



2026 OPEN ENROLLMENT
OCTOBER 22-NOVEMBER 7

VERICAST

2026 OPEN ENROLLMENT IS HERE!

We're excited to kick off Open Enrollment for 2026 with some fantastic news: **There will be no increases to medical plan premiums or out-of-pocket costs for employees in 2026!**

This achievement is possible thanks to your continued engagement in our **LIVEWELL** wellness program and our suite of **Health Point Solutions**. Your participation helps us manage costs while supporting your health and wellbeing.

DID YOU KNOW?

When you think about health insurance, my guess is you think of the insurance company — such as Blue Cross Blue Shield (BCBS) — paying for those medical expenses. But here's something important to know because we are self-insured: **BCBS processes the claims, but Vericast pays them.**

This is why we invest in wellness and targeted health programs — to support your health and help control costs for everyone. These programs reflect our commitment to you and your family.

WHAT'S NEW: HEALTH POINT SOLUTIONS & NEW PHARMACY VENDOR

We're expanding our offerings to bring you even more support:

- › **Digbi Health (NEW)** – Precision biology for diabetes and cardiometabolic conditions, informed by your gut microbiome, genetics and glucose monitoring (see page 6)
- › **EVIVE (NEW)** – A smart tool from **bswift** that sends personalized benefits reminders and cost-saving tips. Think of it as your personal benefits assistant! (see page 6)
- › **AccessHope (NEW)** – Expert cancer care management and access to National Cancer Institute specialists to ensure the best treatment path (see page 6)
- › **Maven (NEW)** will replace Ovia Health as our virtual health platform offering enhanced support for fertility, pregnancy, postpartum care and menopause. (see page 6)
- › We're also making exciting improvements to our pharmacy benefits in 2026. Vericast is transitioning from CVS to **Capital Rx**, a transparent pharmacy benefit manager, and **Vivio**, a specialty medication management partner. These changes are designed to improve cost transparency, enhance member support and ensure access to high-quality, evidence-based care. (see page 12)

DON'T FORGET THESE ONGOING RESOURCES

- › **Hinge Health** – Digital support for back and joint pain, one of our most popular programs (see page 13)
- › **Paytient** – Interest-free credit for medical, dental, vision, mental health, pharmacy and even veterinary expenses (available to employees earning under \$100,000 base salary) (see page 13)
- › **Lyra** – Mental health resources and support (see page 7)
- › **Personify Health** – Your hub for **LIVEWELL** wellness activities (see page 8)
- › **Lantern** – Surgical Centers of Excellence (see page 13)
- › **Wondr Health** – A proven program for weight loss and healthy living (see page 13)

YOUR HEALTH MATTERS

We encourage you to explore these programs and take full advantage of the resources available. Employees who engage with these solutions often experience:

- › Better health outcomes
- › Fewer complications
- › A stronger sense of wellbeing

Together, we're building a healthier workplace — thank you for being part of it!



Paula Jacklin
Head of People — Total Rewards

This brochure is a summary only, and the official plan documents govern the plans. Summary Plan Descriptions are available for all plans by contacting the Vericast Benefits Center, visiting the Vericast Hub or going to the **bswift** tile on the **mySuccess** employee portal.



QUESTIONS?

Call the Vericast Benefits Center at **877.338.0141**.



/ WHAT YOU NEED TO KNOW

ELIGIBILITY

Full-time employees scheduled 30+ hours a week are eligible to enroll. In addition, you may enroll your:

- › Spouse or domestic partner, same or opposite sex
- › Children, stepchildren, adopted children, those you have legal guardianship over and children of your domestic partner, up to age 26

Note: You will be required to verify any dependents you add to the health plans. To enroll a domestic partner, same or opposite sex, you must complete an affidavit confirming the relationship. Dependent eligibility may be subject to verification. If you have questions about eligibility, contact the Vericast Benefits Center at **877.338.0141**.

DO YOU NEED TO TAKE ACTION?

This is a passive enrollment. Your current elections will remain in place for 2026 unless you make a change. But don't forget — you **MUST take action to reelect a Flexible Spending Account (FSA)**. Enroll or make changes by **November 7, 2025**.

NEED HELP? CALL 877.338.0141

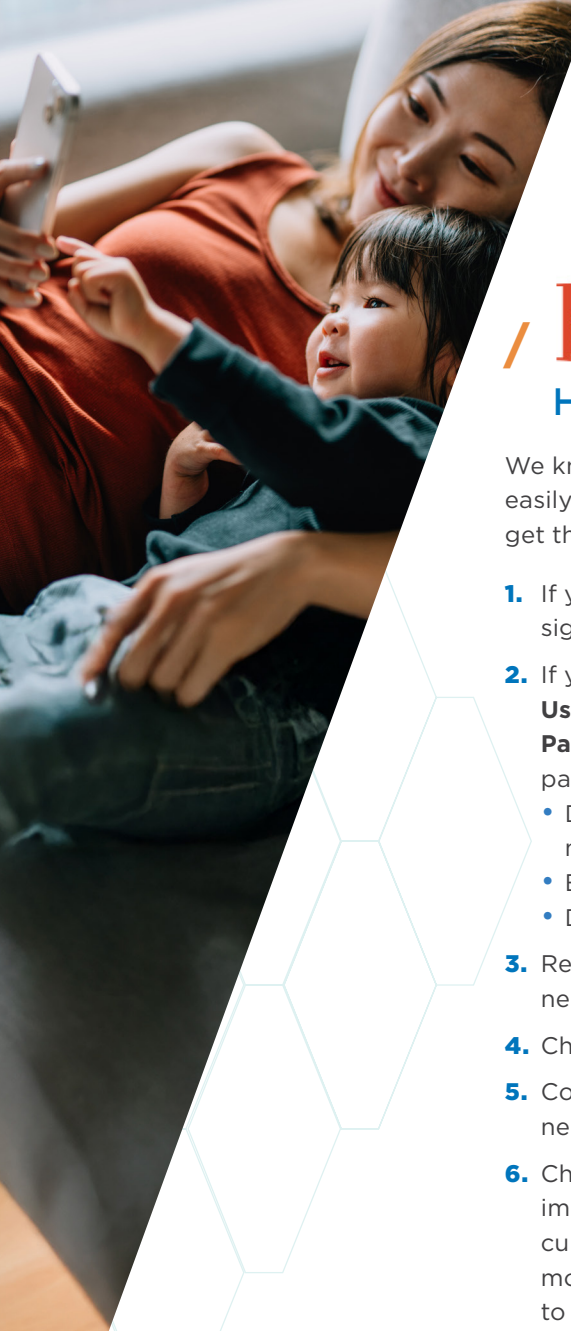
Vericast Benefits Center Hours:
Monday through Friday, 7:00 a.m.-7:00 p.m. Central Standard Time

WORKING SPOUSE OR DOMESTIC PARTNER SURCHARGE

If your spouse or domestic partner has access to medical coverage through their employer, and you enroll them on the Vericast plan, you'll pay a surcharge of \$150 per month or \$69.23 per paycheck.

TOBACCO USER PREMIUMS

We care about your health, so we offer a tobacco cessation program to help you kick the habit! If you're a tobacco user, you will be charged \$50 every paycheck unless you participate in the Personify Health Tobacco Cessation programs. **You're required to indicate tobacco user status in bswift.**

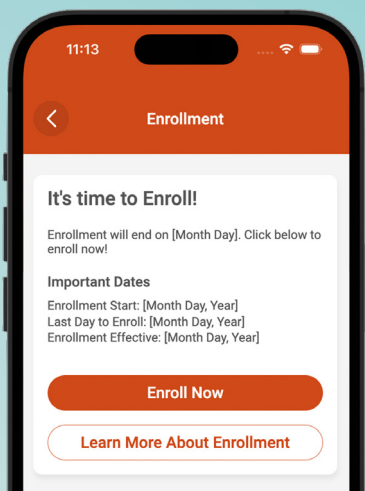


/ bswift[®] ENROLLMENT PORTAL

HOW TO ENROLL

We know how important your benefits are to you and your family. Being able to easily access your benefits and quickly find the information you value will help you get the most from your benefits at Vericast.

1. If you are logged in to the Vericast network, you can access **bswift** via single sign-on (SSO), or you can go directly to vericast.bswift.com.
2. If you are **not** logged in to the Vericast network, then:
Username: Your Employee ID without leading A or zeros, for example, "12345."
Password: Your default password is described below. You must change your password after you log in for the first time.
 - Default password = Lowercase first letter of your first name + two-digit birth month + first five digits of your Social Security number (SSN)
 - Example: John Smith, birthdate: 01/01/1990, SSN: 123-45-6789
 - Default password = j0112345
3. Review your current coverages and evaluate if your benefits are meeting your needs this year.
4. Check dependent and beneficiary information and update if needed.
5. Consider all of your options to see if there's another plan that may meet your needs better — use Ask Emma to help choose a plan.
6. Check your current contact information. You'll receive enrollment updates and important benefits information more quickly throughout the year if we have current contact information for you. If you don't have a current email address or mobile number on **bswift**, visit **mySuccess** or contact your HR Business partner to make updates.



USING THE **bswift** BENEFITS MOBILE APP

Access your benefits information on the fly, anytime, from anywhere.

- Log in to vericast.bswift.com and confirm your credentials. Verify that we have your work or personal email address and preferred cell number in **mySuccess** — required to use the app
- Download the **bswift** app from the Apple App or Google Play store
- Enter your work or personal email address, then enter the verification code sent to your mobile phone
- Take your benefits on the go!



NEED HELP?

You will also have access to virtual AI chat, live chat and the **Vericast Benefits Center** at **877.338.0141**. The Vericast Benefits Service Center will be open Monday through Friday, 7:00 a.m.-7:00 p.m. CST for questions and enrollment assistance.

/ TOTAL REWARDS STATEMENT

AVAILABLE ON BSWIFT

Learn about the value of your total rewards by viewing your Total Rewards Statement on the **bswift** platform. This statement is a unique, personalized and comprehensive overview of your annual total target compensation, plus Vericast's contributions to your benefits, non-cash compensation, paid time off and other perks. This statement reflects the value of your Total Rewards as of July 1, 2025.

We encourage you to take a few minutes to review your statement. It's a great way to see the comprehensive picture of the rewards Vericast provides in support of your financial wellbeing, physical and mental health and work-life balance. It's part of our commitment to transparency and ensuring you feel valued and supported in every aspect of your career.

To learn more about your Total Rewards statement, visit the Vericast Hub and enter "Total Rewards" in the search bar. To view your total rewards statement:

- 1 On the Vericast network:** Visit vericast.bswift.com — no login needed thanks to single sign-on!
- 2 Outside the Vericast network:** Visit bswift.vericast.com and log in with your username and password.
- 3 Download the **bswift** app** from the app store:
 - Enter an email we have for you in mySuccess — work or personal
 - Enter the verification code sent to your cell phone. If you need to update your phone number, go to mySuccess or contact your HR Business Partner
 - Click the "View Full Site" tile. Then scroll down to see your statement



Download the **bswift** mobile app by scanning the QR code.

/ WHAT'S NEW

EVIVE

Evive is **bswift's** new personalization and engagement engine, which simplifies your benefits by delivering personalized communications, guiding you to the right benefits at the right time.

Integrated into **bswift's** mobile app, Evive will offer seamless access to the physical, emotional, financial and personal wellbeing programs you need to get the most out of your benefits. And it's all accessible through one user-friendly platform.

Download the **bswift** app today. Scan the QR code on **page 4** or visit your mobile provider's app store.

MAVEN



Meet Maven, the personal health platform, with 24/7 virtual health support, made to help you and your loved ones navigate:

- › Fertility and family bonding
- › Maternity and newborn care
- › Parenting and pediatrics
- › Menopause and midlife health

Get 24/7 support from a personal care team, connect with 850+ award-winning specialists and learn from experts through articles, videos and online classes.

Your membership is fully covered by your employer if you are enrolled in the medical plan.

Sign up at mavenclinic.com/join/benefit. Download the Maven app from your mobile device's app store.

ACCESSHOPE



AccessHope connects eligible employees, their dependents and their local doctors to five world-renowned cancer centers. If a patient receives a complex-cancer diagnosis, with AccessHope, they will get:

- › Expert advisory review from oncologists specializing in their particular type of cancer
- › An individualized treatment plan and personalized recommendations
- › Access to a Cancer Support Team who can help with appointments, treatment information and emotional concerns
- › If you or a loved one has AccessHope as a benefit and needs cancer support, call **800.423.3232** and select option 1, or visit myaccesshope.org for more information



DIGBI HEALTH



Eat well, feel great and improve your health

Digbi Health provides precision care for chronic and metabolic conditions like obesity, digestive disorders and mental health issues by using a patient's genetic and gut microbiome data to deliver personalized treatment plans. **Digbi will replace Livongo** as our diabetes management program in 2026. If you are currently enrolled in Livongo, contact Digbi to get started.

Start a personalized health journey

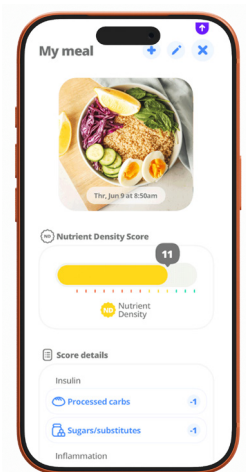
Excellent care

Your mobile app-based program includes:

- › DNA and gut biome test kits
- › Continuous glucose monitoring system
- › Health reports on allergies, probiotics & disease risk
- › App-based tracking of meals, stress and cravings
- › Dedicated health coaches
- › Community support
- › Anti-inflammatory food guides
- › Meal scoring by coaches
- › Anti-inflammatory recipe finder

How to get started

- › Sign up for the program
 - Visit: digbihealth.com/vericast
- › Download our mobile app to track your health
- › Join an empathetic community
- › Get your DNA & gut biome test kits
- › Meet your health coach
- › Reduce inflammation and improve mental health
- › Livongo users will be contacted by Digbi with information about how to switch over



Contact Digbi Health today at **508.443.4424** or visit them online at digbihealth.com/vericast.

/ YOUR MIND MATTERS

EMPLOYEE ASSISTANCE PROGRAM (EAP — EMPLOYEECONNECT)

The EAP helps employees and their families deal with a variety of life issues and includes six free sessions with a therapist. The EAP is completely confidential and provides assistance for:

- › Stress, depression or other personal problems
- › Family and relationship concerns
- › Financial and budgeting difficulties

Contact EmployeeConnect at guidanceresources.com or call **855.239.0743**. Register with WebID: Guardian.

Or download the GuidanceNow mobile app from the Apple App Store or Google Play.

If you are enrolled in the medical plan, you are also eligible for Lyra — see below for more information.

Lyra

LYRA MENTAL HEALTH PROGRAM

As part of our goal to better support your total wellbeing, we offer Lyra, a mental health program for you and your family enrolled in our medical plan.

Lyra offers expert and compassionate support for all types of needs and preferences. Whether you're experiencing burnout, anxiety or depression, caregiver stress or are even looking to improve your relationships, Lyra has a care option that's right for you.

With highly trained coaches, therapists and easy-to-use digital lessons and tools, you and your dependents can tap into support right away. Lyra providers meet you where you are — over video, live messaging, in-person, on-site or via phone.

At Lyra, every member of the family — including kids age two and up, teens, adults and couples — gets the care they need.

Employees and dependents enrolled in the Vericast medical plan receive:

1. Up to eight free sessions with a licensed therapist or psychiatrist
2. In-network coverage with the same therapist or psychiatrist after the eight sessions
3. Coaching, tools and resources
4. Medication assistance

Getting started takes less than five minutes. Sign up with Lyra at vericast.lyrahealth.com or call **877.224.7868**.



LIVEWELL POWERED BY PERSONIFY HEALTH!

This wellbeing platform offers on-demand tools, resources and educational content customizable to your unique goals and journey. From physical and mental health programs to team challenges, Personify Health can help keep you engaged with daily nudges, gamified programs and a one-of-a-kind experience.

EARN REWARDS AND INCENTIVES

The Personify Health Wellness Program helps you make small, everyday changes to your wellbeing that focus on the areas you want to improve the most. With daily engagement, you will build healthy habits, have fun with coworkers and experience the lifelong rewards of better health and wellbeing.



WHAT YOU NEED TO KNOW

- › Earn points January 1 through November 30. If you were hired prior to August 1, 2025, you were grandfathered with the discount in 2025 but must reach Level 2 by November 30, 2025, to earn the 2026 discount. If you were hired on or after August 1, 2025, you are grandfathered with the discount for the remainder of 2025 and 2026, but must reach Level 2 by November 30, 2026, to earn the 2027 discount.
- › Opportunities for medical premium discounts and more
- › All employees are eligible to participate
- › Spouses/domestic partners enrolled in the Vericast medical plan are eligible
- › Earn points for medical premium discounts, days off and more by November 30

LEVEL 1	LEVEL 2	LEVEL 3	LEVEL 4
WBA* + 5,000 Points	WBA* + 25,000 Points	WBA* + 35,000 Points	WBA* + 50,000 Points
Entry in Drawing for \$50 THX points	Earn Your 2027 Annual Premium Discount: \$600 Employee PLUS \$600 Spouse or Domestic Partner	Entry in Drawing for \$250 THX points or 1 Day of Award Time Off	Entry in Drawing for \$500 THX points or 2 Days of Award Time Off

*WBA — the Personify Health online wellbeing assessment is required to reach any level and earn a premium/discount

GET STARTED TODAY!

Start earning points today by logging your healthy habits and completing simple tasks! Visit join.personifyhealth.com/vericast or download the **Personify Health app**. If prompted, enter organization code: Vericast, then use your employee ID number without the leading A or zeros. Spouses do not have to enter an employee ID.



/ MEDICAL BENEFITS

We have different needs and preferences when it comes to health care. That's why Vericast offers three medical plans for you to choose from. All three options cover in-network, preventive care at 100% and provide the same covered procedures and services. The differences between them have to do with how you pay for and where you go for care. Read on!



Option 1 — The High-Deductible Health Plan (HDHP) with Health Savings Account (HSA)

- › Has the lowest premiums of the three options
- › Allows out-of-network care
- › Has the highest up-front out-of-pocket costs
- › Provides the opportunity to save pre-tax in an HSA

With an HDHP, except for preventive care, you pay for the cost of coverage until you meet the deductible, and then the plan begins to pay.

The HSA can help you save for the HDHP's higher up-front costs — tax-free. If you're looking for a plan that provides out-of-network coverage and has the lowest per-paycheck costs, and you're able to cover the deductible, then this plan might be right for you.



Option 2 — The EPO Plan requires you to use in-network providers only. BCBSTX has an extensive provider network, making it easy to find in-network providers. The EPO also has much lower per-paycheck premiums than the PPO Plan. This plan might be for you if you're willing to pay higher premiums to avoid paying a higher deductible up-front for care. The EPO Plan has five premium tiers based on salary ([page 21](#)).



Option 3 — The PPO Plan offers the same benefits as the EPO Plan, but with the PPO Plan you have the option of going out-of-network for care. The premiums for the PPO Plan are the highest of our three available options. This plan might be for you if you have an out-of-network health care provider that you're willing to incur higher out-of-pocket costs to keep.

WHY CONSIDER THE HDHP?

The HDHP has the lowest, biweekly premiums (per-paycheck cost) of all the plans. The HDHP also provides you with a way to:

- › Contribute pre-tax funds to an HSA to offset out-of-pocket costs
- › Invest your HSA funds for health care expenses in retirement
- › Avoid taxes when you spend your HSA funds on eligible health care expenses
- › Keep your unused funds in your HSA account and let them build up year over year
- › Take it with you if you leave the Company



Learn more about saving money for health care expenses through an HSA account on [page 14](#).

HSA CONTRIBUTION LIMITS

The IRS contribution limits for 2026 are:

- › Individual: \$4,400
- › Family: \$8,750 (maximum per married couple/family unit)
- › Catch-up (age 55+): \$1,000 above individual and family limit

See the comparison chart on [page 10](#) for more details, and refer to each plan's *Summary of Benefits and Coverage* posted on [bswift](#) (you may also get a copy by calling [877.338.0141](#)).

/ MEDICAL PLAN COMPARISON



HIGH-DEDUCTIBLE HEALTH PLAN WITH HSA



EPO



PPO

	In-Network Individual/Family	Out-of-Network Individual/Family	In-Network Individual/Family	In-Network Individual/Family	Out-of-Network Individual/Family
Annual Deductible	\$2,500/\$5,000**	\$5,000/\$10,000**	\$1,000/\$2,000	\$1,000/\$2,000	\$3,200/\$6,400
Annual Out-of-Pocket (OOP) Maximum	\$5,000/\$10,000*	\$10,000/\$20,000*	\$5,000/\$10,000	\$5,000/\$10,000	\$6,000/\$12,000
Prescription Drug Deductible	Included in Annual Deductible		\$300 per person up to \$600	\$300 per person up to \$600	
AFTER MEETING YOUR DEDUCTIBLE, YOU PAY THE FOLLOWING:					
Office Visit PCP/Specialist/ Diabetic	25%	50%	\$40 after deductible \$60 after deductible \$0	\$40 after deductible \$60 after deductible \$0	50% after deductible 50% after deductible \$0
MDLive	\$48 for medical visit \$45-\$250 for behavioral health visit		\$0 no deductible	\$0 no deductible	
Coinsurance	25%	50%	25%	25%	50%
Inpatient Hospitalization/ Outpatient Surgery Medical Equipment/ Supplies***	25%	50%	25%	25%	50%
Chiropractic Care Limit of 20 visits a year	25%	50%	\$60 Specialist copay after deductible	\$60 Specialist copay after deductible	50%
Urgent Care	25%	50%	\$60 copay after deductible	\$60 copay after deductible	50%
Emergency Room True Emergency	25%	25%	\$500 copay (waived if admitted) after deductible	\$500 copay (waived if admitted) after deductible	
Preventive/Wellness Care including mammogram and colonoscopy (bloodwork only if coded for wellness, not diagnosis)	\$0 no deductible		\$0 no deductible	\$0 no deductible	50%
X-ray and Lab Inpatient and Outpatient Independent	25%	50%	25% 0%	25% 0%	50% 0%
Travel Benefit	Up to \$2,500 (within IRS guidelines) for services to include access to mental health benefits that a member cannot otherwise access within 100 miles.				
Mental Health/ Substance Abuse Inpatient Outpatient	25%	50%	25% \$40 Primary Care copay after deductible	25% \$40 Primary Care copay after deductible	50%
HSA or HCA Available	HSA		HCA available if salary is less than \$55,000		

*HDHP OOP is embedded. Once an individual reaches \$5,000, plan pays 100% of eligible expenses

**Entire deductible must be met before benefits are paid for any family member

***Spine, joint replacement and bariatric surgery are covered by Lantern only; see page 13 for more information

/ TELEMEDICINE **MDLIVE**

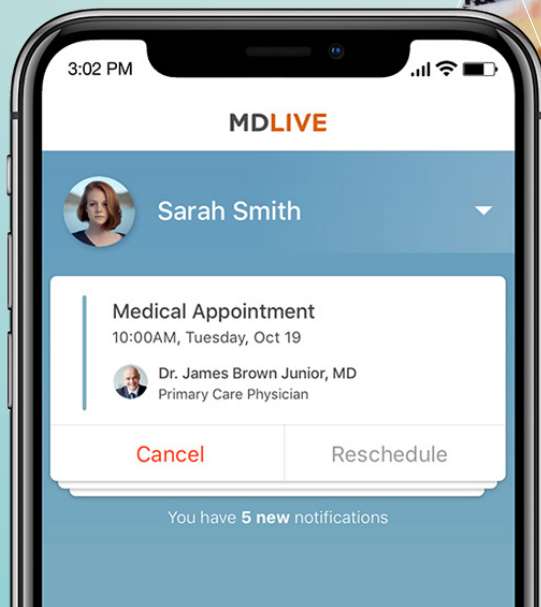
Skip the waiting room and get treatment anytime, anywhere by phone or video chat! With MDLive, you can see a board-certified physician anytime 24/7 for non-emergency issues like allergies, cold and flu symptoms, nausea and more. Even pediatric care!

MDLive visits are FREE for employees and their covered dependents enrolled in the EPO and PPO Plans. Under the HDHP Plan, a medical visit will cost only \$48, and a behavioral health visit will cost between \$45 to \$250 depending on the provider (M.D. vs. master's-level clinician) and the service (diagnostic vs. therapy session).

You can also use MDLive for virtual behavioral (mental) health visits. Get the guidance you need from the comfort of your home. Use for conditions like:

- › Depression
- › Grief and loss
- › Life changes
- › Parenting issues
- › Relationship and marriage issues
- › Stress
- › And more

Register your account now so you can see a doctor right away when you get sick. Go online at mdlive.com/bcbstx or call **888.680.8646** and provide your name, date of birth and BCBSTX member ID number from your BCBSTX ID card. And download the MDLive mobile app to get care on the go!



/ PRESCRIPTION DRUG COVERAGE (RX)



In 2026, Vericast will be transitioning our pharmacy benefit manager from CVS Caremark to Capital Rx for retail and mail-order prescriptions, and Vivio for Specialty prescriptions. The prescription drug benefit program is administered by Capital Rx for employees and their dependents enrolled in a medical plan. Fill prescriptions at participating retail pharmacies or through Capital Rx's mail-order program for maintenance prescriptions. Additional details about the transition to Capital Rx will be provided later this year.

There is a \$300 separate Rx deductible on EPO and PPO Plans (\$600 deductible for dependent tiers).

	HDHP	EPO	PPO
Retail 30-Day			
Generic	\$15	\$15	\$15
Formulary	\$40	\$40	\$40
Non-Formulary	\$80	\$80	\$80
Retail 90-Day and Mail Order			
Generic	\$37.50	\$37.50	\$37.50
Formulary	\$100	\$100	\$100
Non-Formulary	\$200	\$200	\$200
Specialty			
Deductible	Individual: \$2,500 Family: \$5,000	Pharmacy-only Deductible* Individual: \$300 Family: \$600	Pharmacy-only Deductible* Individual: \$300 Family: \$600

*Deductible applies to out-of-pocket max

GET THE APP

Use the Capital Rx mobile app to manage your prescriptions on the go. Download it from the Apple App Store or Google Play.

Phone: **888.832.2779** Web: **cap-rx.com**

MAIL ORDER

You can fill maintenance prescriptions through mail order. A maintenance prescription is a drug you have filled on a monthly basis. A mail order 90-day supply will cost you less than if you had filled that same prescription at the pharmacy. The retail copay will double if you don't move to mail order at the third fill unless you use a retail Costco Pharmacy.

VIVIO SPECIALTY DRUG PROGRAM VIVIO

VIVIO provides personalized support for employees who need specialty medications.

Through its dedicated Concierge Team, VIVIO guides you and your doctor through the prescription process to ensure you receive the safest, most effective and most affordable treatment.

Key features:

- Concierge support: A dedicated team helps manage your prescription from start to finish.
- Clinical review: VIVIO works with your doctor to evaluate your medication using the latest clinical data.
- Safer, smarter options: If a better or more cost-effective therapy is available, VIVIO may recommend alternatives.
- Pharmacy coordination: Ensures safe drug interactions, confirms delivery details and handles payment.
- Cost savings: Manufacturer discounts and coupons may help reduce your out-of-pocket costs.

For assistance, contact the VIVIO Concierge Team at **800.470.4034**.

DIABETIC SUPPLIES AND DRUGS — PLEASE READ

Only generic drugs and supplies are covered at 100%. Brand drugs and supplies are covered at the regular copays, and GLP-1 drugs are covered after deductible and 20% coinsurance. For the HDHP, you must meet the deductible first. Reminder: Sign up for the Digbi diabetes management program at no cost to you. Learn more on **page 6**.

WEIGHT LOSS DRUGS

Although weight loss drugs are not covered under our plan due to their extraordinary cost, we want to support our employees in their weight loss endeavors. As such, we provide multiple ways to help our employees achieve and maintain a healthy weight, including our new cardiometabolic program, Digbi Health (see **page 6**), and Wondr Health, an online program that teaches you to lose weight healthfully without a restrictive diet or specialty food. Get started today by visiting **wondrhealth.com/vericast** (see **page 13**).

We encourage our employees to engage in healthy behaviors daily through our wellbeing partner, Personify Health (see **page 8**).

/ MORE RESOURCES

HINGE HEALTH



Save time and money while overcoming your musculoskeletal pain anywhere, anytime. Hinge Health will provide you with everything you need in your Hinge Health toolkit.

You'll receive:

- › A free tablet that connects to wearable sensors
- › Personalized exercise therapy
- › Unlimited one-on-one health coaching

Hinge Health follows you at every stage of your musculoskeletal issue — prevention, acute injury, chronic issues and post-surgical rehabilitation. In many cases, Hinge Health can help you ease pain, avoid surgery and reduce your need for medical care.

Visit hingehealth.com/vericast to learn more. For questions, call **855.902.2777** or email hello@hingehealth.com.

LANTERN



Lantern provides you with access to the best, most affordable care for many planned surgical procedures. It's already included in your medical benefits at no additional cost to you.

Lantern provides:

- › **Excellent care** — Access to our network of thousands of highly qualified surgeons
- › **Meaningful savings** — Access to high-quality care likely resulting in savings to you
- › **Guided support** — Your personal Care Advocate will support you every step of the way

Lantern bundles the costs associated with surgery to reduce your out-of-pocket costs.

Your coverage includes: consultations, anesthesia, procedure and facility fees and dedicated support.

Contact a Lantern Care Advocate today at **833.708.0162** or visit them online at my.lanternicare.com.

WONDR HEALTH



Wondr Health can help you lower stress and lose weight — no matter what obstacles you face. Wondr Health is an online program that teaches you to reduce stress, improve sleep, increase energy and lose weight healthily — without a restrictive diet or specialty food.

How to use Wondr Health:

- › Apply at wondrhealth.com/vericast
- › Get your welcome kit
- › Sign in to the program online or use the Wondr Health mobile app
- › Watch weekly video lessons designed to help you build new habits in just 10 weeks

PAYTIENT



For employees whose base pay is less than \$100,000, Paytient offers a solution to help with out-of-pocket expenses. You can manage your costs on your terms with fee- and interest-free repayment plans and pay for services over a period of up to 12 months, with no impact on your credit. Paytient can help you manage costs for:

- › Medical treatments and procedures
- › Prescription medications
- › Dental and vision care
- › Vet visits and prescriptions

To get started, visit my.paytient.com, call **866.345.9591** or email hello@paytient.com.

BlueEDGE HEALTH CARE ACCOUNT (HCA)

The BlueEdge HCA is a reimbursement account funded by Vericast to help you with deductible expenses.

Who is eligible?

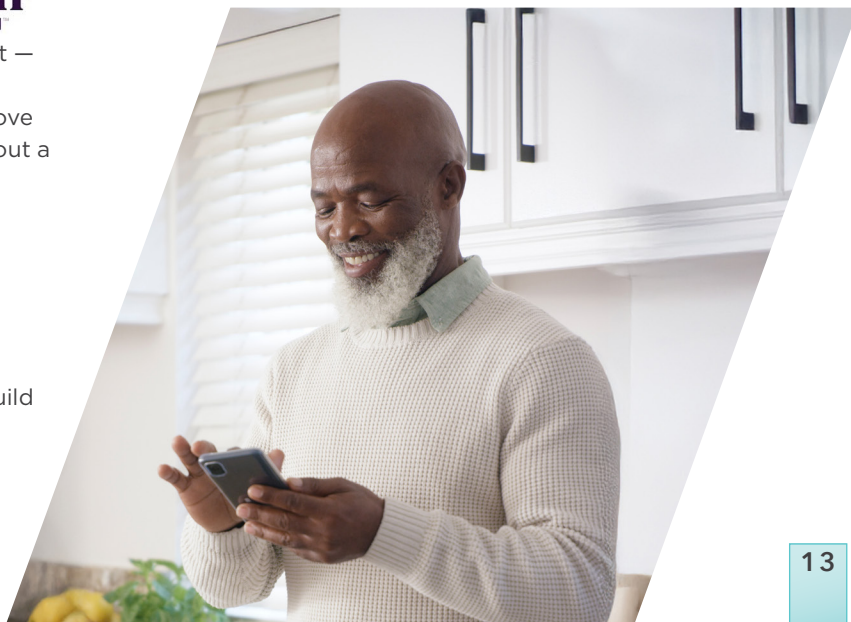
- › Employees whose salary is less than \$55,000/year enrolled in the EPO or PPO Plans
- › Employees with employee-only coverage will receive \$100 per year
- › Employees with coverage for a spouse/domestic partner or children will receive \$200 per year

How does it work?

With an HCA, you won't pay anything out of pocket up to your HCA available amount when you visit a doctor or hospital. The provider should send the claim to BCBSTX first so the network discount can be applied. Once BCBSTX processes the claim, they will reimburse the provider from your HCA automatically!

What does the HCA cover?

- › Medical deductible expenses
- › Certain medical out-of-pocket expenses
- › Does not reimburse dental or vision expenses



/ HEALTH SAVINGS ACCOUNT (HSA)

TURN YOUR HEALTH CARE COSTS INTO SAVINGS

Looking for ways to save? A Health Savings Account (HSA) puts you in charge of your health care spending! When you enroll in a High-Deductible Health Plan (HDHP), you are eligible to contribute pre-tax dollars to an HSA. An HSA is a personal bank account that you can use for out-of-pocket health care expenses, both now and in the future — it even earns tax-free interest over time!

With an HDHP, your deductible might be higher than in other plans, but your premiums will be lower. That gives you more flexibility in how you spend your health care dollars and more opportunities to save!

Take advantage of this smart way to make the most of your money.

WHO'S ELIGIBLE

You're eligible to contribute to an HSA if you are:

- › Enrolled in a qualified High-Deductible Health Plan (HDHP)
- › Not covered by any other non-HDHP
- › Not enrolled in a Health Care Flexible Spending Account* or Health Reimbursement Account
- › Not eligible to be claimed as a dependent on someone else's tax return
- › Not enrolled in Medicare or TRICARE

*Note: "Limited" Health Care Flexible Spending Accounts are allowed

HOW IT WORKS

You own your HSA. Your funds roll over from year to year and are yours to keep — even if you change medical plans, leave the Company or retire. You can also use your HSA to help you save for the future, like for retirement when you're more likely to need health care.

You can adjust your contribution amount anytime throughout the year.

TRIPLE TAX ADVANTAGES

The HSA gives you three ways to save on taxes:

1. Contributions are tax-free
2. The money in your account grows tax-free
3. Funds used to pay for qualified medical expenses are spent tax-free

CONTRIBUTION LIMITS

The IRS sets limits on how much you can contribute each year, which include any employer contributions. For 2026, you can contribute up to:

- › Individual: \$4,400
- › Family: \$8,750 (maximum per couple/family unit)
- › Catch-up (age 55+): \$1,000 above individual and family limit

Vericast HSA benefits are supported
and administered by HSA Bank.
Client assistance: **855.731.5220**
hsabank.com

LEARN MORE: Visit our HSA Resource Center at hsabank.com/hsabank/partner-sites/vericast/vericast-home. The resource center includes informational videos and a cost calculator to see if the HDHP Plan with HSA is right for you.



/ FLEXIBLE SPENDING ACCOUNTS (FSAs)

FSAs are a great way to manage your spending. These accounts allow you to set aside money for health care or dependent care (day care) expenses on a pre-tax basis. You can enroll in both the Health Care and Dependent Day Care FSAs on a calendar-year basis. Your election will remain in place for the whole year unless you have a change in family status. For more information, visit [inspirafinancial.com](https://www.inspirafinancial.com) or call **800.284.4885**.

HOW DO FSAs WORK?

The amount you elect to set aside will be deducted from your paycheck in equal installments during the plan year. The funds will be placed into an account to be used throughout the year. There are two ways to use the account: debit card or claim form.

HEALTH CARE FSA

For PPO & EPO participants (and anyone who waives or is not eligible for Vericast medical coverage)

You may elect to contribute up to \$3,400* into the Health Care FSA for 2026. If you participate in the HDHP with HSA, you are not eligible for this plan (see the HDHP Limited Health Care FSA). Eligible health care expenses include copays, deductibles, coinsurance, dental, vision and other health-related expenses incurred by you or a family member.

LIMITED HEALTH CARE FSA

For HDHP participants only

If you're enrolled in the HDHP medical plan, you may elect to contribute up to \$3,400* into the HDHP or "limited" Health Care FSA for 2026. Eligible health care expenses include out-of-pocket costs for dental and vision expenses, but can only be used for medical expenses AFTER you have already met the deductible in your HDHP Plan.

IMPORTANT: The HDHP or "limited" FSA is different from the "regular" Health Care FSA in that expenses that apply to your annual medical plan deductible are NOT reimbursable per IRS regulations. You can use your HSA to help you with those expenses.

DEPENDENT DAY CARE FSA

You can contribute up to \$5,000 each year to the Dependent Day Care FSA to pay for dependent care expenses. Eligible expenses are only those incurred for the care of a child less than 13 years of age who qualifies as your dependent for tax purposes or anyone you can claim as a dependent, such as an elderly parent or disabled spouse.

*2026 projected limit

Choose your contribution amount wisely! Any money remaining in your FSA at the end of the year will be forfeited. For help calculating your contribution amount, visit [inspirafinancial.com](https://www.inspirafinancial.com) for an online calculator.

FSAs can provide significant tax advantages for employees through the pre-tax deduction. The IRS requires you to use all of the money in your FSA during the plan year.

/ HSA, FSAs, HCA

WHAT'S THE DIFFERENCE?

	Health Savings Account – HSA	Flexible Spending Account – FSA	Health Care Account – HCA
Who Is Eligible?	HDHP participants only	Health Care FSA – Full-time and part-time employees Limited FSA – HDHP participants only	Employees whose salary is less than \$55,000 and enrolled in the EPO or PPO
Who Contributes?	You – through payroll deductions	You – through payroll deductions	The Company
2026 Contribution Limit	<ul style="list-style-type: none"> › \$4,400 if you have employee-only coverage › \$8,750 if you also cover a dependent › \$1,000 additional, if 55 or older 	\$3,400*	<ul style="list-style-type: none"> › \$100 if you have employee-only coverage › \$200 if you also cover a dependent
You Can Use the Money for	Your and your dependents': <ul style="list-style-type: none"> › Medical, dental and vision expenses › Medicare and Long-Term Care premiums If used for an ineligible expense, subject to income taxes plus a 20% penalty	Health Care FSA Your and your dependents': <ul style="list-style-type: none"> › Medical, dental and vision expenses Limited FSA Your and your dependents': <ul style="list-style-type: none"> › Dental, vision and post-deductible medical expenses only 	Your and your dependents': Medical expenses only
Claims Documentation	Keep receipts for your personal tax records	Must send receipts proving expense is eligible to plan administrator	Automatic through BCBSTX
Does Unused Money Roll Over?	Yes – unused funds roll year to year in your personal account, even after you leave the Company	No – use it or lose it Grace period for the 2026 plan year is January 1-March 15, 2027	Yes – unused amounts roll to next year, but if you leave the Company, you forfeit the balance

*2026 projected limit

COMMUTER REIMBURSEMENT ACCOUNTS THROUGH INSPIRA FINANCIAL

These accounts allow you to set aside funds on a pre-tax basis to pay for eligible mass transit and parking expenses. Qualified transportation expenses include qualified parking, transportation in a commuter highway vehicle (e.g., van pools) and transit passes.

For more information, contact Inspira Financial at **800.284.4885** or online at [inspirafinancial.com](https://www.inspirafinancial.com).

CLAIMS SUBSTANTIATION – FOR FSAs

Claims substantiation is required to verify your debit card charge is an eligible medical expense.

Back-up documentation could include the doctor's invoice, prescription receipt or explanation of benefits from your insurance provider.

Inspira Financial will notify you twice about the need for substantiation before suspending your card.

/ DENTAL PLAN

DELTA DENTAL

Delta Dental offers a High and Low Option for dental coverage. Both cover a portion of preventive and restorative care up to the usual, Reasonable and Customary (R&C) rates.

See the dentist or specialist of your choice, but receive additional savings if you stay in the Delta Dental network. ID cards are not required to receive services.

To locate a participating dentist near you, call **800.521.2651** or view the directory online at deltadentalins.com.

	High Option	Low Option
Type A — Preventive Exams, X-ray and cleanings	100% Deductible waived	100% Deductible waived
Type B — Basic Most fillings, simple extractions and root canals	80% Deductible applies	70% Deductible applies
Type C — Major Inlays/onlays, crowns and bridges/dentures/implants*	50% Deductible applies	50% Deductible applies
Type D — Orthodontia Treatment and appliances for adult/child coverage	50% \$1,500 Lifetime Maximum	No coverage
Annual Deductible	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Annual Maximum Benefit (excluding orthodontia)	\$1,500	\$750

*Implants are only covered under the High Option.

/ VISION PLAN

VSP

Vericast offers a vision program through Vision Service Plan (VSP) that includes coverage for both in-network and out-of-network services.

If you elect in-network services, simply call a network provider, identify yourself as a VSP member and schedule an appointment. To find an in-network provider, call **800.877.7195** or go online to vsp.com.

	In-Network	Out-of-Network
Routine Exam	\$20 copay Once every calendar year	Up to \$45 Once every calendar year
Eyeglass Lenses	\$10 copay, then 100% of standard lens cost (extra fees apply for add-ons) Once every calendar year	Up to \$65 Once every calendar year
Frames	\$10 copay, then 100% up to \$125 Once every calendar year	Up to \$70 Once every calendar year
Elective Contact Lenses	Up to \$50 contact lens fitting fee, then 100% up to \$120 Once every calendar year*	Up to \$105, fitting fee is not covered Once every calendar year*
Medically Necessary Contact Lenses	\$10 copay, then 100% Once every calendar year	Up to \$120 Once every calendar year
Laser Vision Correction, PRK and LASIK	Discount available	Not covered

*Contact lens benefit is in lieu of eyeglass lenses and frames benefit (cannot have both the contact lens and the eyeglass benefit in the same year for the same person).



/ SIX WAYS TO SAVE MONEY

PARTICIPATE IN THE **LIVWELL** PROGRAM

Employees on the medical plan can earn \$600, and spouses and domestic partners on the medical plan can earn another \$600 for up to \$1,200! See **page 8** for details.

TRY MDLIVE FOR NON-EMERGENCY CARE

See a doctor anytime 24/7 by phone or video chat for a lot less than an urgent care visit.

MDLive is free with the EPO and PPO Plans and just \$48 per visit with the HDHP Plan for **medical only visits**.

Use your phone, tablet or computer to get non-emergency telephonic or virtual medical and mental health care from a doctor and save money. Here's an example of your savings using MDLive:

\$1,405
NON-EMERGENCY
ER VISIT

\$185
URGENT CARE
VISIT

\$96
DOCTOR'S OFFICE
VISIT

Register and download the app at mdlive.com/bcbstx or call **888.680.8646** to register (have your BCBSTX ID card ready). See **page 11** for details.

COMPARE COSTS FOR PRESCRIPTIONS

Use the Capital Rx mobile app to compare:

- Brand name vs. generic medications
- Mail order vs. retail costs
- Local pharmacy prices

Download the Capital Rx mobile app to learn more.

CHOOSE GENERIC DRUGS

Choose generic drugs when available. Generic drugs are the same as brand-name drugs in dosage, safety and quality, but cost a lot less.

TRY DIGBI HEALTH, HINGE HEALTH OR LYRA

Digbi Health (see **page 6**) can help you improve chronic and metabolic conditions like obesity, digestive disorders and mental health issues through personalized treatment plans based on your genetics and gut microbiome. If you have musculoskeletal pain, give **Hinge Health** (see **page 13**) a try. Looking for mental health support? With **Lyra** (see **page 7**), you can get up to eight free therapy or coaching sessions.

TRY LANTERN FOR CERTAIN PROCEDURES

See **page 13** for more information.



/ LIFE & DISABILITY BENEFITS

LIFE AND ACCIDENTAL DEATH & DISABILITY (AD&D) INSURANCE – GUARDIAN

Vericast provides all full-time employees who work 30 or more hours per week Basic Life and AD&D insurance in the amount of two times your base salary up to \$550,000 through Guardian, at no cost to you.

You may also buy supplemental coverage for yourself and your family. Spouses or domestic partners are eligible for up to 50% of your amount, and your children are eligible for up to \$10,000 of coverage. If you're currently enrolled and want to increase your coverage, you may do so up to the guaranteed issue amount of \$200,000 for employees, \$50,000 for spouses or domestic partners and \$10,000 for children without health issues. If you're not currently enrolled, you may need to answer health questions as you enroll online, and your coverage will be subject to approval by Guardian.

You can enroll or change your life insurance through the **bswift** benefits administration platform.

SHORT-TERM (STD) AND LONG-TERM DISABILITY (LTD) – GUARDIAN

Vericast provides both Short-Term and Long-Term Disability benefits when you are unable to work. STD coverage is completely paid for by the Company at no cost to you. LTD coverage provides replacement income of 60% of your base salary up to \$10,000 per month. Employees who earn less than \$60,000, the total cost of coverage is paid 100% by the Company. For employees who earn \$60,000 or more share in 50% of the cost. All employees will be automatically defaulted into coverage. If you wish to opt out, and reduce your coverage amount, your coverage level would be 40% of your base salary. Below are some examples of your share of the cost of LTD coverage:

Salary	Cost per Pay Period
\$60,000	\$3.30
\$100,000	\$5.50
\$200,000	\$11.00

/ VOLUNTARY BENEFITS

ACCIDENT INSURANCE – VOYA

Designed to supplement your health coverage, accident insurance pays specific benefit amounts to cover expenses resulting from covered injuries or accidents. Coverage is available for you, your spouse or domestic partner and/or your children.

CRITICAL ILLNESS INSURANCE – VOYA

Critical illness insurance can supplement your medical coverage by helping you pay the direct and indirect costs associated with a critical illness or event. Coverage includes heart attack, stroke, major organ transplant (for recipient) and kidney failure, as well as cancer, if cancer rider is elected. Cost varies by age and tobacco user status.

WHOLE LIFE INSURANCE – VOYA

In addition to providing death benefits to your designated beneficiaries, this life insurance also builds cash value that can be utilized while you are still living. You own the policy, so you can keep your coverage even when you retire or change jobs. Coverage is available for you, your spouse or domestic partner, children and grandchildren. The plan also includes a guaranteed cash value that grows on a tax-deferred basis. A paid-up policy option is also available.

HOSPITAL INDEMNITY – VOYA

In the event of a hospital stay, Voya's hospital indemnity offering pays first dollar benefits when you are admitted to the hospital. Consider hospital indemnity insurance as a way to supplement your medical coverage. Coverage is also available for your spouse or domestic partner and children.

Please note: This policy isn't a substitute for comprehensive health insurance provided by Vericast's medical plans.



PREPAID LEGAL PLAN — ARAG LEGAL

In 2026 we will be transitioning from MetLife Legal to ARAG Legal. When you're dealing with a legal issue — from preparing your will to fighting a traffic ticket — ARAG legal insurance connects you with local network attorneys who practice in the area of law you need. The UltimateAdvisor Plus plan is \$18.62 per month.

- > Wills and estate planning
- > Contracts, deeds and purchase agreements
- > Family planning and adoption legal assistance
- > And more!

Please note: If you have a current case open with MetLife Legal, your case will be completed through them. If you are already enrolled in MetLife Legal, you will automatically be transitioned to ARAG on Jan. 1, 2026. If you do not wish to continue legal coverage through ARAG, please waive this benefit in the **bswift** system during Open Enrollment. For more information, visit araglegal.com or call **800.247.4184**.

LONG-TERM CARE — UNUM

The Unum Long-Term Care insurance plan provides options for up to \$9,000 per month in benefits to pay for long-term care services. The long-term care program offers affordable coverage that Medicare, health, disability or any other insurance will not cover.

Eligible participants include Vericast full-time employees and their eligible family members ages 18 to 80. For more information, contact LTC Solutions Inc. at **877.286.2852** or visit them online at myltcguide.com/vericast.

BENEPLACE

Beneplace is an online portal for purchasing products such as pet, auto and homeowners insurance through payroll deduction. There are also discounts on services, electronics, event tickets and more! Visit Beneplace at vericast.savings.beneplace.com.

PURCHASING POWER

Purchase products such as computers, electronics and even vacations through convenient payroll deductions. Visit vericast.purchasingpower.com or call **888.923.6236** to learn more.

Vericast provides a variety of benefits to protect your total wellbeing through all stages of life.

IDENTITY THEFT PROTECTION — EZSHIELD

Basic coverage is provided at no cost to you, and you can buy additional proactive fraud and ID protection services at a discounted rate. Basic coverage provides 24/7 access to EZShield's industry-leading Identity Restoration, which provides access to dedicated resolution specialists in the event of:

- > A lost wallet
- > Fraud
- > Identity theft

If you think you've been a victim of identity theft or fraud, call **855.545.5725** or, for more information, visit ldprotection.ezshield.com/employees.

MY PET PROTECTION — NATIONWIDE

You work hard to provide for your family, whether that's kids with two legs, four paws, wings or scaly feet — you know what responsibility looks like. My Pet Protection from Nationwide helps provide your pets with the best care possible while reimbursing you for eligible veterinarian bills. You can get cash back for accidents, illnesses, hereditary conditions and more, like:

- > 50% or 70% reimbursement at the veterinarian of your choice
- > Benefits for emergency boarding and lost pet advertising
- > Access to a 24/7 veterinarian helpline
- > Up to 10% discount for multiple pet plans

Enroll on the Vericast Savings Marketplace hosted by Beneplace at vericast.savings.beneplace.com and click on "Insurance."

AUTO AND HOME COVERAGE

Get better rates on your car, home, auto and renter's insurances and more! You can view policies from trusted providers including Farmers, Liberty Mutual and Travelers. Compare rates across companies, so you know you're saving the most money possible.

To get a quote anytime, visit the Vericast Savings Marketplace hosted by Beneplace at vericast.savings.beneplace.com and click on "Insurance."

/ 2026 COST FOR COVERAGE

Premiums (cost per pay period)

EPO

Salary under \$40,000 ⁽ⁱ⁾	Premium	Premium w/ Discount*
EE Only	\$83.83	\$60.76
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$226.67	\$180.52
EE + Child(ren)	\$161.12	\$138.04
EE + Family ⁽ⁱⁱ⁾	\$281.73	\$235.58

Salary \$40,000–\$49,999 ⁽ⁱ⁾	Premium	Premium w/ Discount*
EE Only	\$93.28	\$70.20
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$240.84	\$194.68
EE + Child(ren)	\$185.30	\$162.22
EE + Family ⁽ⁱⁱ⁾	\$304.88	\$258.73

HDHP

	Premium	Premium w/ Discount*
EE Only	\$71.56	\$48.48
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$242.59	\$196.44
EE + Child(ren)	\$158.66	\$135.58
EE + Family ⁽ⁱⁱ⁾	\$296.35	\$250.20

DENTAL

	High	Low
EE Only	\$11.06	\$8.89
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$24.89	\$19.99
EE + Child(ren)	\$21.43	\$17.21
EE + Family ⁽ⁱⁱ⁾	\$38.69	\$31.07

Salary \$55,000–69,999 ⁽ⁱ⁾	Premium	Premium w/ Discount*
EE Only	\$106.25	\$83.17
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$286.65	\$240.49
EE + Child(ren)	\$229.54	\$206.46
EE + Family ⁽ⁱⁱ⁾	\$333.84	\$287.69

Salary \$70,000–99,999 ⁽ⁱ⁾	Premium	Premium w/ Discount*
EE Only	\$114.50	\$91.43
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$319.53	\$273.38
EE + Child(ren)	\$260.21	\$237.13
EE + Family ⁽ⁱⁱ⁾	\$371.78	\$325.62

Salary over \$100,000 ⁽ⁱ⁾	Premium	Premium w/ Discount*
EE Only	\$129.12	\$106.04
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$371.08	\$324.92
EE + Child(ren)	\$295.43	\$272.35
EE + Family ⁽ⁱⁱ⁾	\$426.92	\$380.77

PPO

	Premium	Premium w/ Discount*
EE Only	\$229.78	\$206.71
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$491.70	\$445.55
EE + Child(ren)	\$389.18	\$366.11
EE + Family ⁽ⁱⁱ⁾	\$707.30	\$661.15

VISION

EE Only	\$3.13
EE + Spouse or Domestic Partner ⁽ⁱⁱ⁾	\$7.04
EE + Child(ren)	\$5.79
EE + Family ⁽ⁱⁱ⁾	\$10.45

*Medical Premium Discount: Your discount is \$23.08 for employee-only and employee plus child(ren) coverage, \$46.15 for employee plus spouse/domestic partner and family coverage per pay period

- (i) Your salary tier for 2026 is based on your annual salary as of your hire date and each October 1 thereafter. To view your annual salary, log on to mySuccess. After you log on to mySuccess, click on the Employee Information tab and scroll down to Compensation Information.
- (ii) The portion of the premium related to your domestic partner (if applicable) is deducted on a post-tax basis. In addition, you'll be subject to imputed income based on the employer portion of the premium related to your domestic partner.

Fine Print

This brochure is a summary of the Vericast benefit programs and is neither an offer nor a guarantee of employment. It does not contain every provision that governs employee benefits. If you have questions about the nature and extent of your benefits, the formal language of the plan documents, not the informal language of this brochure, will govern. Vericast reserves the right to change, modify or terminate any benefit plan at any time.

WHCRA

As required by the Women's Health and Cancer Rights Act (WHCRA) of 1998, this plan provides coverage for:

- » All stages of reconstruction of the breast on which the mastectomy has been performed;
- » Surgery and reconstruction of the other breast to produce a symmetrical appearance; and
- » Prostheses and physical complications of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage. Written notice of the availability of such coverage shall be delivered to the participant upon enrollment and annually thereafter.

Contact the Vericast Benefits Center at **877.338.0141** for more information.

Special Enrollment Period

If you are declining enrollment for yourself or your dependents (including your spouse or domestic partner) because of other health insurance coverage, you may in the future be able to enroll yourself or your dependents in this plan, provided you request enrollment within 31 days after your other coverage ends. 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, provided you request enrollment within 31 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact the Vericast Benefits Center at **877.338.0141** for more information.

Medicaid and the Children's Health Insurance Program (CHIP)

Offer Free Or Low-Cost Health Coverage To Children And Families If you are eligible for health coverage from your employer, but are unable to afford the premiums, some states have premium assistance programs that can help pay for coverage. These states use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums. To find out more you can contact your state. Medicaid or CHIP office, dial **877.KIDS.NOW** or visit online at insurekidsnow.gov to find out how to apply. If it is determined that you or your dependents are eligible for premium assistance, Vericast will permit you and your dependents to enroll in the plan – as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. Contact the Vericast Benefits Center at **877.338.0141** for more information.

Summaries of Benefits and Coverage (SBC) and Summary Plan Descriptions (SPD)

An SBC is a four-page, double-sided description of each medical plan offered under our group health plan. An SPD is a more comprehensive description of the plans. Vericast's SBCs and SPDs are available online on bswift or bcbstx/vericast.com. You may also contact the Vericast Benefits Center at **877.338.0141** for more information.

HIPAA Privacy Reminder

Vericast's health plans maintain a privacy policy pursuant to the Health Insurance Portability and Accountability Act of 1996 (HIPAA). You should have already received a copy of a privacy notice summarizing the plan's privacy policy. If you would like another copy of the privacy notice, access the bswift or contact the Vericast Benefits Center at **877.338.0141** for more information.

Wellness Notice

Personify Health is Vericast's voluntary wellness program, available to all employees. The program is administered according to federal rules, including the Americans with Disabilities Act, the Genetic Information Nondiscrimination Act, and the Health Insurance Portability and Accountability Act. The program offers education, activities and incentives to improve health and wellbeing.

If you choose to participate in the wellness program, you will be asked to complete a voluntary personal well-being assessment (WBA) that asks questions about your health-related activities and behaviors. You will also be asked to complete a biometric screening that includes a blood test that measures glucose and cholesterol levels, blood pressure, height, weight, body mass index and waist circumference.

Wellness Incentives

Employees who complete the WBA and earn the specified number of points will pay lower medical plan premiums if they are on a company-sponsored medical plan. Although there is no requirement to complete the WBA or earn the points, only employees who do so receive the discount.

To ensure all eligible employees can participate, regardless of their physical abilities, Vericast offers a wide variety of methods to earn points, including online wellness activities.

Privacy and Security

We are required by law to maintain the privacy and security of your personally identifiable health information. Only clinical staff of Personify Health, the wellness program's administrator, will receive your personally identifiable health information in order to provide you with services under the wellness program. Vericast may use aggregate information about the overall workforce in order to improve our wellness program, but **no one's personal medical information is shared at any time.**

Personally identifiable medical information provided in connection with the wellness program will not be provided to supervisors or managers, and it may never be used to make decisions about 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 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. Precautions are taken to avoid any data breach, and if a data breach involving information you provide in connection with the wellness program occurs, Vericast 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, please contact our Privacy Officer at privacy@vericast.com.

/ VERICAST BENEFITS ECOSYSTEM

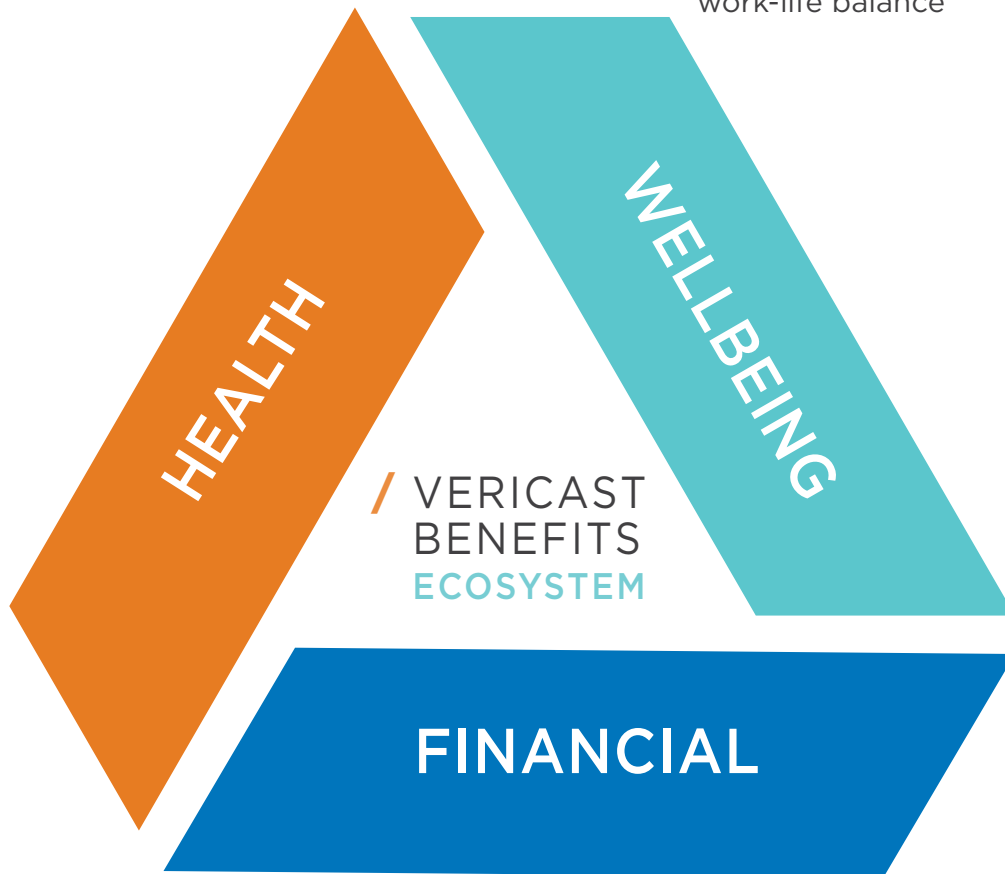
The Vericast Benefits Ecosystem has information about all our benefits in one place. Check out our [Benefits Ecosystem on the Vericast Hub](#) or [bswift](#) to learn more about all the health, wellbeing and financial benefits available to you:

Health:

Benefits that support your physical health and wellness

Wellbeing:

Benefits that support your emotional health and encourage a positive work-life balance



Financial:

Benefits that help you plan, save, protect and build a strong financial future

VERICAST

BENEFITS INFORMATION

ARAG
800.247.4184
[araglegal.com](#)

BOA/Merrill: 401(k)
Plan # 609821
800.228.4015
[benefits.ml.com](#)

Benepace / Purchasing Power
888.923.6236
[vericast.savings.benepace.com](#)
[vericast.purchasingpower.com](#)

Blue Cross Blue Shield
EPO/PPO Group # 106218
HCA Group # 193135
HDHP Group # 106219
800.521.2227
[bcbstx.com/vericast](#)

bswift
Vericast Benefits Center
877.338.0141
[vericast.bswift.com](#)

Capital Rx
888.832.2779
[cap-rx.com](#)

Delta Dental
Group # 0154
800.521.2651
[deltadentalins.com](#)

Diabetes & Cardiometabolic Management
Digbi Health
508.443.4424
[digbihealth.com/vericast](#)

cut along dotted line, fold and keep in your wallet

NEED A DOCTOR?

MDLIVE is 24/7 access to a doctor! MDLive's doctors can treat many non-emergency medical conditions like:

- Pediatric care
- Allergies & asthma
- Sinus infections
- Cold/flu
- Ear infections
- Pink eye
- Mental health
- MDLive doctors can also write and send prescriptions (when appropriate) to a nearby pharmacy

888.680.8646

Online video visits also available in some states!

[mdlive.com/bcbstx](#)

Download the MDLive app from any app store!

INFORMATION

EAP

EmployeeConnect
855.239.0743
guidanceresources.com

Health Savings Acct. (HDHP only)

HSA Bank
855.731.5220
hsabank.com

Hinge Health

855.902.2777
hingehealth.com/vericastoe

Inspira Financial

Employer # 10204
800.284.4885
inspirafinancial.com

Lantern Care (formerly SurgeryPlus)

833.708.0162
my.lanterncare.com

Lyra

Mental Health Program
877.224.7868
vericast.lyrahealth.com

MDLive

888.680.8646
mdlive.com/bcbstx

VIVIO

Specialty Drug Management Program
800.470.4034
concierge@viviohealth.com
viviohealth.com

VSP

Group # 30044066
800.877.7195
vsp.com

Wondr Health

Weight Loss Program
855.999.7549
wondrhealth.com/vericast

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