

# 2026 Benefits Guide

Full Time Employee



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# Welcome to Your 2026 Benefits

You are North Highland's greatest asset. Our goal is to provide a comprehensive, market-competitive benefits program for all employees that offers choice and value. We review our health and wellness options annually to ensure that they meet that goal. Your health is important and vital to your overall wellbeing and success. We are modernizing your North Highland benefits to help you rebalance, recharge, and reconnect.

Our benefits plan builds upon the North Highland promise and commitment to always put people first. With that in mind, we provide health and wellness benefits that help you and your family thrive, allowing you to live your best life. Our culture relies on people who love being part of our team - which means your health and wellbeing are key.

In this guide, you will discover benefits, programs and resources designed to support you and your family through all of life's biggest moments.

We encourage you to read through this booklet in its entirety so you can make an informed decision about which plans meet the needs of you and your family. Included you will find details about:

- Who is eligible to participate in the North Highland plan(s).
- How to enroll and, if applicable, how to make changes during the year.
- Each benefit offered and a summary of what is covered under the plan.
- The Insurance Companies who administer our benefits and how to contact them if you need assistance.
- And much more!

We appreciate the hard work and dedication you bring to our company, and we offer these benefits to support your physical, emotional, and financial wellbeing. After all, it's our employees who make North Highland such an incredible place to work, and we recognize all you do for the clients we serve.

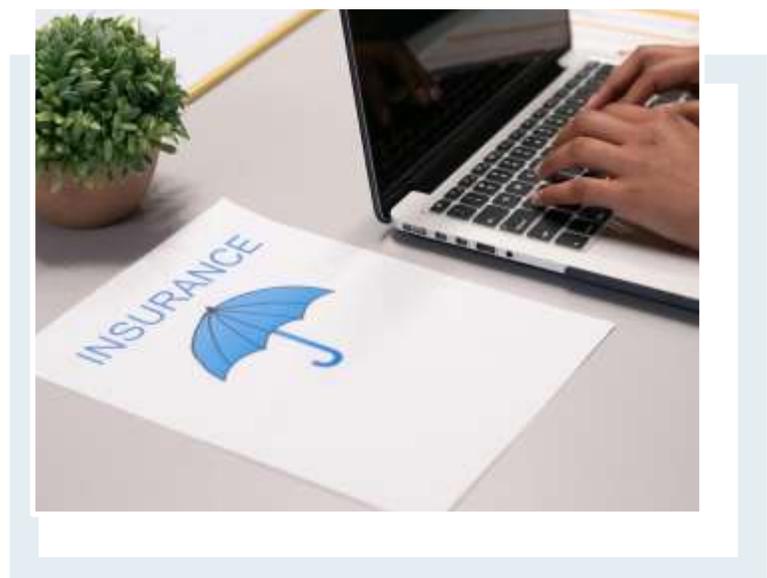
We want to ensure you select the right benefits for you and your family. If you have any questions or would like more information, please contact the North Highland Benefits Manager or the Employee Benefits Service team at Marsh McLennan. Contact information can be found within this guide.

Thank you for choosing to be part of the North Highland family. We'll take great care of you!

In good health,

*Alex Bombeck*

CEO





## Eligibility

If your employment status is regular full-time employee (working 30 or more hours per week) you are eligible to participate in the benefits described in this guide.

You also have the ability to cover eligible dependents through North Highland. Eligible dependents include:

- Your legal spouse.
- Your same or opposite sex domestic partner.
- Your natural/step and adopted children up to the age 26.
- Your spouse's or domestic partner's natural and adopted children up to the age 26.
- Dependent children of any age who are handicapped.

**Note:** Coverage for dependent children will end on the last day of the month in which the child reaches age 26.

## Coverage

Benefits become effective on the first day of the month following your date of hire.

**Example: If you were hired on July 31<sup>st</sup> – benefits would be effective August 1<sup>st</sup>.**

## Cost

See plan details for associated cost and which plan is right for you and your family.

**Tobacco Surcharge:** If you, your covered spouse and/or dependents use tobacco in any form, you will pay a health premium surcharge of **\$50 per month, up to a maximum yearly surcharge of \$600**. Employees who quit using tobacco products by participating in a tobacco cessation program and become tobacco-free will be able to eliminate the surcharge during the next Open Enrollment.

**Note:** When covering a domestic partner, your per payroll deductions for various benefits will reflect a different amount than what is listed in this benefit guide due to IRS rules regarding imputed income.

## Pre-existing Conditions

Once you have enrolled in your health plan and it becomes effective, you and your dependents are eligible to receive benefits right away. **There are no pre-existing conditions requirements.**

## Enrolling in Workday

After you've had the chance to review your benefits options and have determined the plans that best suit your needs, you can enroll through **Workday**.

**Note:** You will receive a task in your **Workday inbox** with benefit enrollment instructions.



## How to Make Changes

Because you pay for your benefits on a pre-tax basis, the IRS will not allow you to change your elections during the year unless you experience a qualifying life event, which includes:

- Marriage, divorce, or legal separation.
- Birth or adoption of a child.
- Gain or loss of spouse's job.
- Gain or loss of coverage through your spouse's employer.
- Death of a dependent spouse or child.
- Gain or loss of eligibility status of your child.

Keep in mind, you have **31 days** from the date of the event to change your coverage. Additionally, the change in coverage must be consistent with the qualifying event. For example, if you get married, you have **31 days** to enroll your new spouse or drop your coverage if you will be added to your spouse's plan.

See the images below on how to make these **changes in Workday**.

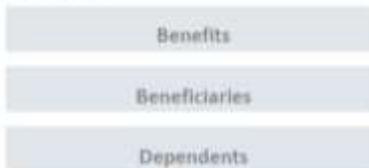
### Step 1: Benefits Application (Workday Dashboard)



Benefits

### Step 2: Change Section

#### Change



## Designed with You in Mind

By understanding the available benefits options — from medical coverage and vision plans to life insurance and flexible spending accounts — you ensure that the benefits package you select meets your needs. Remember, what works for someone else might not necessarily be the best fit for you. That's why North Highland's benefit plans have options to help you choose. Effective planning will help you make the most of your benefits.

## The Right Choice is Up to You

Follow these steps to make sure you get the coverage you need for 2026.

1. Review your current coverage.
2. Use this guide to evaluate the options available.
3. Compare your coverage with your spouse's.
4. Review the United Healthcare networks.
5. Choose your benefits carefully.
6. Keep your information up to date.
7. Re-enroll every year.

## Medical

North Highland offers **two medical plans** administered by **UMR**: a High Deductible Health Plan with Health Savings Account (HSA) and a Preferred Provider Organization (PPO) (with optional FSA). Under both plans, savings are maximized when you stay within the network of doctors and hospitals. Additionally, these plans offer out-of-network benefits to keep you covered if you travel, have dependents living in other areas or simply prefer a doctor outside the network. However, using providers that are out-of-network will result in higher out-of-pocket costs.

These plans will continue utilize United Healthcare’s national Choice Plus provider network. Find a full list of in-network providers here: [UHC providers](#)

		UMR Medical Plans			
Services		HSA Plan		PPO Plan	
<b>Deductible</b>					
• Individual		\$3,500		\$2,500	
• Family		\$7,000		\$5,000	
<b>Coinsurance</b>					
• Plan Pays		90%		80%	
• You Pay		10%		20%	
<b>Out-of-Pocket Max</b>					
• Individual		\$5,000		\$5,000	
• Family		\$10,000		\$10,000	
<i>The Out-of-Pocket Max includes the deductible, coinsurance &amp; copays.</i>					
<b>Preventive Services</b>		Plan pays 100%, no cost to you			
<b>Primary Care</b>		Plan pays 90% after deductible		\$35 copay	
<b>Specialist Visit</b>		Plan pays 90% after deductible		\$75 copay	
<b>Virtual Care</b>					
Options: minor, acute care		\$0 copay		\$0 copay	
behavioral health		Same as in-person visit (deductible)		Same as in-person visit (\$35 copay)	
primary care		Same as in-person visit (deductible)		Same as in-person visit (\$35 copay)	
<b>Urgent Care</b>		Plan pays 90% after deductible		\$100 copay	
<b>Emergency Room</b>		Plan pays 90% after deductible		\$500 copay	
<b>Prescriptions*</b>		Retail (30 days)	Retail/Mail Order (90 days)	Retail (30 days)	Retail/Mail Order (90 days)
• Tier 1		\$10	\$25	\$10	\$25
• Tier 2		\$35	\$87.50	\$50	\$125
• Tier 3		\$60	\$150	\$80	\$200
• Tier 4		\$100	\$250	30%	30%

**\*On the HSA plan, plan members will pay the full cost of prescription drugs until the deductible has been met. Once the deductible has been met, the applicable copay amount will be paid until the Out-of-Pocket Maximum is reached.**



## Your Cost

Bi-weekly Employee Deductions				
	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
HSA Plan	\$59.72	\$194.02	\$153.73	\$301.51
PPO Plan	\$93.58	\$271.00	\$218.05	\$413.53

Note: Tobacco users pay an additional cost of \$23 per pay period or \$600 per year. This surcharge is **not included** in the bi-weekly deductions above.

## Accessing the UMR portal and finding providers

Get all your answers quick and easy at [umr.com](http://umr.com)



### Make [umr.com](http://umr.com) your first stop

You want managing your health care to be fast and easy, right? You got it. At [umr.com](http://umr.com), you'll find everything you want to know – and need to do – as soon as you sign in.

No hassles. No waiting. Just the answers you're looking for anytime, night or day!

The UMR app is another way we're reimagining health care to work for you.

We have a smarter, simpler, faster way to manage your health care benefits, right from the palm of your hand.



(Fictionalized data)



Download the UMR app today! Scan the QR code to the left or visit your app store to get started.



### Sign in now to:

- View **Things to do**, your personalized benefits to-do list
- Check your benefits and see what's covered
- Look up what you owe and how much you've paid
- Find a doctor in your network
- Learn about medical conditions and your treatment options
- Access tools and trusted resources to help you live a healthier life

### With just a tap, you can:

- Access your digital ID card
- View your plan details on-demand – anytime, anywhere
- Find out if there is a copay for your upcoming appointment
- Chat, call or message UMR's member support team.

**Note:** The images shown reflect available features within our desktop site. These features may or may not be available to all users, depending on your individual and/or company benefits.

# Medical Benefits

## Telemedicine

Get quick care from anywhere with **Teladoc** telemedicine visits! A telemedicine visit lets you see and talk to a doctor from your laptop or mobile device 24/7.



Telemedicine doctors can treat cold and flu symptoms, bronchitis and other respiratory infections, sinus and ear infections, pinkeye, allergies, migraines, rashes and other skin irritations, urinary tract infections and much more!

Consult fees:

- *General Medicine* - \$0
- *Dermatology* - \$85
- *Behavioral health Initial psychiatrist visit* - \$235, *Subsequent psychiatrist visit* - \$105, or *Therapy (psychologist and master level) visits* - \$95

## How to Get Started



1

### Online:

Go to [Teladoc.com](https://teladoc.com) and click "set up account".

### Mobile app:

Download the app and click "Activate account". Visit [teladoc.com/mobile](https://teladoc.com/mobile) to download the app.

### Call Teladoc:

Teladoc can help you register your account over the phone.

### SET UP YOUR ACCOUNT

Set up your account by phone (toll-free) web, mobile app or by texting "Get Started" to 469-844-5637.



2

### PROVIDE MEDICAL HISTORY

Your medical history provides Teladoc doctors with the information they need to make an accurate diagnosis.



3

### REQUEST A CONSULT

Once your account is set up, request a consult anytime you need care. And talk to a doctor by phone, web or mobile app.

# Call 1-800-835-2362

Visit [TeladocHealth.com](https://TeladocHealth.com) | Download the app |



# Pharmacy Benefits

## Pharmacy Information

Enrolling in medical coverage provides prescription drug coverage through **DisclosedRX**.

DisclosedRx is a separate entity from your health insurance, but they are a component of your overall healthcare program.



## Registration

Follow these steps to register:

- Visit [www.disclosedrx.com](http://www.disclosedrx.com)
- Select “**Members Portal**”
- Login by entering your email and password in the portal login page. If you have not registered for a member account, select “**Don’t have an account? Create one here**”

If your medication is not listed, ask your doctor about an equivalent medication that is listed on the formulary.

## Agile Channel Management Program – High cost RX sourcing

This program consists of state-of-the-art systems that helps you get the high-cost specialty and brand medicines you need, **at the lowest possible cost to you**. High-cost medications like specialty medications, injectables, and most name brand medications can now be accessed through the Agile Channel Management program; usually at zero cost to you.

Examples of Agile Channel Management eligible drugs include:

- |            |            |             |
|------------|------------|-------------|
| • Stelara  | • Dupixent | • Kesimpta  |
| • Enbrel   | • Tremfya  | • Vraylar   |
| • Cosentyx | • Verzenio | • Ozempic   |
| • Xeljanz  | • Biktarvy | • Trulicity |
| • Taltz    | • Triumeq  | • Jardiance |
| • Otezla   | • Descovy  | • Ibrance   |
| • Vemlidy  | • Lumigan  |             |

## Discount Program

Disclosed RX has partnered with GoodRX to help you get better prices on your prescriptions. They have integrated the GoodRX discount program into your benefits to help ensure you don’t miss out on potential cost savings.

How it works:

1. Present your plan card at the pharmacy. The pharmacy will submit the claim.
2. A price comparison will be made between your insurance price and the price using GoodRX.
3. You pay whichever price is lower: the price using your member plan or the price using GoodRX.

### Benefits to you:

- Automatic GoodRx price comparison on your behalf
- Credit towards your deductibles and/or out-of-pocket maximums
- Medication information is shared back with plan, allowing for increased health and safety checks
- Seamless process — no additional steps required from you

# Healthy Resources

## Know Where to Go

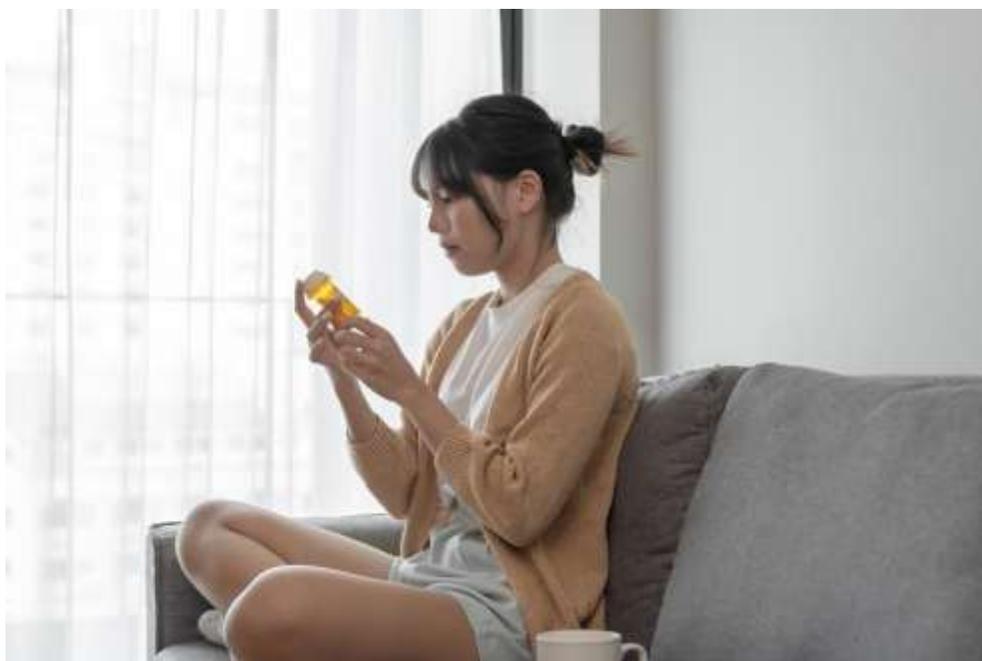
If you need immediate medical attention, your first thought may be to go to the Emergency Room. However, if your condition is not serious or life threatening, you may have a less expensive choice. Use the chart below to identify where you should go for care.

Plan	Cost	When to Use
Primary Care	\$	Routine, Primary, Preventive Care Regular Health Screenings Non-urgent treatment Chronic disease management
Virtual Visits	\$	Cold, flu, fever, sore throat, diarrhea, rash, pink eye, sinus infections, cough, headache, stomachache, or earache
Convenience Care	\$\$	Common infections (ear, pink eye, strep, bronchitis), flu shots, vaccines, rashes, screenings
Urgent Care	\$\$\$	Sprains, small cuts, strains, sore throats, minor infections, mild asthma, back pain or strain, vomiting, flu, fever, sports injuries <i>After hours care &amp; no appointments necessary</i>
Emergency Room	\$\$\$\$	Heavy bleeding, large open wounds, chest pain, spinal injuries, difficulty breathing, major burns, severe head injuries, seizures, unconsciousness, poisoning <i>Life threatening emergency</i>

*If you believe you are experiencing a medical emergency, go to your nearest emergency room or call 911, even if your symptoms are not as described here.*



[Click here to watch a video about Knowing Where to Go.](#)



## Dental

North Highland’s dental plan, provided to you by United Healthcare, is designed to encourage regular preventive care that may help you avoid extensive and costly care later.

The chart below provides an overview of your dental plan through United Healthcare. Please refer to your plan document for specific details. Using a dental provider that participates in the United Healthcare National PPO 30 network will offer you the lowest service pricing.

Find a full list of in-network providers here: [UHC Dental Providers \(PPO 30\)](#)

United Healthcare Dental Plan	
Benefits	In-Network
<b>Annual Deductible</b> <ul style="list-style-type: none"> <li>Individual</li> <li>Family</li> </ul>	<p>\$50</p> <p>\$150</p>
<b>Preventive Services</b> routine exams, x-rays, cleanings	100%, two cleanings per calendar year
<b>Basic Services</b> extractions, periodontics, endodontics	80% coinsurance
<b>Major Services</b> oral surgery, crowns, veneers, dentures	50% coinsurance
<b>Annual Maximum</b>	\$2,000 per person
<b>Orthodontic Services</b> adults & children to age 26	50% coinsurance
<b>Orthodontia Lifetime Maximum</b>	\$2,000

## Your Cost

Bi-weekly Employee Deductions				
	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
Dental Plan	\$5.95	\$17.53	\$26.22	\$39.75

## Vision

North Highland’s vision plan, provided to you by **Spectra by United Healthcare**, provides coverage for routine eye exams and a generous allowance for eyeglasses (frames/lenses), as well as contacts.

The chart below provides an overview of your available vision plan through United Healthcare. Please refer to your plan document for specific details. Using an in-network provider will offer you the lowest service pricing.

Find a full list of in-network providers here: [UHC Vision Providers](#)

United Healthcare Vision Plan	
Benefits	In-Network*
<b>Co-pays</b>	
Exam	\$10
Eye glasses (lenses & frames)	\$25
Contact Lenses (instead of eyeglasses)	\$25
Retinal Screening	\$39
<b>Frame Benefit</b>	\$130 retail allowance
<b>Elective Contacts</b>	\$125 allowance
<b>Lens fitting &amp; evaluation</b>	\$30 copay
<b>Frequency of Services</b>	Exam: Twice every 12 months Eye glass Lenses: Once every 12 months Frames: Once every 24 months Contact Lenses instead of Eyeglasses: Once every 12 months

*\* Using a provider that is out of the network will result in higher costs.*

## Your Cost

Bi-weekly Employee Deductions				
	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
Vision Plan	\$1.11	\$2.86	\$3.08	\$5.53

## Health Savings Account (HSA)

An HSA is a tax-advantaged account that can be funded by you and/or your employer to save for future medical expenses. With an HSA, you and your family gain the freedom and flexibility to decide how you want to spend your health care dollars and therefore, become more involved in all aspects of your health. **You must enroll in an HSA every year to be eligible to contribute.**

### HSA Eligibility Requirements:

- You must be enrolled in a High Deductible Health Plan (HDHP).
- You cannot have any other coverage, including:
  - Spouses medical or pharmacy plan that is not an HDHP.
  - Medicare Part A or Part B.
  - A standard Flexible Spending Account (FSA) through North Highland or a spouse.
  - May not be claimed as a dependent on another individual taxes.
  - May not have used VA benefits within the past 90 days.

Your HSA is always yours, no matter what. Even if you leave the company, change health plans, or retire. Unused money grows tax-free and can be invested with a minimum balance.

## Qualified Medical Expenses

The IRS maintains a list of all HSA-eligible expenses with common qualified expenses including acupuncture, ambulance services, dental treatment, contact lenses, doctor’s fees, and hearing aids.

View the complete list of qualified expenses at [IRS publication 502](#).

## HSA Contributions

The IRS imposes a maximum contribution limit to the HSA on a calendar year basis.

Coverage Tier	2026 IRS Limits	North Highland’s 2026 Contribution	You can contribute up to
Employee Only	\$4,400	\$1,000	\$3,400
Employee + Spouse or DP	\$8,750	\$1,500	\$7,250
Employee +Child(ren)	\$8,750	\$1,500	\$7,250
Employee +Family	\$8,750	\$2,000	\$6,750
<i>Catch up contribution – over 55</i>	\$1,000	-	\$1,000

### Helpful Tips

- To receive the company HSA contribution, you are required to have an active and open account with Optum Bank.
- To begin this process, you must elect the HSA within your benefits enrollment task in Workday.
- This account will be opened for you once your eligibility information has been received by Optum Bank. **Please note that Optum Bank may contact you for additional information to verify your identity.**
- Company contributions are processed bi-weekly through payroll. The annual contribution from North Highland is prorated based on your benefits effective date.
- You must be enrolled in the North Highland HDHP to have an HSA account with North Highland.



## Flexible Spending Accounts (FSA)

When you enroll in the Flexible Spending Account, you will have the convenience of contributing pre-tax dollars that can be used to cover prescriptions and medical, vision and dental expenses. By anticipating your family's costs for the next year, you can actually lower your taxable income. There are two ways to utilize your Flexible Spending Account: You may pay for your medically necessary expenses out of pocket and submit your receipt for reimbursement, or you may use a Flexible Spending Account debit card. If you use the Flexible Spending Account debit card, you should keep all your receipts to substantiate your purchases. **You must enroll in your FSA every year to be eligible to contribute.**



### Dependent Care FSA

- Allows employees to use pre-tax dollars toward qualified dependent care expenses such as caring for children under age 13 or caring for elders. High Deductible Health Plan (HDHP) members are allowed to participate in the dependent care FSA.
- **2026 annual contribution maximum is \$7,500** (or \$3,750 if married and filing separately).

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### Healthcare FSA

- Allows employees who are not enrolled in an HDHP or contributing to an HSA to pay for certain IRS-approved medical care expenses with pre-tax dollars.
- **2026 annual maximum contribution of \$3,400 can be used for eligible health care related expenses, including medical, dental and vision expenses.**

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### Limited Purpose FSA

- Allows employees participating in the HDHP to pay for certain IRS-approved medical care expenses with pre-tax dollars.
- **2026 annual maximum contribution of \$3,400 can be used for eligible dental and vision expenses only.**

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### Helpful Tips

- If you elect the HSA plan, you may contribute to the HSA, the Limited Purpose FSA & the Dependent Care FSA.
- If you elect the PPO plan, you may contribute to the Healthcare FSA & the Dependent Care FSA.
- If you waive the medical plans, you may contribute to the Healthcare FSA & the Dependent Care FSA.
- FSA has a grace period that allows employees to incur claims **75 days** after the plan year ends. *(Plan year ends 12.31.25, but claims can be incurred until March 15, 2026.)*

## Employee Assistance Program

Your emotional health is an important part of your daily living. Through Guardian, an employee assistance program is provided, in partnership with ComPsych.

- Face-to-face and virtual counseling - up to 3 visits per employee/household member per issue, per year.
- Unlimited telephonic intake 24/7
- Bereavement - support available through telephonic or face-to-face sessions.
- Online modules and coaching
- EAP website resources - includes webinars, podcasts, articles, videos, FAQs, etc.; additionally, individuals can chat online with an EAP consultant.
- Work-life services
  - Child and elder care referral
- Legal and financial consultation
  - ID theft
  - Will preparation
  - Legal document preparation
- Tax consultation
  - Online self-service documents



### Contact Information:

24/7 Live Assistance:  
Call: (855) 239.0743  
TRS: Dial 711

Online:  
[www.guidanceresources.com](http://www.guidanceresources.com)  
App: GuidanceNowSM  
Web ID: Guardian

## National Public Emotional Support

Emotional support is an intentional verbal and nonverbal way to show care for one another. As we rebalance from a challenging year, many of us could use additional help in managing our work or personal issues. These emotional support programs are included in the North Highland medical plan.



At the 988 Suicide & Crisis Lifeline, they understand that life's challenges can sometimes be difficult. Whether you're facing mental health struggles, emotional distress, alcohol or drug use concerns, or just need someone to talk to, their caring counselors are here for you.

The 988 Suicide & Crisis Lifeline provides free and confidential emotional support to people in suicidal crisis or emotional distress 24 hours a day, 7 days a week, across the United States.

Call or text **988** to chat with a counselor.

To online chat with a counselor, please visit  
[988 Lifeline](http://www.988lifeline.org).



## Life and AD&D Insurance

Part of the reason you work is to provide security and protection for yourself and your family members. North Highland provides Full-Time employees with Basic Life Insurance of **\$115,000**, to help you maintain that security and protection. For added protection, you can purchase additional Employee Life Insurance, Dependent Life Insurance and Accidental Death and Dismemberment (AD&D) coverage at a premium.

## Voluntary Life Insurance

Employees who want to supplement their group life insurance benefits may purchase additional coverage. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions. You can purchase voluntary life insurance in the increments listed below.

### Please note:

- If you have joined North Highland in the last 30 days, you are eligible for the guaranteed issue amounts below.
- If you apply for coverage after the first 30 days of employment, EOI (Evidence of Insurability) will be required.
- If you have at least \$10,000 of coverage, you may elect up to the guaranteed issue amount at annual open enrollment.
- Life insurance amounts will decrease 55% when you or your spouse reach age 70.
- Don't forget to keep your beneficiaries up to date in Workday.

Voluntary Life Insurance	
<b>Guaranteed Issue for New Hires</b>	<b>Employee:</b> \$300,000 <b>Spouse:</b> \$50,000 <b>Child(ren):</b> \$10,000
<b>Employee Coverage</b>	You may elect life coverage in \$10,000 increments up to a <b>maximum of \$1,000,000</b>
<b>Spouse Coverage</b>	You may elect coverage in \$5,000 increments up to a <b>maximum of \$250,000</b>
<b>Child Coverage</b>	Coverage is available in the amount of <b>\$10,000</b>

## Disability

Disability benefits replace a portion of your pay when you can't work as a result of an illness, injury, or pregnancy due to a serious health condition listed under the FMLA guidelines. North Highland pays the cost of basic Short-Term Disability and Long-Term Disability coverage. **Employees have the option to elect an additional Long-Term Disability buy-up plan at a premium.**

**Note:** You are not eligible to receive short-term disability benefits if you are receiving workers' compensation benefits.

Benefits	Disability		
	Short-Term Disability	Long-Term Disability Base Plan	Long-Term Disability Buy-Up Plan
<b>Paid For By</b>	Provided by NH	Provided by NH	Optional Employee Paid Coverage
<b>Benefit Amount</b>	70% of weekly earnings	50% of monthly earnings	60% of monthly earnings
<b>Maximum Benefit</b>	Up to \$2,000 per week	Up to \$10,000 per month	Up to \$15,000 per month
<b>Benefit Duration</b>	Up to 90 days (13 weeks)	Up to Social Security retirement age (SSNRA)	Up to Social Security retirement age (SSNRA)
<b>Benefits Begin</b>	<ul style="list-style-type: none"> <li>Disabled due to injury = Day 1</li> <li>Disabled due to illness = 7 business day</li> </ul>	90 days	90 days



In our continuing efforts to bring the best plans at the best cost, North Highland offers Accident and Critical illness as well as Hospital Indemnity plans. **If you elect any of the voluntary options below, you will be responsible for 100% of the cost of the benefit.**

## Voluntary Accident Plan

Accident Insurance pays a set benefit amount based on the type of injury you have and the type of treatment you need. It covers accidents that occur on and off the job. And it includes a range of incidents, from common injuries to more serious events. It can help you with out-of-pocket costs that your medical plan does not cover, like co-pays and deductibles.

**Be Well Benefit** - The plan also includes a health screening benefit, which pays each covered person **\$50 per year** simply for having a preventive screening with their physician. Child organized sports benefit: **25% increase to child benefits**

Benefits	Accident Plan	
	Low Plan Plan Pays You	High Plan Plan Pays You
<b>Initial Accident Care Benefits</b>		
Ambulance / Air Ambulance	\$300 / \$1,000	\$400 / \$1,250
Emergency Room Treatment	\$100	\$125
Admission – Hospital / ICU	\$1,000 (+\$1,000 ICU admission)	\$1,500 (+\$1,500 ICU admission)
Hospital Confinement	\$200 per day up to 365 days	\$300 per day up to 365 days
Hospital Intensive Care <i>*(In addition to Confinement Benefit)</i>	*\$200 per day up to 15 days	*\$300 per day up to 15 days
Initial Physician Office Visit	\$75	\$100
Burns	Schedule up to \$10,000	Schedule up to \$15,000
Coma	\$5,000	\$10,000
Lodging	\$150 per night	\$200 per night
Transportation	\$100 per trip	\$150 per trip
Dental Crown or Filling Repair	\$350	\$450
Dental Extraction	\$115	\$150
Surgery	Up to \$1,500	Up to \$2,000
Diagnostic Services (X-ray, exam)	\$50	\$75
Therapy Services	\$35	\$50
Basic Accidental Death	Employee: \$25,000 Spouse: \$12,500 Child: \$6,250	Employee: \$50,000 Spouse: \$25,000 Child: \$12,500

## Bi-weekly Employee Deductions

	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
Low Plan	\$3.89	\$7.68	\$9.06	\$12.85
High Plan	\$5.25	\$10.35	\$12.13	\$17.22

## Voluntary Critical Illness Insurance

If you're diagnosed with an illness that is covered by this insurance, you can receive a lump sum benefit payment. You can use the money to pay your out-of-pocket expenses like co-pays and deductibles. If you elect coverage for yourself, you may elect coverage for your spouse and child(ren). Employees may elect \$10,000, \$20,000 or \$30,000 of coverage. Spouses & child(ren) can get 50% of the employee's elected amount.

**Be Well Benefit** - The plan also includes a health screening benefit, which pays each covered person **\$50 per year** simply for having a preventive screening with their physician.

Children from live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spinal bifida. The diagnosis must occur after the child's coverage effective date.

	Critical Illness Plan
Covered Conditions	Initial Benefit Pays You
Invasive Cancer (includes all breast cancer)	100% of benefit
Non-Invasive Cancer	25% of benefit
Skin Cancer	\$500 benefit
Heart Attack	100% of benefit
Stroke	100% of benefit
End-stage kidney failure	100% of benefit
ALS	100% of benefit
Multiple Sclerosis	100% of benefit
Parkinson's Disease	100% of benefit
Alzheimer's Disease	100% of benefit
Major Organ Transplant	100% of benefit
Benign Brain Tumor	100% of benefit

**Note:** The rates associated with this plan are based on the employee's age. Please refer to your benefit enrollment process in Workday for the bi-weekly cost of coverage based on your election.

## Voluntary Hospital Indemnity Insurance

Hospital Insurance helps covered employees and their families cope with the financial impacts of a hospitalization.

You can receive benefits when you're admitted to the hospital for a covered accident, illness, or childbirth. The money is paid directly to you — not to a hospital or care provider. The money can also help you pay the out-of-pocket expenses your medical plan may not cover, such as co-insurance, co-pays, and deductibles. Employees who elect coverage for themselves, may also elect coverage for their spouse and child(ren).

Child organized sports benefits: **25% increase to child benefits**

Benefits	Hospital Indemnity Plan	
	Low Plan Plan Pays You	High Plan Plan Pays You
<b>Hospital Admission:</b> <ul style="list-style-type: none"> <li>• Non-ICU</li> <li>• ICU</li> </ul>	\$750 (1 day per year) Plus \$750 (1 day per year)	\$1,000 (1 day per year) Plus \$1,000 (1 day per year)
<b>Hospital Daily Stay:</b> <ul style="list-style-type: none"> <li>• Non-ICU</li> <li>• ICU</li> </ul>	\$100 (per day up to 365 days) \$100 (per day up to 365 days)	\$200 (per day up to 365 days) \$200 (per day up to 365 days)

Bi-weekly Employee Deductions				
	Employee Only	Employee & Spouse / Domestic Partner	Employee & Child(ren)	Employee & Family
Low Plan	\$4.52	\$9.21	\$6.62	\$11.31
High Plan	\$7.49	\$15.23	\$11.01	\$18.75



# Transportation Benefits

## Transportation / Commuter Benefit

We understand that there are costs associated with commuting to work. A transportation reimbursement account (more commonly known as commuter benefits) allows you to pay for a portion of qualified parking or transit passes using pretax dollars through payroll deductions. **You must enroll in your Commuter benefits every year to be eligible to contribute.**

Transit and parking funds are only available as they are deposited into your account through payroll deductions. Please keep copies of all your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines. **Balances are not subject to “use it or lose it” rule.**

## Mass Transit

Qualified Transit funds can only be accessed and used through debit card transactions. Transit funds are not available for reimbursement through paper claim forms. Qualified expenses include costs associated with a pass, token, fare card, voucher or similar item allowing you to ride on a publicly or privately operated bus, rail, van, or ferry service that seats at least six adults. Under this benefit, you can set aside **up to \$340 per month.**

## Parking

You may use your debit card to pay for qualified parking expenses at the time those services are incurred, or you may receive reimbursement through paper or online claim submissions. Qualified expenses include costs associated with parking provided at or near the workplace. Also included is parking provided on or near the location from where you commute to work using mass transit or vanpools. Parking near your home is excluded. Parking funds are only available as they are deposited into your account through payroll deductions. Please keep copies of all your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines. Under this benefit, you can set aside **up to \$340 per month.**

**If you have any questions about Commuter Benefits, contact Medcom at 800-523-7542**

## Travel Assistance – Assist America, through Guardian

Whenever you travel 100 miles or more from home — to another country or just another city — be sure to pack your worldwide emergency travel assistance phone number, 1-800-872-1414.

### Use Travel Assistance to Access:

- Hospital admission assistance
- Prescription replacement assistance
- Emergency trauma counseling & Critical care monitoring
- Legal & interpreter referrals
- Passport replacement assistance
- And more!

Guardian’s travel assistance services are provided by Assist America, Inc., a leading provider of global emergency assistance services through employee benefit plans. Assist America’s medically certified personnel are ready to **help 24 hours a day, 365 days a year**, and can connect you with pre-qualified, English-speaking, and Western-trained medical providers anywhere in the world.

# Ready..Set..Retire Benefits

## 401(k) Plan

North Highland is focused on helping employees plan for the future, which is why the company has a competitive 401(k) plan to assist employees as they plan for retirement in the way that best meets their needs. Here's how North Highland's 401(k) plan works:

- **Choose your Contribution Type – Traditional or Roth** - Traditional pre-tax contributions will come out of your paycheck on a pre-taxed basis, which provides you with some tax shelter on your income now. You will then pay taxes on the distributions from the plan after you reach retirement age. Roth contributions come out of your paycheck after taxes, which allows you to avoid paying taxes on qualified distributions during retirement.
- **Company Match** –North Highland will make a discretionary match of 50% of the first 6% of your contribution amount. **Because these contributions are discretionary, they may vary from year to year.** Matches are generally made in the 1st quarter of the following year. To receive the discretionary match, employees must participate in the plan and be employed by North Highland on the last day of the calendar year.
- **Automatically Enrolled** – As a new team member, you are automatically enrolled at 3% pre-tax. You are always 100% vested in your contributions and become vested in company contributions based on your years of service.
- **Vesting** – You are always 100% vested in your contributions and become vested in company contributions based on years of service.
- **Flexibility** - The 401(k) plan allows you to determine how much risk you can comfortably assume by offering you a variety of choices in which to invest. You may change your investment strategy as you see fit by altering your investment choices.

Benefits and Contributions	2026 IRS Limits
Elective Deferrals	\$24,500
Catch-up Contributions (Age 50 or will be at year end)	\$7,500
Maximum defined contribution plan annual contribution	\$69,000

**Note:** Participation in the 401(k) plan does involve risks. The value of investments may increase or decrease depending on the type of investment. You can learn more about North Highland's 401(k) plan, eligibility requirements and how to enroll on the Hub.

**IMPORTANT:** You can access your Principal account after you have received your first paycheck. To update your 401(k) contribution options, log in to your Principal account at [www.principal.com](http://www.principal.com). For questions, contact a Principal Retirement Specialist at: **800-547-7754**.

# Ready...Set...Retire Benefits

## Transitions – Medicare

Transitions specializes in helping you plan for tomorrow and the service is available to you and your loved ones! These consultations are available to you, with a focus on planning for life after retirement through Social Security Planning and understanding how to protect your finances after retirement. They work to assist with a retirement readiness strategy.

If you are working past Medicare eligibility, we encourage scheduling a call to confirm proper Medicare enrollment and coordination to avoid penalties or other delays in coverage. They will be able to discuss your own unique situation as well as help you learn the best way to cover your needs.

**This benefit has been provided to you at no charge.** Please utilize Transitions Benefit Group as a trusted resource. If you receive an email, text, or call from them, it has been approved by our team.

### Schedule a Personal Consultation

Please feel free to reach out to them directly at:

- 1-800-936-1405

[Transitions Benefit Group website](#) to learn more.



# Additional Benefits

## MetLife Legal Plan

Lawyers are expensive—and rightly so. To have an expert in your back pocket who will advocate for your best interests feels like a luxury. But it doesn't have to be. MetLife Legal Plans makes access to qualified and experienced attorneys a reality for everyone.

Just a few times in life you might need legal help:

- **Getting married** – Prenuptial agreement, Name change, Updating or creating estate planning documents.
- **Buying, renting, or selling a home** – Reviewing contracts and lease agreements, preparing deeds, Attending the closing.
- **Dealing with Identity Theft** – Attorney consultations regarding potential creditor actions, Assistance with contacting banks and creditors, Attorney defense for issues related to identity theft.
- **Starting a family** – Creating wills and estate planning documents, School and administrative hearings, Adoption.
- **Caring for aging parents** – Attorney consultations on Medicaid/Medicare questions, reviewing nursing home agreements, Reviewing estate planning documents.
- **Sending kids off to college** – Security deposit assistance, Reviewing leases, Student loan assistance.

To learn more, visit [www.info.legalplans.com](http://www.info.legalplans.com) and use the access code **9900663**.

A young couple, a woman with a red headband and a man, are smiling and looking at a document together. The woman is wearing a plaid shirt and the man is wearing a grey t-shirt. They are standing in front of a blue background.

Have an old home under contract  
Spend hours at the hardware store  
Prefer blueprints to fine print

**Confident with the purchase  
with MetLife Legal Plans.\***

\* This is a fictional dramatization using actors. The video does not represent actual MetLife customers or their views. Your actual experiences may differ.

# Additional Benefits

## Flexible Time Off

Flexible Time Off (FTO) allows employees the opportunity to take paid time off as needed to balance their work and personal life. Flexible Time Off can be used for any type of leave including vacation, personal, sick, bereavement, and family leaves. In combination with this policy, unpaid leaves of absence and disability leave benefit programs will help ensure that each employee's specific work and life needs are met and balanced for their circumstances. All Exempt and Non-Exempt employees are eligible for FTO immediately upon starting employment provided the employee is on active status and is meeting their role expectations.

**Note:** FTO requests require advance notice, which varies based on the amount of time requested. **Please refer to the HUB for details on the approval process.**

## Paid Parental Leave

North Highland understands and appreciates the importance of giving new parents the flexibility and time to bond with their new child as well as to adjust to a new family dynamic. As a result, a Paid Parental Leave (PPL) Benefit is provided to employees who have **completed 12 months of full-time employment at the time of birth or placement of an adopted or foster child within an employee's home.** If the requirements are met, employees are eligible to **receive six weeks of leave at 100% of their base salary.** If the employee gives birth to a child, you would qualify for leave under the STD Policy which must be taken in advance of PPL. Additionally, the birth parent's PPL must be taken immediately following the end of your STD leave. For employees who are not the birth parent, PPL must be taken immediately following the birth and / or adoption or foster placement of the child.

**Note:** Employees must give at least **60 days' advanced notice** of the expected leave. **Please refer to the HUB for additional program eligibility requirements.**

## Adoption, Foster, Fertility Treatment Assistance Policy

North Highland will provide financial assistance for those who choose to expand their family through adoption, fostering or through fertility treatment. Employees must be employed by North Highland for a **minimum of 12 months** to qualify for this benefit.

### Financial assistance allowances include:

- Adoption of Child (under the age of 18): up to \$10,000.
- Adoption of Child with Special Needs (under the age of 18): up to \$13,000.
- Fostering of a Child (under the age of 18): up to \$3,000; additional \$7,000 benefit if child is adopted within 48 months of foster placement (\$10,000 maximum benefit total).
- Fertility Treatment: up to \$10,000 and includes treatments, procedures, and prescriptions.

Payment will be provided once the employee successfully completes the adoption, foster or fertility treatment process and documentation is provided showing that costs were already paid by the employee. If the employee terminates for any reason within 12 months of receipt of the payment, the employee will be required to repay the prorated amount to North Highland upon termination. **Please refer to the HUB for additional program eligibility requirements.**

# Welcome to North Highland's Employee Discount Marketplace!



It's easy to access and start saving!



Go to: [northhighland.benefithub.com](https://northhighland.benefithub.com)



Create an account using Referral Code: ZN86ZK



Complete Registration

Enjoy discounts, rewards, and perks on thousands of brands you love in a variety of categories!

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health & Wellness
- Beauty & Spa
- Tickets
- Outdoor sports

**Lenovo**

**Hertz**

**COSTCO**  
WHOLESALE

**Office**  
**DEPOT**

**UNIVERSAL**  
ORLANDO RESORT

**AVIS**

# Glossary

## Important Terms

Use the terms below to understand your benefits better!

<b>Coinsurance</b>	A percentage of a health care cost that the covered employee pays after meeting the deductible.
<b>Copayment (Copay)</b>	A fixed dollar amount for each doctor's visit that the covered employee pays for a health care service, usually when the service is received. For example, a primary care doctor may charge a nominal copay per visit.
<b>Deductible</b>	A fixed dollar amount that the covered employee must pay out-of-pocket each calendar year before the plan will begin reimbursing for non-preventive health expenses. Plans usually require separate limits for individual and other coverage tiers.
<b>Explanation of Benefits (EOB)</b>	A record of a person's past and current health events. A "detailed receipt." Ask for this whenever you have a medical service performed for your records. FSAs, HSAs and HRAs will sometimes need this additional verification.
<b>Evidence of Insurability (EOI)</b>	A record of a person's past and current health events. It is used by insurance companies to verify whether a person meets the definition of good health.
<b>Guaranteed Issue (GI)</b>	A requirement that health plans must permit you to enroll regardless of health status, age, gender, or other factors that might predict the use of health services. Except in some states, GI doesn't limit how much you can be charged if you enroll.
<b>In-Network</b>	Doctors, clinics, hospitals, and other providers with whom the health plan has an agreement to care for its members. Health plans cover a greater share of the cost for in-network health providers than for providers who are out-of-network.
<b>Out-of-Network</b>	A health plan will cover treatment for doctors, clinics, hospitals, and other providers who are out-of-network, but covered employees will pay more out-of-pocket to use out-of-network providers than in-network providers.
<b>Out-of-Pocket Maximum</b>	The most an employee could pay during a coverage period (usually one year) for his or her share of the costs of covered services, including copayments and coinsurance.
<b>Preventive Care</b>	Most health plans must cover a set of preventive services – like shots and screening tests – at no cost to you. Visit <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a> to view free preventive services for all adults, women, and children.
<b>Premium</b>	The amount the employee pays for your health insurance.

# Employee Resources

Refer to this list when you need to contact one of your benefit vendors. You can also send a helpdesk ticket in with any questions related to benefits to NHHelpU with the subject line “Total Rewards – XXXXXX”

Benefit	Whom To Call	Phone Number	Website
Medical	UMR Group Number:76417440	1-800-826-9781	<a href="http://www.umar.com">www.umar.com</a>
Medicare Support	Transitions Benefit Group	1-800-936-1405	<a href="http://www.transitionsrbg.com">www.transitionsrbg.com</a>
Dental	UnitedHealthcare Group Number:0709219	1-800-445-9090	<a href="http://www.myuhc.com">www.myuhc.com</a>
Vision	UnitedHealthcare Group Number:0709219	1-800-638-3120	<a href="http://www.myuhcvision.com">www.myuhcvision.com</a>
Health Savings Account (HSA)	Optum Bank	1-800-791-9361	<a href="http://www.myuhc.com">www.myuhc.com</a>
Flexible Spending Accounts (FSA)	Medcom	1-800-523-7542	<a href="http://www.medcombenefits.com">www.medcombenefits.com</a>
Commuter Benefits	Medcom	1-800-523-7542	<a href="http://www.medcombenefits.com">www.medcombenefits.com</a>
Accident, Hospital Indemnity & Critical Illness	Guardian	1-800-541-7846	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
Life / AD&D		1-800-525-4542	
Short & Long-Term Disability		1-800-538-4583	
401(k) and Retirement Savings	Principal	1-800-547-7754	<a href="http://www.principal.com">www.principal.com</a>
Legal Services	MetLife Legal Plans	1-800-821-6400	<a href="http://members.legalplans.com">members.legalplans.com</a>
Worldwide Travel Assistance	Assist America (Guardian)	1-800-872-1414	Email Support: <a href="mailto:medservices@assistamerica.com">medservices@assistamerica.com</a>

## Employee Benefits Service Team

Your dedicated Employee Benefits Services Team is your benefits resource throughout the year. You can contact the Employee Benefits Services when you need personal assistance with our group benefit plans.

- [totalrewards@northhighland.com](mailto:totalrewards@northhighland.com)

## Educational Videos

Click on the videos below to learn more about how the benefit works.



[PPOs & HDHPs](#)



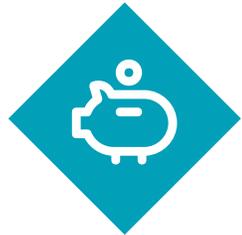
[In & Out-of-Network](#)



[Dental](#)



[Vision](#)



[Health FSA](#)



[Health Savings Account](#)



[Dependent Care FSA](#)



[EAP](#)

*The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents the actual plan, documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have questions about your benefits, contact Human Resources.*

