Phone: 1-855-692-5447

### ALASKA-MEDICAID

The AK Health Insurance Premium Payment Program Website: [myakhipp.com](http://myakhipp.com)  
Phone: 1-866-251-4861  
Email: [CustomerService@MyAKHIPP.com](mailto:CustomerService@MyAKHIPP.com)  
Medicaid Eligibility: [health.alaska.gov/dpa/Pages/default.aspx](http://health.alaska.gov/dpa/Pages/default.aspx)

### ARKANSAS-MEDICAID

Website: [myarhipp.com](http://myarhipp.com)  
Phone: 1-855-MyARHIPP (855-692-7447)

### CALIFORNIA-MEDICAID

Website: Health Insurance Premium Payment (HIPP) Program [dhcs.ca.gov/hipp](http://dhcs.ca.gov/hipp)  
Phone: 916-445-8322  
Fax: 916-440-5676  
Email: [hipp@dhcs.ca.gov](mailto:hipp@dhcs.ca.gov)

## COLORADO-HEALTH FIRST COLORADO (COLORADO’S MEDICAID PROGRAM) & CHILD HEALTH PLAN PLUS (CHP+)

Health First Colorado Website:

[www.healthfirstcolorado.com](http://www.healthfirstcolorado.com)

Health First Colorado Member Contact Center: 1-800-221-3943/ State Relay 711

CHP+: [www.colorado.gov/pacific/hcpf/child-health-plan-plus](http://www.colorado.gov/pacific/hcpf/child-health-plan-plus)

CHP+ Customer Service: 1-800-359-1991/ State Relay 711 Health Insurance Buy-In Program (HIBI):

[www.mycohibi.com](http://www.mycohibi.com)

HIBI Customer Service: 1-855-692-6442

### FLORIDA-MEDICAID

Website: [www.flMedicaidprecovery.com/flMedicaidprecovery.com/hipp/index.html](http://www.flMedicaidprecovery.com/flMedicaidprecovery.com/hipp/index.html)

Phone: 1-877-357-3268

### GEORGIA-MEDICAID

GA HIPP Website: [Medicaid.georgia.gov/health-insurance-premium-payment-program-hipp](http://Medicaid.georgia.gov/health-insurance-premium-payment-program-hipp)

Phone: 678-564-1162, Press 1

GA CHIPRA Website:

[Medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra](http://Medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-program-reauthorization-act-2009-chipra)

Phone: (678) 564-1162, Press 2

### INDIANA-MEDICAID

Healthy Indiana Plan for low-income adults 19-64

Website: [www.in.gov/fssa/hip](http://www.in.gov/fssa/hip)

Phone: 1-877-438-4479

All other Medicaid

Website: [www.in.gov/Medicaid](http://www.in.gov/Medicaid)

Phone 1-800-457-4584

### IOWA-MEDICAID AND CHIP (HAWKI)

Medicaid Website: [dhs.iowa.gov/ime/members](http://dhs.iowa.gov/ime/members)

Medicaid Phone: 1-800-338-8366

Hawki Website: [dhs.iowa.gov/Hawki](http://dhs.iowa.gov/Hawki)

Hawki Phone: 1-800-257-8563

HIPP Website:

[dhs.iowa.gov/ime/members/Medicaid-a-to-z/hipp](http://dhs.iowa.gov/ime/members/Medicaid-a-to-z/hipp)

HIPP Phone: 1-888-346-9562

### KANSAS-MEDICAID

Website: [www.kancare.ks.gov](http://www.kancare.ks.gov)

Phone: 1-800-792-4884

HIPP Phone 1-800-967-4660

## KENTUCKY-MEDICAID

Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP)  
Website: [chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx](https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx)  
Phone: 1-855-459-6328  
Email: [KIHIPPPROGRAM@ky.gov](mailto:KIHIPPPROGRAM@ky.gov)  
KCHIP Website: <https://kidshealth.ky.gov/Pages/index.aspx>  
Phone: 1-877-524-4718  
Medicaid Website: <https://chfs.ky.gov/agencies/dms>

## LOUISIANA-MEDICAID

Website: [www.Medicaid.la.gov](http://www.Medicaid.la.gov) or [www.lhdh.la.gov/lahipp](http://www.lhdh.la.gov/lahipp)  
Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)

## MAINE-MEDICAID

Enrollment Website: [www.mymaineconnection.gov/benefits/s/?language=en\\_US](http://www.mymaineconnection.gov/benefits/s/?language=en_US)  
Phone: 1-800-442-6003  
TTY: Maine relay 711  
Website: Private Health Insurance Premium: [maine.gov/dhhs/ofi/applications-forms](http://maine.gov/dhhs/ofi/applications-forms)  
Phone: 1-800-977-6740  
TTY: Maine relay 711

## MASSACHUSETTS-MEDICAID AND CHIP

Website: <https://www.mass.gov/masshealth/pa>  
Phone: 1-800-862-4840  
TTY: (617) 886-8102  
Email [masspremassistance@accenture.com](mailto:masspremassistance@accenture.com)

## MINNESOTA-MEDICAID

Website: [mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp](http://mn.gov/dhs/people-we-serve/children-and-families/health-care/health-care-programs/programs-and-services/other-insurance.jsp)  
Phone: 1-800-657-3739

## MISSOURI-MEDICAID

Website: [www.dss.mo.gov/mhd/participants/pages/hipp.htm](http://www.dss.mo.gov/mhd/participants/pages/hipp.htm)  
Phone: 573-751-2005

## MONTANA-MEDICAID

Website: [dphhs.mt.gov/MontanaHealthcarePrograms/HIPP](http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP)  
Phone: 1-800-694-3084  
Email: [HSHIPPProgram@mt.gov](mailto:HSHIPPProgram@mt.gov)

## NEBRASKA-MEDICAID

Website: [www.ACCESSNebraska.ne.gov](http://www.ACCESSNebraska.ne.gov)  
Phone: 1-855-632-7633  
Lincoln: 402-473-7000  
Omaha: 402-595-1178

## NEVADA-MEDICAID

Medicaid Website: [dhcftp.nv.gov](http://dhcftp.nv.gov)  
Medicaid Phone: 1-800-992-0900

## NEW HAMPSHIRE-MEDICAID

Website: [www.dhhs.nh.gov/programs-services/Medicaid/health-insurance-premium-program](http://www.dhhs.nh.gov/programs-services/Medicaid/health-insurance-premium-program)  
Phone: 603-271-5218  
Toll free number for the HIPP program: 1-800-852-3345, ext 5218

## NEW JERSEY-MEDICAID AND CHIP

Medicaid Website: [www.state.nj.us/humanservices/dmahs/clients/Medicaid/](http://www.state.nj.us/humanservices/dmahs/clients/Medicaid/)  
Medicaid Phone: 609-631-2392  
CHIP Website: [www.njfamilycare.org/index.html](http://www.njfamilycare.org/index.html)  
CHIP Phone: 1-800-701-0710

## NEW YORK-MEDICAID

Website: [www.health.ny.gov/health\\_care/Medicaid/](http://www.health.ny.gov/health_care/Medicaid/)  
Phone: 1-800-541-2831

## NORTH CAROLINA-MEDICAID

Website: [Medicaid.ncdhhs.gov](http://Medicaid.ncdhhs.gov)  
Phone: 919-855-4100

## NORTH DAKOTA-MEDICAID

Website: [www.hhs.nd.gov/healthcare](http://www.hhs.nd.gov/healthcare)  
Phone: 1-844-854-4825

## OKLAHOMA-MEDICAID AND CHIP

Website: [www.insureoklahoma.org](http://www.insureoklahoma.org)  
Phone: 1-888-365-3742

## OREGON-MEDICAID

Website: [healthcare.oregon.gov/Pages/index.aspx](http://healthcare.oregon.gov/Pages/index.aspx)  
Phone: 1-800-699-9075

## PENNSYLVANIA-MEDICAID AND CHIP

Website: [www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx](http://www.dhs.pa.gov/Services/Assistance/Pages/HIPP-Program.aspx)  
Phone: 1-800-692-7462  
CHIP Website <https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx>  
CHIP Phone 1-800-986-KIDS (5437)

## RHODE ISLAND-MEDICAID AND CHIP

Website: [www.eohhs.ri.gov](http://www.eohhs.ri.gov)  
Phone: 1-855-697-4347, or 401-462-0311 (Direct RItShare Line)

## SOUTH CAROLINA-MEDICAID

Website: [www.scdhhs.gov](http://www.scdhhs.gov)  
Phone: 1-888-549-0820

## SOUTH DAKOTA-MEDICAID

Website: [dss.sd.gov](http://dss.sd.gov)  
Phone: 1-888-828-0059

## TEXAS-MEDICAID

Website: [www.hhs.texas.gov/services/financial/health-insurancepremium-payment-hipp-program](http://www.hhs.texas.gov/services/financial/health-insurancepremium-payment-hipp-program)  
Phone: 1-800-440-0493

## UTAH-MEDICAID AND CHIP

Medicaid Website: [Medicaid.utah.gov](http://Medicaid.utah.gov)  
CHIP Website: [health.utah.gov/chip](http://health.utah.gov/chip)  
Phone: 1-877-543-7669

## VERMONT-MEDICAID

Website: [dvha.vermont.gov/members/Medicaid/hipp-program](http://dvha.vermont.gov/members/Medicaid/hipp-program)  
Phone: 1-800-250-8427

## VIRGINIA-MEDICAID AND CHIP

Website: [www.coverva.org/en/famis-select](http://www.coverva.org/en/famis-select)  
[coverva.dmas.virginia.gov/learn/premium-assistance/healthinsurance-premium-payment-hipp-programs](http://coverva.dmas.virginia.gov/learn/premium-assistance/healthinsurance-premium-payment-hipp-programs)  
Medicaid and CHIP Phone: 1-800-432-5924

## WASHINGTON-MEDICAID

Website: [www.hca.wa.gov](http://www.hca.wa.gov)  
Phone: 1-800-562-3022

## WEST VIRGINIA-MEDICAID AND CHIP

Website: [dhhr.wv.gov/bms](http://dhhr.wv.gov/bms) [mywvhipp.com](http://mywvhipp.com)  
Medicaid Phone: 304-558-1700  
CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)

## WISCONSIN-MEDICAID AND CHIP

Website: [www.dhs.wisconsin.gov/badgercareplus/p-10095.htm](http://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm)  
Phone: 1-800-362-3002

## WYOMING-MEDICAID

Website: [health.wyo.gov/healthcarefin/Medicaid/programs-and-eligibility/](http://health.wyo.gov/healthcarefin/Medicaid/programs-and-eligibility/)  
Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor  
Employee Benefits Security Administration  
[www.dol.gov/agencies/ebsa](http://www.dol.gov/agencies/ebsa)  
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services  
Centers for Medicare & Medicaid Services  
[www.cms.hhs.gov](http://www.cms.hhs.gov)  
1-877-267-2323, Menu Option 4, Ext. 61565

## Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no person are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent. Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email [ebsa.opr@dol.gov](mailto:ebsa.opr@dol.gov) and reference the OMB Control Number 1210-0137.

OMB Control Number 1210-0137 (expires 1/31/2026)

## Illinois Essential Health Benefit (EHB) Listing

Employer Name: United Rentals, Inc.  
 Employer State of Situs: CT  
 Name of Issuer: United Rentals, Inc  
 Plan Marketing Name: BCBS  
 Plan Year: 2025

### Ten (10) Essential Health Benefit (EHB) Categories:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Laboratory services
- Mental health and substance use disorder (MH/SUD) services, including behavioral health treatment (this includes counseling and psychotherapy)
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Prescription drugs
- Preventive and wellness services and chronic disease management
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)

2020-2025 ILLINOIS ESSENTIAL HEALTH BENEFIT (EHB) LISTING (P.A. 102-0630)				EMPLOYER PLAN COVERED BENEFIT?
ITEM	EHB BENEFIT	EHB CATEGORY	BENCHMARK PAGE # REFERENCE	
1	Accidental Injury -- Dental	Ambulatory	Pgs. 10 & 17	Yes
2	Allergy Injections and Testing		Pg. 11	Yes
3	Bone anchored hearing aids		Pgs. 17 & 35	Yes
4	Durable Medical Equipment		Pg. 13	Yes
5	Hospice		Pg. 28	Yes
6	Infertility (Fertility) Treatment		Pgs. 23 - 24	Yes
7	Outpatient Facility Fee (e.g., Ambulatory Surgery Center)		Pg. 21	Yes
8	Outpatient Surgery Physician/Surgical Services (Ambulatory Patient Services)		Pgs. 15 - 16	Yes
9	Private-Duty Nursing		Pgs. 17 & 34	Yes
10	Prosthetics/Orthotics		Pg. 13	Yes
11	Sterilization (vasectomy men)		Pg. 10	Yes
12	Temporomandibular Joint Disorder (TMJ)		Pgs. 13 & 24	Yes
13	Emergency Room Services(Includes MH/SUD Emergency)	Emergency services	Pg. 7	Yes
14	Emergency Transportation/Ambulance		Pgs. 4 & 17	Yes
15	Bariatric Surgery (Obesity)	Hospitalization	Pg. 21	Yes
16	Breast Reconstruction After Mastectomy		Pgs. 24 - 25	Yes
17	Reconstructive Surgery		Pgs. 25 - 26, & 35	Yes
18	Inpatient Hospital Services (e.g., Hospital Stay)		Pg. 15	Yes
19	Skilled Nursing Facility		Pg. 21	Yes
20	Transplants - Human Organ Transplants (Including transportation & lodging)		Pgs. 18 & 31	Yes

2020-2025 ILLINOIS ESSENTIAL HEALTH BENEFIT (EHB) LISTING (P.A. 102-0630)				EMPLOYER PLAN COVERED BENEFIT?
ITEM	EHB BENEFIT	EHB CATEGORY	BENCHMARK PAGE # REFERENCE	
21	Diagnostic Services	Laboratory services	Pgs. 6 & 12	Yes
22	Intranasal opioid reversal agent associated with opioid prescriptions	MH/SUD	Pg. 32	Yes
23	Mental (Behavioral) Health Treatment (Including Inpatient Treatment)		Pgs. 8 -9, 21	Yes
24	Opioid Medically Assisted Treatment (MAT)		Pg. 21	Yes
25	Substance Use Disorders (Including Inpatient Treatment)		Pgs. 9 & 21	Yes
26	Tele-Psychiatry		Pg. 11	Yes
27	Topical Anti-Inflammatory acute and chronic pain medication		Pg. 32	Yes
28	Pediatric Dental Care	Pediatric Oral and Vision Care	See AllKids Pediatric Dental Document	Yes
29	Pediatric Vision Coverage		Pgs. 26 - 27	Yes
30	Maternity Service	Pregnancy, Maternity, and Newborn Care	Pgs. 8 & 22	Yes
31	Outpatient Prescription Drugs	Prescription drugs	Pgs. 29 - 34	Yes
32	Colorectal Cancer Examination and Screening	Preventive and Wellness Services	Pgs. 12 & 16	Yes
33	Contraceptive/Birth Control Services		Pgs. 13 & 16	Yes
34	Diabetes Self-Management Training and Education		Pgs. 11 & 35	Yes
35	Diabetic Supplies for Treatment of Diabetes		Pgs. 31 - 32	Yes
36	Mammography - Screening		Pgs. 12, 15, & 24	Yes
37	Osteoporosis - Bone Mass Measurement		Pgs. 12 & 16	Yes
38	Pap Tests/ Prostate- Specific Antigen Tests/ Ovarian Cancer Surveillance Test		Pg. 16	Yes
39	Preventive Care Services		Pg. 18	Yes
40	Sterilization (women)		Pgs. 10 & 19	Yes
41	Chiropractic & Osteopathic Manipulation		Rehabilitative and Habilitative Services and Devices	Pgs. 12 - 13
42	Habilitative and Rehabilitative Services	Pgs. 8, 9, 11, 12, 22, & 35		Yes

Special Note: Under Pub. Act 102-0104, eff. July 22, 2021, any EHBs listed above that are clinically appropriate and medically necessary to deliver via telehealth services must be covered in the same manner as when those EHBs are delivered in person.



This brochure highlights the main features of the United Rentals' Employee Benefits Program. It does not include all plan rules, details, limitations, and exclusions. The terms of your benefit plans are governed by legal documents, including insurance contracts.

Should there be an inconsistency between this brochure and the legal plan documents, the plan documents are the final authority.

United Rentals reserves the right to change or discontinue its employee benefits plans at any time.