

**SAMPLE COMPANY**



**2025**

**U.S. Employee Benefits Guide**

— EVERYTHING YOU NEED TO KNOW —



# Resources

## Learn About Your Benefits and Enroll

Sample Company 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.



### Zoe: Our Virtual Benefits Counselor

If you need help deciding which benefits to choose, try ZOE, our interactive benefits counselor. ZOE 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 [example.com](http://example.com). Click on **Employee Hub** and then select **Benefits & Wellness**.



### Benefits Support

Having trouble enrolling in Workday? Call the Benefits Team at **888-123-4567** for enrollment help.

# 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 Anthem 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.



To learn more, call **888-123-4567**, apply at: [example.com](http://example.com), or scan the QR code.

## Diabetes Prevention Program

You can take steps today that will reduce your risk from becoming one of almost 30 million Americans living with Type 2 diabetes. Sample Company 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.



Visit [example.com](http://example.com) scan the QR code, or call **888-123-4567** (TTY: 711) Monday through Friday, 9:00 am to 9:00 pm EST.



# 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 claim to VSP you will be reimbursed in accordance with the non-participating provider reimbursement schedule, less any applicable copayments.

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.



## 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, or 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 **855-123-4567** or **888-123-4567** (outside of the U.S.) and reference Policy #ADD EX0123456789.

## Benefits Together

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

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

- shared characteristics, interests, experiences, or goals,
- to network and build relationships,
- exchange ideas and enhance their professional development,
- as well as help the Company reach our strategic goal of Building a Better Future for all — that is inclusive, empowered and safe.

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

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

**LGBTQIA+:** 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 Sample Company, our Veterans 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 by providing networking and sponsorship.

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



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