Help at Home®
Care to Live Your Life.



# Caregiver Benefits Guide

# 2027

CARE TO LIVE YOUR BEST LIFE

ISSUE DATE: NOVEMBER 1, 2026

# Investing in You



At Help at Home, caring for others starts with caring for our team members. We understand that rising healthcare and everyday costs continue to create challenges for you and your family. That's why we're committed to providing benefits that are affordable and accessible. As part of that commitment, Help at Home is investing in you through benefits that help protect your health, strengthen your financial future, and support your overall wellbeing.

Our benefits program is built to help you care for your physical, emotional, and financial health while giving you access to resources and support when you need them most. From medical coverage and wellness programs to benefits that support financial wellbeing, we're continually looking for ways to help make quality care more accessible and reduce financial stress.

For 2027, we're introducing an important enhancement that reflects our continued investment in our team members. **To help you build long-term financial security, Help at Home will match dollar-for-dollar the first 2% of your pay that you contribute to your 401(k) savings plan.** This new company match is designed to help you maximize your savings and plan for your future.

Whether you're taking steps to stay healthy, managing an ongoing condition, caring for a loved one, or navigating an unexpected health event, Help at Home offers benefits and resources designed to support you every step of the way.

This guide highlights the programs and services available to help you make the most of your benefits and invest in your wellbeing today and in the future. We encourage you to explore the resources available and take advantage of the many ways Help at Home is investing in you.

Thank you for the compassionate care you provide every day. We're proud to support you and your family with benefits that reflect our commitment to your health, wellbeing, financial security, and peace of mind.

Chris Hocevar
CEO, Help at Home

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*This document is designed to provide basic information regarding benefit plans and programs available to eligible employees. This document merely summarizes the employee benefit plans and programs and does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts and/or Summary Plan Descriptions (SPD) (the "plan documentation") for the various benefit plans and programs. Every reasonable effort has been made to ensure the accuracy of the information contained in this document; however, in the event of a discrepancy between the information in this document and the plan documentation, the provisions described in the plan documentation will govern. This document does not create any contractual rights for any current or former employee, or for any other individual. The provisions of the applicable plan documentation will govern the determination of any individual's rights under any employee benefit plan or program. Your employer reserves the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.*

# Start Here: Make the Most of Your Benefits

Choosing your benefits doesn't have to be complicated. This page will help you focus on what matters most—your health, your budget, and your peace of mind.

## Step 1: Determine Your Eligibility

Caregivers who work an average of 30+ hours per week qualify for all available benefits. For information about eligibility, please see page 4.

If you average less than 30 hours per week, Help at Home still provides you with select benefits. Be sure to read more about the SupportLinc Employee Assistance Program (page 3), the 401(k) Retirement Plan (page 17), and discounts through the Help at Home Advantage program (page 3).

Information about all benefits available to you can be found on the **Help at Home Knowledge Center.**

## Step 2: Determine Your Needs

Think about what you and your family will need most in the coming year.

### Ask yourself:

- Do I mostly need checkups and preventive care?
- Do I visit the doctor often or take regular medications?
- Do I want protection from unexpected medical costs?
- Do I need help protecting my income or family financially?

You don't have to choose every benefit—just the ones that fit your life.

## Step 3: Understand Your Medical Plan Options

Important: The medical plans in this guide are not traditional health insurance.

They pay fixed dollar amounts for certain services and may not cover your full medical costs.

### What this means for you:

- You may still owe out-of-pocket costs after the plan pays
- These plans offer basic or limited coverage
- You should compare them with Marketplace or Medicaid options before enrolling

### Quick overview:

- The Preventive Care Plan covers in-network wellness exams, preventative screenings, routine immunizations, and approved preventive drugs
- PanaMed Plans pay fixed amounts for common services (like doctor visits)
- PanaBridge Plans combine preventive care with added fixed payments for common services

## Step 4: Choose Coverage That Fits You

1. **Decide on Medical Coverage (if you need it)**

   **Choose the option that matches your situation:**

   - Basic care only: Preventive Care Plan
   - Regular care needs: PanaMed or PanaBridge
   - Want full medical insurance? Consider Marketplace or Medicaid options.

2. **Add Financial Protection**

   These additional benefits pay cash directly to you and can help cover gaps:

   - **Hospital Indemnity** pays you cash if you're hospitalized
   - **Accident Insurance** pays you cash when you are injured in a non-work-related accident
   - **Critical Illness** pays you a lump sum for serious conditions

   These benefits can help if your medical plan doesn't cover all costs.

3. **Round Out Your Coverage**

   Consider adding:

   - Dental and Vision for routine care
   - Short-Term Disability to protect your paycheck if you are sick or injured and cannot work
   - Life Insurance to support your family in the event of your death

You can also choose optional benefits like legal services, pet insurance, and identity protection.

## Step 5: Think About Real Life

Here are a few simple ways people choose:

**If you're generally healthy:**

- Preventive Care Plan
- Dental & Vision
- Optional Accident coverage

**If you see doctors often:**

- PanaMed or PanaBridge plan
- Add Hospital Indemnity and/or Critical Illness coverage

**If protecting your income is important:**

- Short-Term Disability
- Consider Hospital Indemnity coverage for extra support

## Step 6: Keep These Tips in Mind

- Stay in-network to save money
- Remember, annual preventive care visits are typically fully covered
- Look at what the plan pays vs. what you might owe
- Check whether you qualify for lower-cost coverage through Marketplace plans

## Step 7: Make Your Elections

Enroll using Aptia365:

- **Current Employees:**
  - **Open Enrollment November 2 – 13:** eligible employees can review and change their coverage(s) each year during the Open Enrollment period. Elections or changes made during Open Enrollment are effective on Jan 1.
  - **Qualifying Life Events:** The only time that employees can make changes to their benefits outside of Open Enrollment is if they experience a Qualifying Life Event (marriage, birth or adoption, gain or loss of other coverage, etc.). You will have 30 days from the actual event date to make your changes. The change effective date will be the date of the event.
- **New hires and newly eligible**, you have 30 days from your date of eligibility to enroll. Please see page 4 for the new hire eligibility timeline.
- Choose the plans that best fit your needs
- Add dependents if needed

Once enrolled, your elections typically stay in place for the year unless you have a qualifying life event.

### Need Help? We're Here for You

You don't have to figure this out alone.

- Visit the Knowledge Center for information about the benefits available to you
- Call a Benefits Counselor: 855-746-3198
- If you are eligible for benefits, visit Aptia365 for tools and plan comparisons
- Get support in multiple languages

Talking to a benefits counselor can help you choose coverage that truly fits your needs.

**Final Reminder**

**Choose the benefits that give you confidence and peace of mind—not just the lowest cost. The right mix of coverage can help protect your health, your finances, and your future.**

# Benefits Available to All

FREE TO ALL HELP AT HOME EMPLOYEES—REGARDLESS OF BENEFIT ELIGIBILITY OR HOURS WORKED

Help at Home is committed to providing benefits that support a healthy, balanced lifestyle, along with programs designed to help you focus on your overall wellbeing.

## Mental Health Support from SupportLinc

You are not alone when it comes to facing life challenges. All Help at Home employees and family members (including parents and in-laws) have free, confidential access to our Employee Assistance Program (EAP) through **SupportLinc**.

**Up to five in-person or virtual sessions are offered with SupportLinc counselors at no cost.**



Their licensed Care Advocates can help with a range of personal and mental health concerns:

- Stress and anxiety
- Depression or grief
- Parenting issues and help finding childcare
- Referrals to long-term care
- Life coaching, and much more

### Connecting is Easy

Use any of these options to connect with a licensed SupportLinc Care Advocate 24/7. Use code “helpathome” to receive assistance

- Call 888-491-6819
- Text “SUPPORT” to 51230
- Chat by downloading the SupportLinc mobile app
- Create your account online at **supportlinc.com**

## Unlock Exclusive Savings with Help at Home Advantage

Help at Home has partnered with the leading Corporate Discount Program provider, Working Advantage, to offer exclusive discounts on products, services, and experiences.

You can save big on appliances, electronics, apparel, gift cards, movie tickets, hotels, rental cars, live events, and much more. You don’t need to enroll through the Help at Home benefits administrator and there is no cost to join—just visit **helpathome.savings.workingadvantage.com** to sign up or learn more.

### INVEST IN YOUR FUTURE

Investing in your future starts today.

The Help at Home 401(k) Retirement Savings Plan includes a dollar-for-dollar match on the first 2% you contribute. See **Page 17** for more information including complete eligibility.

**Information about benefits available** to Help at Home Caregivers can be found on the **Knowledge Center**

# Who Is Eligible for Health & Welfare Coverage

## Caregiver Employees

Caregivers averaging 30+ hours weekly will have access to all offered benefits. New hires will have a 6-month eligibility review period, beginning on their first day worked. If eligibility requirements are met, benefits will take effect on the first of the month following the one month administration period (that follows the 6-month eligibility review).

Caregiver eligibility will then be reviewed on a rolling basis every 6-months. To maintain eligibility, caregivers must average 30 hours or more worked per week.

| BENEFIT PLAN OPTION | ALL EMPLOYEES | EMPLOYEES AVERAGING 20-29 HOURS PER WEEK | EMPLOYEES AVERAGING 30+ HOURS PER WEEK |
|---|---|---|---|
| **Employee Assistance Program (EAP)** (FREE COMPANY-PAID BENEFIT) | ✓ | ✓ | ✓ |
| **401(k) Plan**[1] | ✓ | ✓ | ✓ |
| **Help at Home Advantage Discount Program** | ✓ | ✓ | ✓ |
| **PanaMed 1 and PanaMed 2 Medical Plans** | | | ✓ |
| **Preventive Care Medical Plan**[2] **PanaBridge 1 and PanaBridge 2 Medical Plans** | | | ✓ |
| **Dental** | | | ✓ |
| **Vision** | | | ✓ |
| **Critical Illness Insurance** | | | ✓ |
| **Accident Insurance** | | | ✓ |
| **Hospital Indemnity Insurance** | | | ✓ |
| **Voluntary Life and AD&D Insurance** | | | ✓ |
| **Short-Term Disability Insurance** | | | ✓ |
| **Group Legal** | | | ✓ |
| **Identity Theft Insurance** | | | ✓ |
| **Pet Insurance** | | | ✓ |
| **Home and Auto Insurance** | | | ✓ |
| **Commuter Account** | | | ✓ |

*1 Indiana union employees are not eligible for the 401(k) plan.*

*2 Illinois union employees are not eligible for the Preventive Care medical plan.*

*3 Preferred and Edison (NY) caregivers are not offered health and welfare or short-term disability benefits but do have access to the 401(k), EAP, and the Help at Home Advantage Discount Marketplace.*

*Temporary employees, interns, per diem employees, and contract employees are excluded from benefits eligibility.*

## Dependents

The following dependents are eligible for coverage under our benefit programs:

- Your spouse or domestic partner
- Your biological children, stepchildren, adopted children, or children of a domestic partner up to the end of the month in which they turn age 26
- Adult dependent children over age 26 who are totally disabled and certified by the insurance administrator as disabled
- Any children for whom you are the Legal Guardian, or for whom you have a court order awarding permanent custody

Your dependents become eligible for coverage when you do, and newly acquired dependents can be added immediately following a qualifying life event such as marriage, birth, or adoption.

Keep in mind that no one can be enrolled as both an employee and a dependent. For instance, if you and your spouse are both employed by Help at Home, each of you can elect your own coverage, but you may not cover each other as dependents in Help at Home's benefit plans.



## Qualifying Life Events

Employees may experience life or work events that affect your benefits. You may be eligible to make some plan changes when these Qualifying Life Events (QLE) occur. These events include:

- Birth or legal adoption of a child
- Marriage or a new domestic partnership
- Divorce or legal separation
- Death of spouse/domestic partner/child
- Loss or gain of benefits coverage
- Change in regularly scheduled hours
- Taking a leave of absence
- Change in benefit eligibility after your 6-month eligibility review period

You must take action within 30 days of a QLE, and any change must be consistent with your QLE. For example, if you get married, you may add your spouse (and any eligible dependent children) to your medical plan or cancel your medical coverage to join your spouse's medical plan.

If you or your dependents gain or lose eligibility for a state **Children's Health Insurance Program (CHIP)** or **Medicaid** program any changes to your Help at Home medical coverage must be made within **60 days** of the gain or loss of coverage or determination of eligibility. To make a change, visit our benefit administrator, Aptia365.

## Making Additional Changes During the Plan Year

Employees may make changes to elected **after-tax** benefits at any time during the year by logging into Aptia365 and selecting "*Enroll in or Change Your After-Tax Benefits*." Any other election changes during the year require a Qualified Life Event (QLE) as outlined above.

### IF YOUR HOURS ARE REDUCED OR YOU ARE ON LEAVE OF ABSENCE

If you go out on an unpaid leave of absence or go two consecutive pay periods where you do not receive any pay, you may remain covered in your Help at Home benefits, but you will be transitioned to the direct bill process to pay your benefit premiums. Direct bill is an alternative payment plan that allows you to continue your coverage by making monthly payments directly to the Help at Home benefits administrator.

**Please Note: If you do not make the payments by the grace period on the invoice, you will lose coverage and will not be able to re-enroll until the next Open Enrollment period.**

## When Coverage Ends

Benefits coverage will terminate on the earliest of the following dates:

- The date your employment ends with Help at Home
- When you no longer meet the hourly requirements during eligibility review
- Date you enter active military service
- The date of your death

Coverage for your spouse and other dependents terminates when your coverage terminates or when they are no longer eligible.

You, your spouse, and/or your dependent children may be eligible to continue benefits through COBRA, life insurance conversion, etc. Additional information is available on our benefits administrator website.

# Pan-American Medical Plans

**Help at Home offers medical plans from Pan-American that pay fixed amounts for certain types of healthcare. These plans are limited-benefit medical plans—not comprehensive health insurance. They pay fixed cash amounts for specific services instead of covering a large share of your total medical costs.**

Because of this, you may still be responsible for a significant portion of your healthcare expenses. These plans are best understood as basic or supplemental coverage, and you should compare them with comprehensive options (like Marketplace or Medicaid plans) to decide what's right for you.

The medical plans available to caregivers are:

- **Preventive Care Plan** *(excludes Illinois Union)*
- **PanaMed 1 Plan**
- **PanaMed 2 Plan**
- **PanaBridge 1 Plan** (combines Preventive Care and PanaMed 1 Plans, with a discount on each)
- **PanaBridge 2 Plan** (combines Preventive Care and PanaMed 2 Plans, with a discount on each)

This chart provides a summary of what each plan covers. More detailed descriptions of each plan can be found on the following pages. Please be aware that these plans may have limits on what they cover and may not pay for a large portion of medical costs.

| TYPE OF CARE | Preventive Care Plan | PanaMed 1 Plan | PanaBridge 1 Plan | PanaMed 2 Plan | PanaBridge 2 Plan |
|---|---|---|---|---|---|
| • **Wellness exams**<br>• **Preventative screenings**<br>• **Routine immunizations**<br>• **Approved preventative drugs** | ✓ | | ✓ | | ✓ |
| **Healthiest You Virtual Care by Teladoc** | | ✓ | ✓ | ✓ | ✓ |
| **Hospital admission** | | | | ✓ | ✓ |
| **Some labs, x-rays, MRIs, scans** | | ✓ | ✓ | ✓ | ✓ |
| **Some outpatient surgeries** | | | | ✓ | ✓ |
| **Some prescription medications*** | | ✓ | ✓ | ✓ | ✓ |
| **Accident, death and dismemberment coverage** | | ✓ | ✓ | ✓ | ✓ |
| **Cost per paycheck** | Lowest → | | | | **Highest** |

* *Affordable Care Act mandated prescription coverage is available under the Preventive Care Plan.*

## How These Plans Work

1. You get care in-network and give your Pan-American plan information to the provider. To find a network provider, visit providerlocator.com/palicfh or call 888-561-5759.
2. The provider files a claim with Pan-American.
3. Pan-American pays the provider the reimbursement amount you are eligible for, based on your plan.
4. If your plan does not cover the full cost of care, you owe the difference.



## Preventive Care Plan

The Preventive Care Plan provides 100% coverage for all in-network preventive care tests and procedures required by the Affordable Care Act (ACA). This includes preventive screenings, some immunizations, counseling, and more. Find a complete list of covered services for all adults, women, and children on Healthcare.gov.

The Preventive Care Plan does NOT provide any coverage for non-network preventive care services, or the treatment of accidents, illnesses, or chronic conditions.

If Individuals enroll in the Preventive Care Plan, they may not be eligible for a federal tax credit through a federal or state exchange while enrolled in the Plan.

## Making the Most of Your Pan-American Coverage

Here are some key ways you can make the most of your medical coverage to help you save money all year long:

- **Stay in network.** Your plan includes access to the First Health Network, one of the nation's largest networks. To locate in-network physicians and hospitals, click here or call 888-561-5759.
- **Get preventive care.** With the Preventive Care Plan, annual check-ups, certain vaccinations, and other common services are covered at 100% as long as you visit an in-network provider.
- **Know where to go.** Knowing when to visit your primary care doctor or an urgent care facility, as opposed to the emergency room, can save you time and money.

## PanaMed 1 and 2 Plans

These plans pay a fixed amount to help cover the cost of common medical services like doctor's office visits. Each plan also provides a fixed amount for prescription drugs. There are no co-payments, deductibles, or co-insurance with the plans. To find a network provider, visit providerlocator.com/palicfh or call 888-561-5759.

| KEY MEDICAL BENEFITS | PANAMED PLAN 1 PAYS | PANAMED PLAN 2 PAYS |
|---|---|---|
| **Doctor's Office Visit** | $100 per day, 6 days per calendar year | $125 per day, 6 days per calendar year |
| **Outpatient Diagnostic Labs** | $35 per day, 3 days per calendar year | $45 per day, 3 days per calendar year |
| **Outpatient Diagnostic Radiology** | $100 per day, 2 days per calendar year | $100 per day, 4 days per calendar year |
| **Outpatient CT, MRI, and Advanced Studies** | $400 per day, 2 days per calendar year | $500 per day, 2 days per calendar year |
| **Inpatient Surgical** | Not covered | $500 per day, 1 day per calendar year |
| **Inpatient Anesthesia** | Not covered | $125 per day, 1 day per calendar year |
| **Outpatient Surgical** | Not covered | $250 per day, 1 day per calendar year |
| **Outpatient Anesthesia** | Not covered | $62.50 per day, 1 day per calendar year |
| **Hospital Indemnity*** | $100 per day (Calendar max subject to 180 days total for any inpatient stay) | $700 per day, overall calendar year max subject to 180 days |
| **Hospital Admission** | Not covered | $1500 first day when admitted as an inpatient |
| **Prescription Drug Benefit†** | Generic drugs: $10 per day, maximum 3 days per month, per insured<br>Brand drugs: discounts may be available | Generic: $10 per day, maximum 2 days per month, per insured<br>Brand: $50 per day, 2 days per month, per insured |
| **Network** | First Health Network | First Health Network |

** Other inpatient sub-limits apply.*

*** Total for any inpatient stay in a hospital.*

*† If the pharmacy's charge is less than the per day benefit, you will receive a check in the mail for the difference.*

## Pharmacy Discounts and Reimbursements

In addition to the daily lump-sum benefit for prescription medicines, you can use your Pan-American prescription drug discount card for additional savings. Through the RxEDO pharmacy network, you have access to over 68,000 participating retail pharmacy locations nationwide including all major chains and more than 20,000 independent pharmacies. If your pharmacy has any questions, have them call the RxEDO Pharmacy Help Desk at 800-522-7487.

## Attention: All Medicare Beneficiaries

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

## Medical Plan Rates

| | Employee Only | Employee + Spouse | Employee + Child(ren) | Family |
|---|---|---|---|---|
| MEDICAL PLAN | Weekly | Weekly | Weekly | Weekly |
| **Preventive Care Plan** | $9.75 | $11.93 | $15.92 | $18.11 |
| **PanaMed Plan 1** | $10.04 | $19.60 | $15.23 | $25.32 |
| **PanaMed Plan 2** | $18.73 | $38.30 | $29.99 | $50.84 |
| **PanaBridge 1 Plan** (Preventive Plan + PanaMed 1) | $18.44 | $30.19 | $29.81 | $42.09 |
| **PanaBridge 2 Plan** (Preventive Plan + PanaMed 2) | $27.28 | $49.04 | $44.73 | $67.77 |

*The Preventive Care Plan is designed to provide Minimum Essential Coverage under federal income tax rules. Individuals that do not enroll in this Plan may be eligible for a federal tax credit that lowers their monthly premium or a reduction in certain cost-sharing if they enroll in a health insurance plan through the federal or state exchange. Individuals that enroll in this Plan may not be eligible for a federal tax credit through a federal or state exchange while enrolled in the Plan. If you reside in Massachusetts, this health plan does not meet Minimum Creditable Coverage standards and will not satisfy the Massachusetts individual mandate that you have health insurance.*

*These plans are not comprehensive health insurance and are not intended nor recommended to replace comprehensive health insurance in which you may currently participate. These plans provide a fixed indemnity benefit and may include non-insurance benefits such as prescription drug discounts. A Certificate of Coverage is available upon enrollment. These plans are not a substitute for Minimum Essential Coverage under the Affordable Care Act (ACA) and do not qualify as Minimum Essential Coverage under the ACA.*

*Note: If you enroll a domestic partner, a portion of your rate will be paid on an after-tax basis.*

## HealthiestYou Makes Virtual Care Easy

HealthiestYou by Teladoc comes at no extra cost with any Preventive Care, PanaMed, or PanaBridge plan. Download the HealthiestYou app, register at **healthiestyou.com**, or call 855-894-9627 to talk to a doctor. You can use your phone 24/7 to:

- Connect with a doctor
- Get treatment
- Compare prices
- Receive prescriptions
- And much more!

# Health and Wellbeing Support

Your Help at Home benefits come with many great perks! If you're enrolled in one of the plans below, these resources come at no additional cost.

## Pan-American Medical Plans

### HealthiestYou

Virtual care from HealthiestYou comes with any Preventive Care, PanaMed, or PanaBridge plan. Through Healthiest You, you can connect with a doctor, get treatment, and receive prescriptions* 24/7.

HealthiestYou also offers:

- Prescription savings
- Health management content

Download the HealthiestYou app, register at **healthiestyou.com**, or call 855-894-9627.

### Member Advocacy

Provided under all Pan-American plans, a member advocate is an in-house representative that works to reduce your medical costs and stressful billing situations. Advocates can assist with:

- Medical bills & Prescription costs
- Lab work & X-rays
- CAT Scans / MRIs
- Scheduling surgical procedures
- Diabetic supplies
- Complicated claims and billing issues

Call 1-800-999-5382 Monday through Friday, 7:30 AM – 6:00 PM, Central Time for more information.

** Affordable Care Act (ACA) mandated prescriptions.*

### Global Repatriation

Provided under any PanaMed or PanaBridge Plan, this service helps provide peace of mind during your time of need. Benefit includes:

- Expenses for preparations; embalming or cremation
- Transport casket or air tray
- Transportation of remains to place of residence or place of burial

To Activate Assistance Call:

- 1-888-558-2703 (Toll-Free in the U.S.)
- 1-312-356-5963 (Collect Outside of the U.S.)

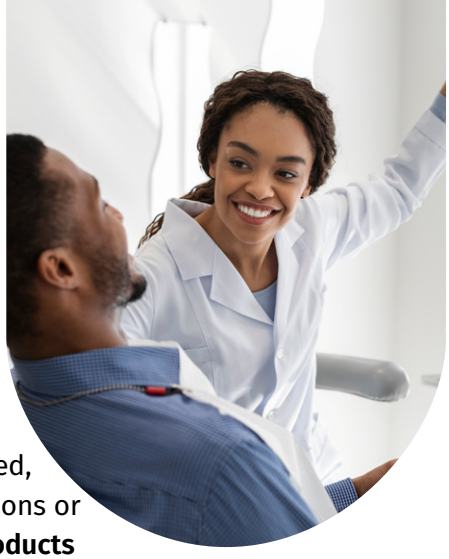
**DON'T FORGET:**

Help at Home also provides all employees and their families **free** access to SupportLinc for:

- Mental health support
- Parenting issues
- Help finding childcare
- Long-term care referral
- Life coaching
- And more

Call 888-491-6819 or visit **supportlinc.com** to get started and enter the employer code **"helpathome"**.

# Dental Insurance



**New Dental Providers, Same Great Coverage!** Help at Home's two dental plans (the Basic Plan and the Enhanced Plan) are now offered through MetLife.

## Dental Plan Summary

The following benefits are included in your plan options. Unless otherwise noted, benefits are per insured person and after deductible. For dental related questions or to find a dentist near you, call 1-800-638-5433 or go to **metlife.com** - under **Products & Solutions**, select **Dental**. After selecting **Find a Dentist**, click on **PDP Plus**.

| | BASIC PLAN (NETWORK AND NON-NETWORK) | ENHANCED PLAN (NETWORK AND NON-NETWORK) |
|---|---|---|
| **Calendar Year Deductible** *(member/family)* | You pay $50/$150 | You pay $50/$150 |
| **Calendar Year Maximum*** *(per covered member)* | $1,500 | $2,500 |
| **Orthodontia Lifetime Maximum** *(per covered member)* | N/A | $1,500 |
| **Preventive and Diagnostic** | Covered at 100% | Covered at 100% |
| **Restorative Services** *(cavity filling and gingivitis treatment)* | You pay 20% | You pay 20% |
| **Root Canal** | You pay 20% | You pay 20% |
| **Oral Surgery Services** *(tooth extraction)* | **Erupted tooth:** You pay 20% **Impacted tooth, soft tissue:** You pay 20% **Impacted tooth, partial bony/ full bony:** You pay 50% | **Erupted tooth:** You pay 20% **Impacted tooth, soft tissue:** You pay 20% **Impacted tooth, partial bony/ full bony:** You pay 50% |
| **Crowns and Inlays/Onlays Services** | You pay 50% | You pay 50% |
| **Prosthodontic Services** | You pay 50% | You pay 50% |
| **Orthodontia Services** | Not covered | You pay 50% |

### Dental Plan Rates

| COVERAGE LEVEL | Basic Dental (weekly) | Enhanced Dental (weekly) |
|---|---|---|
| **Employee Only** | $4.50 | $6.77 |
| **Employee + Spouse or Domestic Partner** | $8.99 | $13.54 |
| **Employee + Child(ren)** | $10.00 | $18.27 |
| **Family** | $14.65 | $22.03 |

**Preventive care costs do not apply to calendar year maximums.*
*Note: If you enroll a domestic partner, a portion of your rate will be paid on an after-tax basis.*
*For a full listing of plan coverage, please visit the plan administrator's website and view the benefit summary under "View Documents."*

# Vision Insurance

Regular eye exams can help keep your eyes healthy and catch potential problems early. You have the flexibility to visit any provider for eye care. However, you will have more cost savings by utilizing an in-network provider.

Visit vsp.com or call 800-877-7195 to find in-network providers near you. Please note that you will **NOT** receive a vision ID card. Your provider will confirm your coverage using your Social Security number.

## Vision Plan Summary

The following benefits are included in your plan options. Unless otherwise noted, benefits are per insured person.

| | IN-NETWORK | OUT-OF-NETWORK |
|---|---|---|
| **Exam** *(once every calendar year)* | Covered at 100% after $10 copay | Up to $45 reimbursement |
| **Frames** *(once every calendar year)* | Covered at 100%, up to $150 allowance (or $200 on frames at Visionworks). $25 copay applied to both frame and lens purchase | Up to $50 reimbursement |
| **Lenses** *(once every calendar year)* | Covered at 100% $25 copay split between frames and lenses | |
| **Single Vision** | | Up to $30 reimbursement |
| **Bifocal** | | Up to $50 reimbursement |
| **Trifocal** | | Up to $60 reimbursement |
| **Lenticular** | | Up to $75 reimbursement |
| **Contacts (in lieu of lenses)** *(once/calendar year)* | | |
| **Elective** | Up to $150 allowance Max $60 copay for exam | Up to $100 reimbursement |
| **Medically Necessary** | Covered at 100% after a $25 materials copay | Up to $210 reimbursement |

### Vision Plan Rates

| COVERAGE LEVEL | Weekly |
|---|---|
| **Employee Only** | $1.10 |
| **Employee + Spouse or Domestic Partner** | $2.19 |
| **Employee + Child(ren)** | $2.34 |
| **Family** | $3.75 |

*Note: If you enroll a domestic partner, a portion of your rate will be paid on an after-tax basis.*

# Vision Insurance

**When you enroll in VSP Vision Care, you also receive the following benefits:**



- $150 allowance for ready-made nonprescription sunglasses or blue light filtering glasses, instead of prescription glasses or contacts.
- 15% savings on laser vision correction at contracted facilities.
- 20% off any out-of-pocket expenses on eyewear after your frame allowance.
- Access to eyeconic.com, online shopping for contact lenses and designer frames
  - the VSP Simple Values discount plan, which gives you and your family access to discounts and everyday savings on:
- **Prescription drugs:** save up to 85% at CVS pharmacy, Costco, Walmart, Target, Walgreens, and others
- **Doctor visits:** save up to 25% and get 24/7 doctor access via phone or video
- **Dental:** save up to 50%
- **Lab work, MRI, and imaging:** save up to 60%
- **Hearing aids:** save up to 60%
- **Diabetic care services:** save up to 75%
- **Pet care:** access to veterinary experts 24/7
  - **Family Fun**: save up to 40% live entertainment, movie tickets, and theme park passes
- **Travel and hotels:** save up to 60%
- Find the savings available to you.
  Visit **vsp.com/simplevalues**

# Voluntary Benefit Options



In addition to medical, dental, and vision benefits, Help at Home offers you the opportunity to enroll in benefit options that supplement—not replace—the health coverage you may already have. These benefits are available to employees who work an average 30 hours or more per week and provide cash payments to help you offset the cost of an illness or injury. Benefits and covered conditions vary by state. Review plan information on the Aptia 365 benefits enrollment site.

## Critical Illness

Critical Illness insurance can help you pay out-of-pocket expenses that you may incur in the event that you or a covered dependent are diagnosed with a serious condition, including: Cancer, heart attack, stroke, end-stage renal failure, or need an organ transplant.

- The benefit pays a lump-sum cash benefit directly to you.
- You can enroll in coverage without having to answer any health questions.

## Accident Insurance

Accident insurance provides a cash payment if you experience a covered accident outside of work.

- The policy pays benefits directly to you for each covered occurrence.
- You can use this money to cover the cost of accident-related emergency room visits, hospitalization, doctor's visits, and physical therapy.
- There also are benefits available for certain injuries, such as dislocations, fractures, burns, and lacerations.

## Hospital Indemnity

Hospital Indemnity insurance provides a lump sum payment when you experience hospitalization due to a covered illness or injury.

- Payment is made for hospital admission and daily hospital confinement.
- There are no coinsurance, copays, waiting periods, or deductibles.

**IMPORTANT:** Hospital Indemnity Insurance is a fixed indemnity policy, NOT health insurance. More information is provided in Aptia365 during the enrollment process.

### Get Paid for Healthy Habits

Included with Critical Illness Insurance and Hospital Indemnity Insurance is a wellness benefit:

- Receive $50 each year when you participate in preventative screenings or receive your annual physical.
- You and each covered dependent are eligible for this wellness benefit.

# Lifestyle Benefits

Life comes with surprises – some good, some stressful. That's why Help at Home offers lifestyle benefits from MetLife to help you obtain peace of mind at a special discounted group rate. These benefits are available to those who work an average of 30 or more hours per week.

## Legal Insurance

Legal insurance gives employees access to a nationwide attorney network for common needs—wills and estate plans, buying/selling a home, traffic matters, and more—often with no claim forms, waiting periods, or usage limits. Enrollees can also get unlimited consultations with in-network attorneys. Once enrolled, you can create an account at **members.legalplans.com** or call 800-821-6400 to get started.

## Aura Identity & Fraud Protection

Always-on monitoring for your identity, credit, and financial accounts—with fast alerts if something looks off. This coverage also works to remove your exposed personal data from risky sites and includes tools to protect your Wi-Fi and devices. If fraud happens, specialists help you resolve it. Once enrolled, you can create an account at **my.aura.com/start** or call 844-931-2872 to get started.



## Pet Insurance

MetLife Pet Insurance helps cover unexpected veterinary costs and routine care, including accidents, illnesses, surgeries, and preventive services like vaccinations and wellness visits. Employees can choose flexible coverage options with up to 90% reimbursement and no breed or age restrictions. Additional perks include 24/7 live vet chat and discounts up to 30%. **Please note:** Pet Insurance is not elected as part of benefits enrollment and cannot be paid via payroll deduction. If you wish to enroll, visit **metlife.com/getpetquote** or call 800-438-6388.

## Home & Auto Insurance

Help at Home employees can access discounted auto and home coverage through Farmers Insurance—customizable to their needs—plus handy features like roadside assistance and guaranteed repairs on covered losses. Additional program perks include automatic-payment discounts and rewards for claim-free driving. **Please note:** Home and Auto insurance plans are not elected as part of benefits enrollment and cannot be paid via payroll deduction. If you wish to enroll, call 800-438-6388.

### Commuter Account

Save money on your commute by paying for eligible parking and public transportation expenses with pre-tax dollars. The Commuter Account allows you to set aside money from your paycheck before taxes are deducted and use those funds for qualified commuting costs such as train, subway, bus, ferry, vanpool, and work-related parking expenses. You can enroll or change your contribution amount at any time during the year. Help at Home has expanded eligibility for the Commuter Account program in 2027. Learn more in **Aptia365**.

# 401(k) Retirement Plan

Help at Home is committed to helping you plan your future by offering a 401(k) plan through Fidelity Investments. Your retirement contributions will be deducted every paycheck, making it a convenient way to build savings and reach your financial goals.

You may save through Roth 401(k) post-tax deductions or the traditional pre-tax 401(k) deduction.

- Help at Home matches dollar-for-dollar the first 2% of what you contribute.
- Roth post-tax contributions and their earnings are tax free withdrawals when you retire.
- Traditional 401(k) pre-tax deductions and their earnings are taxable in retirement.
- Employees age 21 and older are eligible to participate in the 401(k) Savings Plan (excluding Indiana Union).

You can start, stop, increase, or decrease your contribution at any time by calling Fidelity at 800-835-5097 or visiting 401k.com.

## Beneficiaries

Please complete your beneficiary designation on Fidelity's site at 401k.com. Fidelity supports online beneficiary designations.



### DON'T LEAVE FREE MONEY ON THE TABLE

Help at Home matches the first 2% of your 401(k) contributions dollar-for-dollar. By contributing at least 2% of your pay, you can take full advantage of this valuable benefit and grow your retirement savings faster.

### Save with Pre-tax Dollars!



Contributions to 401(k) plans can be made on a pretax basis, which can help you save on taxes now while saving money for retirement. You also have the option to contribute money on an after-tax basis. Questions regarding the plan and investing should be directed to Fidelity at 800-835-5097 or visit 401K.com for more information.

# Life and AD&D Insurance



Help at Home offers many options to protect your family and finances from a number of scenarios.

## Employee-paid Term Life and AD&D Insurance

Eligible caregivers may choose to enroll in employee-paid Term Life and Accidental Death and Dismemberment (AD&D) insurance through MetLife. Visit the Help at Home benefits administrator **Aptia365.** website to learn about coverage options and payroll deductions for the coverage listed on **page 21.**

## Guarantee Issue Eligibility

New hires are eligible for the guaranteed issue coverage amount without Evidence of Insurability (EOI) during their initial enrollment window, after the first 6 month measurement period. If you don't enroll during your initial window, the guaranteed issue amount does not apply and you will need to complete Evidence of Insurability to enroll.

| PLAN | DETAILS | GUARANTEED ISSUE AMOUNT |
|---|---|---|
| Employee Term Life | Elect in $25,000 increments, up to $500,000 | $150,000 |
| Employee AD&D* | Elect in $25,000 increments, up to $500,000 | $500,000 |
| Spouse/Domestic Partner Term Life | Elect in $5,000 increments, up to $250,000, not to exceed 50% of employee coverage | $25,000 |
| Child Term Life** | Elect in $2,500 increments, up to $10,000 for children 14 days and older who are not home- or hospital-confined. Coverage ends at age 26.** | $10,000 |

*All benefits listed above require actively-at-work status to become effective.*

*For Voluntary AD&D coverage amounts for Employee + Family, refer to the plan summaries available at the Help at Home benefits administrator website under "View Documents."*

* *You may elect Optional AD&D coverage for yourself, or for yourself and your family. If Family AD&D is elected, dependent coverage is a portion of employee coverage and all of your eligible dependents are covered under one rate.*

** *All eligible children over the age of 14 days are covered for Child Term Life—separate coverage does not need to be purchased for each individual child.*

### Evidence of Insurability

If Evidence of Insurability (EOI) is required, MetLife will contact you via email or mail with the required EOI documents. Amounts above the guaranteed issue will not be effective until MetLife has approved your EOI and you are actively at work. Once verified and approved, the higher coverage you elected will take effect with your per-paycheck contributions adjusted accordingly.

**Take advantage of these benefits, included with your MetLife Life Insurance:**

- Will Preparation
- Estate Resolution Services
- Funeral discounts and planning services

Learn more at **metlife.com/mybenefits**.

# Short-Term Disability Insurance

If you have to miss work due to childbirth, injury, or illness, Help at Home's short-term disability program through MetLife helps ensure that ***at least*** a part of your income continues for up to 26 weeks until you can return to work. Disability coverage can help pay for basic needs such as housing (mortgage or rent), utilities, food, transportation, childcare, and more. Please note that benefits begin after a required 14-day waiting period.

**Please note:** If you do not enroll during your initial enrollment window after your first 6 month measurement period, you will need to complete Evidence of Insurability to enroll.

| SHORT-TERM DISABILITY* | OPTION 1 | OPTION 2 |
|---|---|---|
| **Flat Benefit Amount** | $200 per week | $400 per week |
| **Benefits Begin** | 15th day of disability | 15th day of disability |
| **Maximum Benefit Period** | 26 weeks | 26 weeks |

| COVERAGE LEVEL | Weekly | Weekly |
|---|---|---|
| **Employee Only** | $4.13 | $8.26 |

**Evidence of insurability is required if you do not apply when you are first eligible.*



# People Like Me: Finding the Benefits that Fit

Help at Home gives you the flexibility to choose the coverage that fits your needs and budget. You have access to competitive benefits and year-round support. Here is what the personal journey looks like for two "everyday" employees who are making the most of their benefits.



## MEET PETE

Pete is in his 50s and single. Staying healthy and keeping his costs low are top priorities in 2027. He takes a few prescription medications throughout the year to manage health conditions. And next year, he knows he will need a routine surgery on his wrist that will keep him out of work for a few weeks.

### For 2027, Pete Enrolls in:

- The **PANAMED 2** Limited Indemnity Plan, since it offers both prescription drug and surgical benefits.
- The **Basic Dental Plan** for affordable preventive care for his teeth.
- **Vision** coverage to keep his eyes healthy and his prescription glasses up to date.
- **Short-Term Disability** (STD) coverage to ensure that he can still earn a portion of his income after the planned surgery on his wrist that will keep him out of work for several weeks. This STD coverage can help pay for basic needs like rent, utilities, and food while he is unable to work.
- He contributes to the **Help at Home 401(k)** retirement savings plan, and receives a match of the first 2% he contributes from Help at Home.

### In 2027, he also takes advantage of:

- **Legal services through MetLife**, to help with estate planning.
- He also signs up for **Identity Theft Protection**, to help safeguard his personal and financial information.
- The **EAP for free help** finding elder care for his aging mother.

## MEET LIA



Lia and her husband are getting ready for 2027, when they will welcome their second child. Their older son is also getting ready to start school, so staying up to date on health screenings and immunizations is a must.

### For 2027, Lia Enrolls in:

- The **Preventive Coverage Plan** which covers all in-network preventive screenings and immunizations for the entire family at **no cost**, as well as items she'll need as she prepares for life with a newborn. She'll add the new child to her coverage within 30 days of the baby's birth.
- The **Enhanced Dental Plan** for increased family coverage, and **VSP Vision Coverage**.
- **Hospital Indemnity Insurance** through MetLife, since she knows the plan will pay a lump sum for a hospital stay after the baby is born.
- The **Help at Home 401(k) Plan**. In addition to the money she contributes per paycheck, Help at Home matches dollar-for-dollar the first 2% of her contributions.

### In 2027, she also takes advantage of:

- **Home and auto insurance discounts through MetLife**, to ensure she has proper protection for their home, and the SUV they recently purchased.
- **HealthiestYou by Teledoc** for **virtual care** when her older son gets an ear infection and needs a prescription medication.
- The **EAP for free help finding childcare** when she and her husband both return to work.
- The **Help at Home Advantage** for discounts on baby clothes and furniture.

# Cost of Coverage


**Preventive Coverage Medical Plan Rates:** See page 10

**PanaMed Limited Medical and Hospital Indemnity Plan Rates:** See page 10

**Dental Plan Rates:** See page 12

**Vision Plan Rates:** See page 13

**Short-Term Disability Rate:** See page 19


## Optional Life and AD&D Monthly Rates

| ATTAINED AGE | OPTIONAL LIFE EMPLOYEE RATES<br>Rate Per $1,000 of Coverage | OPTIONAL LIFE SPOUSE RATES<br>Rate Per $1,000 of Coverage |
|---|---|---|
| **Age < 25** | 0.050 | 0.050 |
| **Age 25-29** | 0.060 | 0.060 |
| **Age 30-34** | 0.080 | 0.080 |
| **Age 35-39** | 0.090 | 0.090 |
| **Age 40-44** | 0.100 | 0.100 |
| **Age 45-49** | 0.170 | 0.170 |
| **Age 50-54** | 0.230 | 0.230 |
| **Age 55-59** | 0.502 | 0.502 |
| **Age 60-64** | 0.865 | 0.865 |
| **Age 65-69** | 1.397 | 1.397 |
| **Age 70-74** | 2.060 | 2.060 |
| **Age 75-79** | 3.743 | 3.743 |
| **Age 80+** | 5.719 | 5.719 |

| | Rate Per $1,000 of Coverage |
|---|---|
| DEPENDENT CHILD LIFE | 0.143 |

| VOLUNTARY AD&D | |
|---|---|
| **Employee Only** | 0.020 |
| **Employee + Family** | 0.030 |

### Important Compliance Notices

You can access important benefit notices by logging into the Help at Home Knowledge Center here.

If you have any questions or would like to request a paper copy at no cost, please email benefits@helpathome.com.



# Cost of Coverage (cont.)

| Accident Insurance Rates | LOW PLAN | HIGH PLAN |
|---|---|---|
| COVERAGE LEVEL | Monthly | Monthly |
| **Employee Only** | $3.00 | $5.54 |
| **Employee + Spouse or Domestic Partner** | $6.00 | $11.09 |
| **Employee + Child(ren)** | $7.07 | $13.07 |
| **Family** | $8.60 | $15.91 |

## Critical Illness Insurance Rates: Monthly premium per $1,000 of Coverage

| ATTAINED AGE | EMPLOYEE ONLY | EMPLOYEE + SPOUSE OR DOMESTIC PARTNER | EMPLOYEE + CHILD(REN) | FAMILY |
|---|---|---|---|---|
| **Age < 25** | $0.44 | $0.71 | $0.67 | $0.94 |
| **Age 25-29** | $0.49 | $0.79 | $0.73 | $1.02 |
| **Age 30-34** | $0.58 | $0.92 | $0.82 | $1.15 |
| **Age 35-39** | $0.70 | $1.09 | $0.93 | $1.32 |
| **Age 40-44** | $0.91 | $1.39 | $1.14 | $1.63 |
| **Age 45-49** | $1.20 | $1.84 | $1.43 | $2.08 |
| **Age 50-54** | $1.60 | $2.52 | $1.84 | $2.75 |
| **Age 55-59** | $2.11 | $3.39 | $2.34 | $3.63 |
| **Age 60-64** | $2.83 | $4.62 | $3.07 | $4.85 |
| **Age 65-69** | $3.83 | $6.32 | $4.06 | $6.55 |
| **Age 70-74** | $5.19 | $8.47 | $5.42 | $8.71 |
| **Age 75+** | $7.37 | $11.76 | $7.61 | $11.99 |

## Hospital Indemnity Insurance Rates

| COVERAGE LEVEL | Monthly |
|---|---|
| **Employee Only** | $16.31 |
| **Employee + Spouse or Domestic Partner** | $29.06 |
| **Employee + Child(ren)** | $24.36 |
| **Family** | $37.11 |

## Legal Insurance

| COVERAGE LEVEL | Monthly |
|---|---|
| **Employee-only (also covers spouses and dependents)** | $16 |

## Identity Theft via Aura

| COVERAGE LEVEL | Monthly |
|---|---|
| **Employee-only** | $8.45 |
| **Family** | $13.95 |

# Contact Information

Please see the attached enrollment instructions and contact information for the Help at Home Benefits Administrator for questions and to enroll.

The **Help at Home Knowledge Center** is a great place to start if you're not sure where to go or what you're looking for. The Knowledge Center is updated frequently with FAQs and contact information.

You can use this table if you need to contact a benefit provider directly after you are enrolled and coverage is in effect. **Please contact our Benefits Administrator, Aptia365, for general benefit inquiries at 855-746-3198.**

| BENEFIT | ADMINISTRATOR | PHONE NUMBER | WEBSITE |
|---|---|---|---|
| Employee Assistance Program | SupportLinc | 888-491-6819 | supportlinc.com |
| 401(k) Plan | Fidelity | 800-835-5097 | 401K.com |
| Limited Indemnity Plans Preventive, Medical, Medical & Hospital | Pan-American | 800-999-5382 | mypalic.com |
| COBRA Coverage | Aptia365 Continuation of Benefits Department | 866-268-0142 | yourflexbenefits.aptia365.com/ |
| Prescription Drug | RxEDO | 888-879-7336 | rxedo.com |
| Dental | MetLife | 800-438-6388 | MyBenefits.MetLife.com |
| Vision | VSP | 800-877-7195 | VSP.com |
| Supplemental Medical (Accident, Critical Illness, Hospital Indemnity, Group Legal, ID Theft Protection, and Pet Insurance) | MetLife | 800-438-6388 | MyBenefits.MetLife.com |
| Home and Auto Insurance | Farmer's Select | 800-438-6381 | farmers.com/groupselect |
| Commuter Benefits | Adesso | N/A | adesso.wealthcareportal.com |
| Term Life/AD&D | MetLife | 800-638-6420<br>Existing claim questions: Prompt 2; Statement of health: Prompt 1 | MyBenefits.MetLife.com |
| Disability* | MetLife | 800-438-6388 | MyBenefits.MetLife.com |
| Help at Home Advantage | Working Advantage | N/A | helpathome.savings.workingadvantage.com |

*Note: You may be entitled to other benefits as required by law in the state where you work.*

* *Contact Broadspire, the Help at Home Leave Administrator when requesting Leave of Absence including disability at 888-644-8643 or leavetech.my.site.com/connect.*

If you need additional assistance after you have contacted our vendor partners, please contact us at benefits@helpathome.com.

# How to Enroll

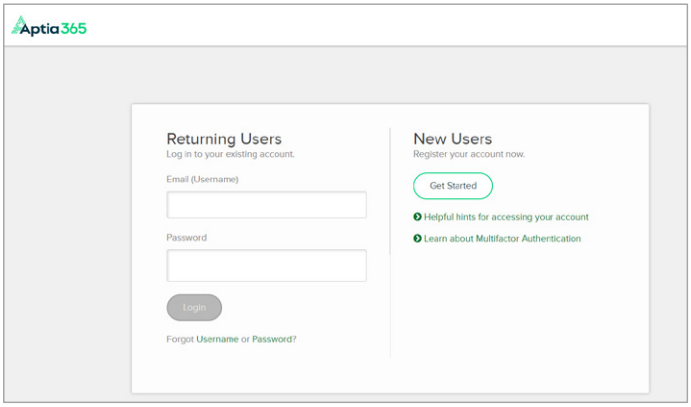
## Help When You Need It – In the Language You Need It

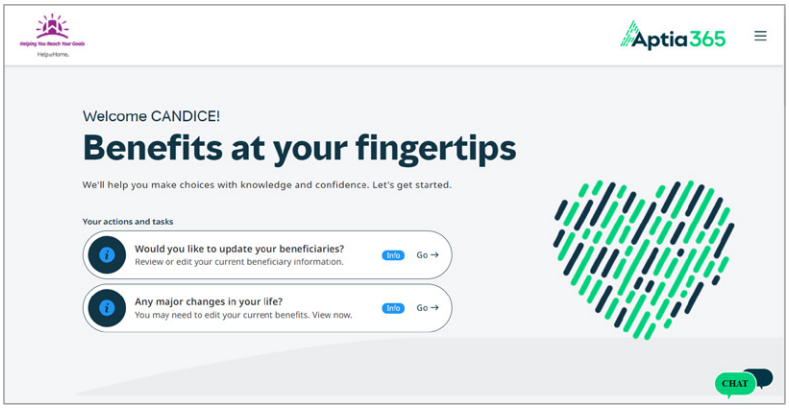
You can get personalized support from licensed benefits counselors to better understand your options. This free service has multi-language representatives and TTY services available. If you don't have access to a computer or prefer to enroll with a Benefits Counselor, call **855-746-3198** Monday through Friday 6am - 8pm CT and Saturday, 9am - 1pm CT.

**To enroll for your Help at Home health and welfare benefits,** simply access our Help at Home Benefits Administration enrollment system, Aptia365, from your computer, tablet, or mobile device. The system will guide you through the enrollment process with tools and resources like comparison charts, educational videos, reference documents, and more.

1. All employees will enroll through Aptia365 at https://aptia365.com/helpathome
2. Login with your existing account OR create a new account by selecting "New Users – Get Started."
3. If you experience any problems with registering your account or completing your enrollment, please call an Aptia365 benefits counselor at **855-746-3198** for assistance. Multi-language representatives and TTY services are available.

Focus your iPhone or Android camera on the QR code to access Aptia365.




The security of your information is critical, which is why we use multi-factor authentication (MFA).

- MFA combines your username and password with a temporary numeric code sent to you as an additional security factor to confirm your identity and keep your information safe.
- As part of the registration process, you will need to provide the last four digits of your Social Security Number (SSN), your last name, date of birth, and ZIP code.
- Once the above information is verified, you will be prompted to choose either the email and/or phone number you provided to Help at Home. A verification code will be sent to the device you selected. You will then be able to complete the registration process by entering the code.
- You will be required to go through the MFA verification code process every time you log in.

**To enroll or make changes for your Help at Home 401(k) plan,** you can make your contribution and investment elections, as well as designate your beneficiaries, by calling Fidelity at 800-835-5095 or logging into the Fidelity NetBenefits website. Fidelity representatives are available Monday through Friday, from 8:30 a.m. to 8:30 p.m. EST

Help at Home®

Care to Live Your Life.

NOVEMBER 2026