

2024 Benefits Guide

TEAM MEMBERS

all **in**

BE WELL | BE PREPARED | BE CONNECTED



Eligibility

YourCo benefits are available to you if you're actively employed and assigned to a payroll classification of 0.5 FTE or higher.

Your effective date of coverage is the first day of the month following 30 days of continuous employment in a benefits-eligible position. You also have the option to add or amend benefits coverage within 30 days of a major life change, such as marriage, divorce or the birth of a child. For a complete list and more information about qualified life events, visit portfolio.mybenefitport.com.

Outside your initial hire or a qualified life event, your only opportunity to elect or change benefits coverage is during Annual Enrollment. This enrollment window is provided each year so team members can review and change their coverage(s) for the following year's benefits plan, beginning Jan. 1. To take advantage of YourCo benefits in 2024, you must enroll by the applicable deadline.

Eligible dependents

- ▶ **Your spouse.** The term "spouse" means the individual lawfully married to you.
- ▶ **Your domestic partner.** Domestic partners must be 18 years of age or older and unmarried; not related by blood in any manner that would prohibit legal marriage; have assumed mutual obligations for the welfare and support of each other; share a common residence and live together as a couple in the same household.
- ▶ **Your qualified children under the age of 26.** This can be your biological son or daughter, stepson or stepdaughter, a legally adopted individual, an individual for whom you are legal guardian or who is lawfully placed with you for legal adoption, and/or eligible foster children.

- ▶ **Your unmarried child who is disabled, living with you, dependent on you for support and unable to support themselves due to their mental or physical disability.**

Documentation for dependents

Before you enroll: Gather the appropriate documentation for any family members you want to cover. You may need to provide this documentation to our dependent verification center, Alight, to confirm eligibility.

After you enroll: You will receive a packet from Alight to help guide you through the process. Initially, your packet will come through the U.S. mail. You can choose to receive subsequent information via email or the post office.

Acceptable forms of documentation include:

- ▶ Marriage license for spouse
- ▶ Domestic partner attestation
- ▶ Birth certificate for children
- ▶ First page of your most recent tax return, listing eligible dependents (for spouse and/or children)
- ▶ Court-ordered guardianship papers, adoption papers or placement letter
- ▶ Divorce decree to show parent/child relationship when names don't match or to identify responsibility for providing health coverage

You can only enroll dependents if you're enrolled in the plan. A dependent can only be enrolled under one team member.

Health Care Premiums

Premiums for coverage

YourCo provides medical, dental and vision care benefits. To access these benefits, you pay a premium, deducted before taxes in biweekly increments from your pay.

The amount you pay is determined by a few factors:

- ▶ Whether you want to include just yourself, your entire family or something in between.
- ▶ You have three choices for the medical plan: The **Medical Savings Plan**, the **Basic Plan** and the **Choice Plan**. More details about these plans can be found under the "Medical" section (starting on page 8). While the premiums for each of these plans vary, so do the benefits covered. You should consider both the premium amount and the amount of benefits coverage under each plan before making your selection.
- ▶ You are free to choose any health care coverage you wish and decline any coverage you do not want. For instance, you can select medical coverage, but decline dental and vision. Or select dental, but no medical or vision. Any combination is acceptable.
- ▶ For medical benefits, there are different rates for full-time versus part-time team members. For dental and vision, the rates are the same.

The team member contributions for 2024 are shown in the following tables:

Full-time team members—Biweekly deductions

Coverage	Medical Savings Plan	Basic Medical	Choice Medical
Single	\$35.70	\$40.80	\$54.06
+ Children*	\$132.60	\$155.04	\$179.52
+ Spouse*	\$208.08	\$242.76	\$272.34
+ Family*	\$228.48	\$266.22	\$297.84

Part-time team members—Biweekly deductions

Coverage	Medical Savings Plan	Basic Medical	Choice Medical
Single	\$99.96	\$115.26	\$127.50
+ Children*	\$226.44	\$264.18	\$287.64
+ Spouse*	\$286.62	\$335.58	\$366.18
+ Family*	\$338.64	\$394.74	\$425.34

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

Health Savings Account (HSA)

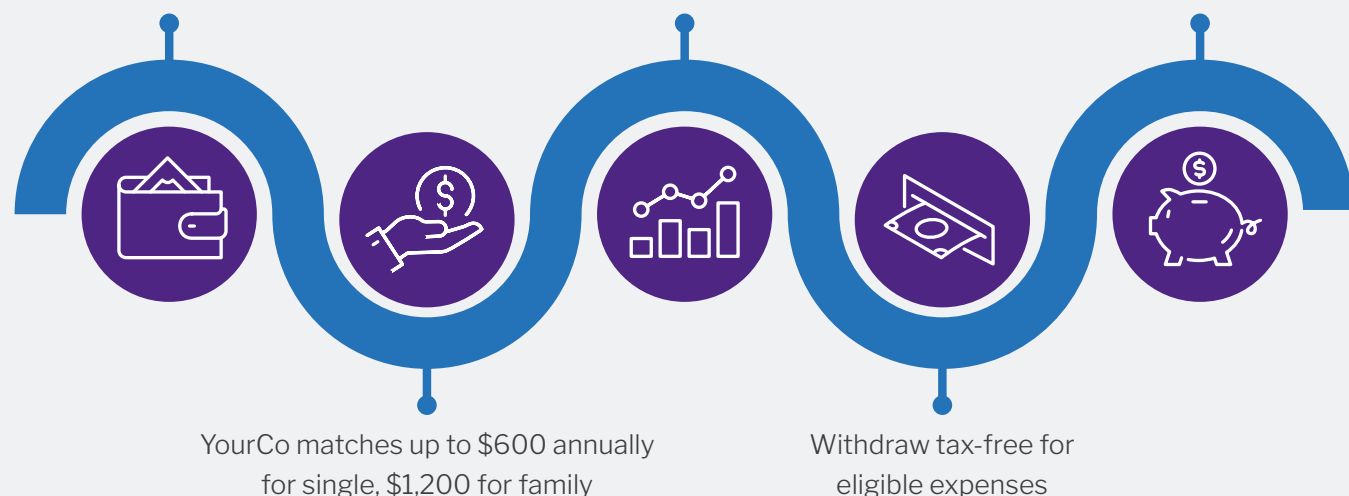
If you're enrolled in the **Medical Savings Plan**, you can contribute to an HSA and offset your out-of-pocket expenses with pre-tax dollars. Use your account funds to pay for eligible medical, dental and vision expenses.

How it works

Make pre-tax contributions through payroll deduction (\$25 minimum)

Invest and earn tax-free interest

Take your HSA with you



Consider these restrictions before setting up an HSA:

- ▶ You can only have a Limited Purpose FSA.
- ▶ State taxes apply to contributions by residents of California, Alabama and New Jersey.
- ▶ You can't be covered by another non-HDHP, such as Medicare or a spouse's plan.
- ▶ The penalty for using your HSA for ineligible expenses is 20% of the reimbursed amount.
- ▶ You can't contribute to your HSA if you're no longer enrolled in the Medical Savings Plan.

* If you are contributing to an HSA in 2024, and you have a balance of \$610 or less in an FSA as of Dec. 31, 2023, your FSA will be converted to a Limited Purpose FSA for 2024. Any amounts over \$610 in your FSA as of Dec. 31, 2023, will be forfeited.

HSA is administered by YourCo. You can contact YourCo at portfolio.mybenefitport.com. You can also visit the IRS website for more information.

You may be asked to provide YourCo with identification documentation to verify and establish your HSA, in accordance with the USA Patriot Act.

2024 IRS maximum HSA contributions

- ▶ \$4,150 for single coverage
- ▶ \$8,300 per household
- ▶ \$1,000 catch-up for ages 55-65

Retirement Program—401(k)

The YourCo Partnership Savings Plan consists of a pre-tax 401(k) plan, a Roth 401(k) plan, as well as an unmatched after-tax plan where you can save for retirement.

- ▶ **All new hires and first-time eligible team members are automatically enrolled in the YourCo Partnership Savings Plan in the pre-tax 401(k) at 5% of your earnings after 30 days, or as soon as administratively practical.**
- ▶ Non-benefit eligible team members may have the opportunity to contribute to the 401(k) Partnership Savings Plan. Refer to the website at portfolio.mybenefitport.com for details.
- ▶ Team members hired before 1/1/2010 must contact YourCo Investments to enroll or change contribution amounts.
- ▶ If you wish to start saving sooner, or change the amount, you may do so by contacting YourCo at portfolio.mybenefitport.com.

The graduated match plan for non pension-eligible team members is as follows:

Years of Service	Matching %
1 but less than 5	50%*
5 but less than 10	75%*
10+ years	100%*

* YourCo will match up to the first 5% of a team member's compensation contributed to the plan.

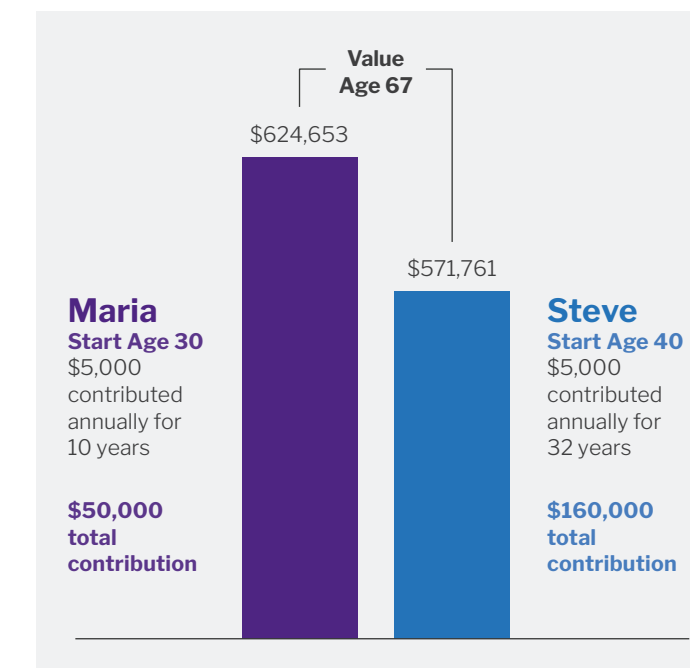
Note: YourCo will match 50% up to 5% of a team member's compensation contributed to the 401(k) plan for team members who are eligible for the pension.

To reserve an appointment, visit portfolio.mybenefitport.com to register.

Start early and put the power of compounding to work for you

Did you know, even when you save only \$20 a week, compounding interest is working to your advantage as your savings and investments grow over time? Compounding interest works this way—interest is added to the principal amount invested and then the interest rate applies to the new (larger) principal. This interest on interest can lead to exponential growth over time.

Below is one example. Maria started earlier and invested the same amount as Steve, but for fewer years. Thanks to compounding interest, Maria came out ahead.



Curious how this can work for you? Take advantage of the **Contribution Calculator** to get an idea of what works best for you and your financial goals.

Voluntary Benefits

Voluntary benefits provide an additional layer of financial protection for you and your family. These benefits will help cover any extra out-of-pocket expenses if you suffer an unexpected, serious illness or qualifying accident.

Accident Insurance

Injuries occurring off the job can be protected with YourCo Accident Insurance. This plan is designed to pay cash directly to you. This additional cash support can be used to help pay any out-of-pocket expenses related to your injury. Payments are made tax free, to be used at your discretion.

Earn a \$75 wellness benefit for accident insurance each year by completing a routine wellness screening. Your insured spouse and children can receive \$75 too.

The table below highlights some of the key benefits covered under this plan. And the table at right gives an example of how the plan would pay out for a broken ankle.

Some Covered Services	Benefit Amount
Hospital Admission	\$1,550
Daily Hospital Confinement (up to 365 days)	\$275
Daily ICU Confinement (up to 15 days)	\$450
Burns	Up to \$20,000
Ambulance (ground/air)	\$400/\$2,000
Torn Knee Cartilage	\$900

For more information about any of these Voluntary Benefits, contact YourCo by visiting our website at portfolio.mybenefitport.com.

Example: Broken Ankle	Example Benefit Amount
Emergency Room with X-Ray	\$315
Broken Ankle, Closed Reduction (no surgery)	\$2,250
Crutches	\$250
Physical Therapy (6 sessions)	\$360
Physician Follow-Up (per visit)	\$100
25% Benefit Enhancement up to \$1,000 per accident for using an YourCo facility	\$756.25
Total Dollars Payable to You	\$4,031.25*

* This is an example only.

Receive a 25% bigger payout for accident insurance claims when you get care at an YourCo facility. There's a \$1,000 maximum per covered accident.

Accident Insurance Plan	Biweekly Deduction
Single	\$3.44
+ Spouse*	\$6.00
+ Children*	\$7.13
+ Family*	\$9.68

* Includes domestic partner/domestic partner's children. Family must include you, your spouse/domestic partner and at least one child.

Critical Illness Insurance

There can be a lot of expenses associated with a critical illness, and a major medical plan may not cover them all. Critical illness coverage with Voya pays cash directly to you upon a diagnosis.

You have the option to select the tiered coverage amount of your choice, with certain pre-existing condition limitations. The policy will cover team members for diagnosed conditions on or after coverage effective date.

- ▶ Team members can elect up to \$30,000 of coverage on a guarantee issue basis.
- ▶ Spouse and child(ren) coverage is automatically included at 50% of the team member's benefit amount.
- ▶ A team member must elect coverage for themselves for dependents to receive coverage.

Receive a \$75 wellness benefit for critical illness insurance each year by completing a routine wellness screening. Your insured spouse and children can earn \$75 too.

Below is an example of how the Critical Illness Plan works:

Donna's life was turned upside down when she suffered a heart attack, which was followed by a stroke only a month later. Not only did she miss work, but so did her husband to help her during her recovery. Their income took a hit, and bills piled up. Donna had enrolled in YourCo's Critical Illness Plan with a \$30,000 benefit amount per diagnosis. She received a total benefit payment of \$60,000 in her family's greatest time of need.

Example: Amount Paid to Donna	
Heart Attack	\$30,000
Stroke	\$30,000
Total Direct Benefit Payment to Donna	\$60,000*

* This is an example.

