

SIMON PEARCE

—
2023

EMPLOYEE BENEFITS GUIDE



INSPIRED BY NATURE. DESIGNED FOR LIVING.

SIMON PEARCE

Inside

Medical Plans

Dental Plans

Vision Plans

Flexible Spending Accounts

Life and AD&D Insurance

Disability Insurance

Employee Assistance Program

Voluntary Benefits

Paid Time Off

401k

Valuable Extras

Contact Information

How to Enroll

To enroll in benefits, go to

www.paycomonline.net

There you will complete your enrollment for all benefits by electing or waiving coverage.

You will be notified via email once your enrollment window is available.

Employee Benefit Center

For more detailed information about the benefits offered to you, please visit the Employee Benefit Center at

<http://simonpearce.trgportal.com> or scan the QR code below



WELCOME!

Your benefits are an important part of your overall compensation. Simon Pearce is pleased to offer a competitive array of quality benefits to protect your health, your family and your way of life. This guide was designed to answer some basic questions you may have about your benefits. If there is a discrepancy between this summary and the plan documents, the plan documents will govern. For more detailed information, please visit our employee online benefit center @ <http://simonpearce.trgportal.com>

Who Can Enroll

Eligible employees and their dependents can enroll in most benefits effective the first of the month following date of hire.

Eligible dependents include:

- Your legally married spouse (spouse coverage rule applies)*
- Your children who are your natural children, stepchildren, adopted children, or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

***Spouse coverage rule for medical plans:** Spouses are not eligible to enroll in the Simon Pearce Medical plan if they are eligible for coverage through their own employer.

Coverage Changes

You can only make changes to your medical, dental and vision coverage during open enrollment or if you have certain life changes such as those listed below. The IRS defines what changes you can make. You must notify HR within 30 days of your life event to make a change.

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Change in child custody
- Coverage from another group plan is gained or lost (e.g. Open enrollment, Medicare, change in employment, etc.)
- Employment status change (e.g. full-time to part-time)

ID Cards

Cigna – Medical ID cards will be mailed to newly enrolled employees at the address on file in Paycom. You can also access your medical card information by logging onto mycigna.com

Delta Dental – Dental ID cards will be mailed to newly enrolled employees at the address on file in Paycom. You can also access your medical card information by logging into www.nedelta.com

VSP – No cards are provided. Inform your provider that you have a VSP plan, and they can submit authorization requests electronically.

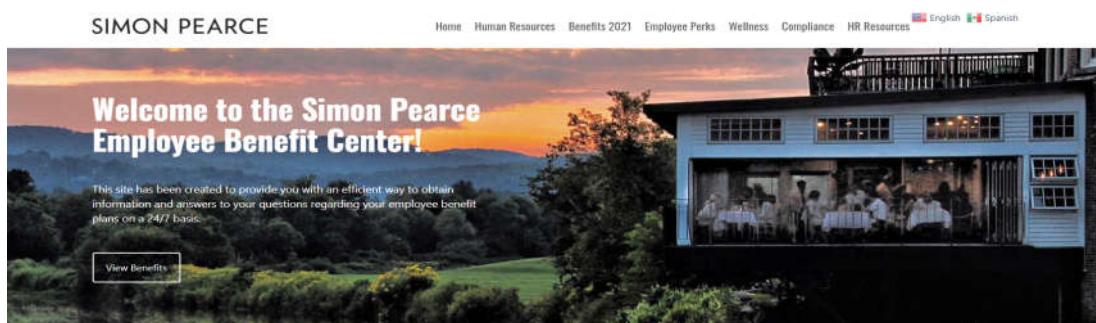
Eligibility Guidelines

Benefit	Eligibility	Waiting Period
Health Insurance	Minimum 30 hours/week	1 st of the month following date of hire
Dental Insurance	Minimum 30 hours/week	1 st of the month following date of hire
Vision Insurance	Minimum 30 hours/week	1 st of the month following date of hire
Group Life/AD&D	Minimum 30 hours/week	1 st of the month following date of hire
Voluntary Life Insurance	Minimum 30 hours/week	1 st of the month following date of hire
Voluntary Short-Term Disability	Minimum 30 hours/week	1 st of the month following date of hire
Long Term Disability	Minimum 30 hours/week	1 st of the month following date of hire
Voluntary Accident & Critical Illness	Minimum 17.5 hours/week (Temporary & seasonal employees are excluded)	1 st of the month following date of hire
Flexible Spending Account & Dependent Care Account	Minimum 30 hours/week	1 st of the month following date of hire
Limited Purpose Flexible Spending Account	Minimum 30 hours/week Must be enrolled in the Bronze Plan	1 st of the month following date of hire
Health Reimbursement Account	Minimum 30 hours/week	1 st of the month following date of hire
Health Savings Account	Minimum 30 hours/week & Enrolled in the Bronze Medical Plan	1 st of the month following date of hire
401(k) Retirement FT & PT (30-35hrs) Employees	Employees aged 18 year +	1 st of the month following date of hire. (Auto-enrolled at 6%)
401(k) Retirement PT (under 30 hours) & Temporary Employees	Employees aged 18 year +	1 st of the month following attainment of 1,000 hours in one year
Employee Assistance Program	All employees	No waiting period

Employee Benefits Center (EBC) Website

The EBC is your online employee benefits center. The EBC is a one-stop resource which provides you with up-to-date benefit information, benefit summary plan documents, forms and contact information for each carrier.

You can visit the site by searching: <https://simonpearce.trgportal.com/> or by scanning the QR code below:



Key Medical Benefits	Bronze Plan (HDHP)	Silver Plan (Copay Plan)	Gold Plan (with HRA)
Deductible Individual/Family	Stacked \$2,800 / \$5,600	Stacked \$2,000 / \$4,000	Stacked \$1,800 / \$3,600
	<i>*Stacked deductible = No single individual on a family plan will have to pay a deductible higher than the individual deductible amount.</i>		
Out-of-Pocket Max (OOPM) Individual/Family	Stacked \$5,000 / \$10,000	Stacked \$7,150 / \$14,300	Stacked \$2,500 / \$5,000
Account Funding Employee Only Employee + Spouse Employee + Child(ren) Family Funding Frequency	No employer funding HSA optional	None	Health Reimbursement Account Up to \$400 Up to \$800 Up to \$800 Up to \$800 <i>Annually</i>
Preventive Care Visits	Covered at 100% Deductible does not apply	Covered at 100% Deductible does not apply	Covered at 100% Deductible does not apply
Physician Services	Deductible, then plan pays 80%, Until OOPM, then plan pays 100%	PCP - \$50 Copay Specialist - \$50 Copay ER Visit - \$250 Copay Telehealth - \$25 Copay	Deductible, then plan pays 80%, Until OOPM, then plan pays 100%
Hospital Services Inpatient Hospital Outpatient Facility (CT Scan/PET/MRI) Lab & X-Ray	Deductible, then plan pays 80%, Until OOPM, then plan pays 100%	Deductible, then plan pays 60%, Until OOPM, then plan pays 100%	Deductible, then plan pays 80%, Until OOPM, then plan pays 100%
Prescriptions Retail (30-day supply) Mail-Order (90-day supply) Specialty (30-day only)	Deductible, then plan pays 60% <i>Wellness Rx: Deductible does not apply*</i>	Generic: \$5/ \$15 Preferred Brand: \$20/ \$60 Non-Preferred Brand: \$40/ \$120 Specialty: 40% <i>Wellness Rx: Copay does not apply*</i>	Generic: \$5/ \$15 Preferred Brand: \$20/ \$60 Non-Preferred Brand: \$40/ \$120 Specialty: 40% <i>Wellness Rx: Copay does not apply*</i>

Full Time Employee (35 hrs +) Bi-Weekly Cost				Part Time Employee (30-35 hrs) Bi-Weekly Cost			
	Bronze Plan	Silver Plan	Gold Plan		Bronze Plan	Silver Plan	Gold Plan
Employee	\$16	\$49	\$98	Employee	\$31	\$97	\$195
EE + Spouse	\$31	\$97	\$195	EE + Spouse	\$62	\$193	\$389
EE + Child(ren)	\$30	\$95	\$191	EE + Child(ren)	\$61	\$189	\$382
Family	\$43	\$135	\$260	Family	\$86	\$270	\$520

**Federally required preventive drugs will not be subject to deductible and will be provided at no charge. In addition, In-Network Generic and Preferred Brand Preventive drugs and products will not be subject to deductible and will be provided at no charge. This applies to drugs for: Hypertension, high cholesterol, diabetes, asthma, osteoporosis, stroke, prenatal nutrient deficiency*

Cigna Telehealth Connection

With Cigna Telehealth Connection, you can connect with a board-certified doctor virtually or by phone without leaving your home or office.

After you pre-register, you can speak with a doctor for help with:

- Sore throat
- Headache
- Fever
- Cold & Flu
- Allergies
- Rash
- Acne
- UTIs and more



What is the Cost?

The cost of service will be provided when the telehealth visit is scheduled. The cost is less than going to a convenience or urgent care clinic and significantly less than going to the emergency room. Telehealth visits are the same or less than with your primary care provider.

Register Now

Register for MDLIVE now so you'll be ready to use the service when and where you need it

- Access MDLIVE by logging onto [myCigna.com](https://mycigna.com) (or scan QR code) and clicking on "Talk to a doctor" or call MDLIVE @ 888-726-3171
- Select the type of care you need: medical care or counseling; cost will be displayed on both [myCigna.com](https://mycigna.com) and MDLIVE
- Follow the prompts for an on-demand urgent care visit, to make an appointment for primary or behavioral care.



Healthy Rewards

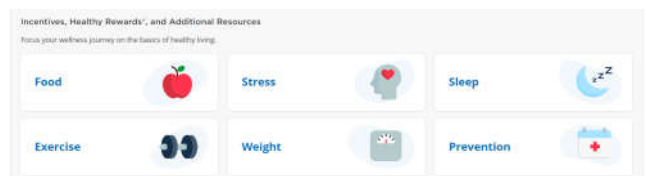
Healthy Rewards is Cigna Wellness incentive discount program provided exclusively to you on your journey to total wellness.

Get discounts on the health products and programs you use every day for:

- Nutritional Meal Delivery Service
- Fitness Memberships and Devices
- Vision Care, Lasik Surgery, Hearing Aids
- Alternative Medicine
- Yoga products and Virtual Workouts

How to access Healthy Rewards:

- 1.) Login to mycigna.com (or create an account if you haven't yet!)
- 2.) Navigate to the Wellness tab (far right) and select "Wellness and Incentives" from the dropdown.
- 3.) Scroll down the page until you see the images below:



*All Rewards are linked to each category.

- 4.) Once you click on a box, scroll to the bottom where you will see your Healthy Rewards.

For more information on additional Cigna Value Added Programs, please visit the Employee Benefit Center website <https://simonpearce.trgportal.com/>

Spending Accounts | Cigna and Health Equity

Simon Pearce offers you several options to help offset your deductible, qualified medical expenses, and/or dependent care expenses.

Account Details	HSA Bronze Plan	HRA Gold Plan	Limited FSA	General FSA	DCA
Account Name	Health Savings Account (HSA)	Health Reimbursement Account (HRA)	Limited Purpose FSA	General Purpose FSA	Dependent Care Account
Availability	Available only with Bronze Plan	Auto-Enrolled with Gold Plan	Available only with Bronze Plan	Available with Gold Plan or Silver Plan	Available to all employees
Expenses Allowed	All eligible medical, dental & vision (IRS Code Section 213)	Medical Only	Dental & Vision Only	All eligible medical, dental & vision (IRS Code Section (213)	Dependent care expenses only
Simon Pearce Contribution	None	Employee – Up to \$400 Family – Up to \$800 <i>Annually</i>	None	None	None
Employee Contribution	Yes	No	Yes	Yes	Yes
2023 Funding Annual Maximum	Employee - \$3,850 Family - \$7,750	N/A	\$3,050	\$3,050	\$5,000* single or married & filing jointly; \$2,500* married & filing separately
2023 Catchup Provisions	\$1,000 Age 55 or older	N/A	None	None	None
“Use it or Lose it” Provision	Not applicable – ALL funds rollover	Roll up to \$1,125 (\$2,250 double or family)	Up to \$610 rollover	Up to \$610 rollover	Yes
Pre-tax dollars	Yes	N/A	Yes	Yes	Yes
Fund Ownership	Employee	Simon Pearce	Employee	Employee	Employee
Ability to pay providers directly online	Yes, multiple options available online	Via debit card	Via debit card	Via debit card	No
Debit Card	Yes	Yes	Yes	Yes	Yes
Ability to invest funds	Yes	No	No	No	No
Carrier	Health Equity	Cigna	HealthEquity	HealthEquity	HealthEquity

benefits (EOB). For more information, visit www.healthequity.com

**The IRS will release 2023 FSA maximum increases in late October. The benefit enrollment system will be updated with the 2023 maximums as soon as the information is available. Please contact HR with any questions.*

Outline of Covered Services		Coverage Level
Calendar Year Maximum per person for services under A, B & C		\$1,500
Calendar Year Deductible per person/family (Coverage B & C only)		\$25/\$75
Coverage A	PREVENTIVE/DIAGNOSTIC: Evaluations: two in a 12-month period X-rays: Complete series or panoramic film once in a 5-year period; Bitewing x-rays once in a 12-month period; x-rays of individual teeth as needed Cleanings: Two in a 12-month period Fluoride Treatment: Once in a 12-month period to age 19 Sealant Application: For permanent molars once in a 3-year period per tooth for children up to age 19 Space maintainers: to age 16	100%
Coverage B	BASIC RESTORATIVE: Restorative: Amalgams (silver) filling, resin restorations Oral Surgery: Surgical & routine extractions Endodontics: Root canal therapy Periodontics: Periodontal maintenance (cleaning) two in a 12-month period. Note: Cleanings may be any combination of routine (Coverage A) or periodontal (Coverage B) but are limited to the total number of allowed cleanings Clinical Crown Lengthening: Once per lifetime per site Denture Repair: Repair of a removable denture to its original condition Emergency Palliative Treatment	80%
Coverage C	MAJOR RESTORATIVE: Prosthodontics: Removable/fix partial dentures (bridge); complete dentures Rebase and reline dentures Crowns, Onlays & Implants	50%
Coverage D	Orthodontic Lifetime Maximum (per child to age 19)	50% up to \$1,000
Benefit percentages shown are based upon the actual charge submitted to a maximum of the participating dentist's approved fees, or Delta Dental's allowance for non-participating dentists.		

Employee Bi-Weekly Cost

	Full Time	Part Time (30-35 hrs)
Employee only	\$6.80	\$16.08
EE + Spouse	\$13.35	\$33.34
EE + Child(ren)	\$14.25	\$34.98
Family	\$21.39	\$52.84



Access Your Member Benefits 24/7

You can access your benefit and claim information, print additional ID cards, read your benefit booklet and Explanation of Benefits, search for a dentist & register for the Health through Oral Wellness program and so much more!

Register Now!

1. Go to www.nedelta.com (or scan the QR code on this page) and click on "Patients"
2. Click Log In or Register Here to get started!
3. Complete the registration process

Note: You will need your Subscriber ID number (found on your ID card or by calling Customer Service at 800-832-5700)

Benefit	Description	Copay	Frequency
WellVision Exam	Focus on your eyes and overall wellness	\$10	Every calendar Year
Prescription Glasses		\$25	See frame and lenses
Frame	<ul style="list-style-type: none"> \$150 Featured frame brand allowance \$130 frame allowance 20% savings on the amount over your allowance 	Included in Prescription Glasses	Every other calendar year
Lenses	<ul style="list-style-type: none"> Single vision, lined bifocal, and lined trifocal lenses Polycarbonate lenses for dependent children 	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none"> Standard progressive lenses Premium progressive lenses Custom progressive lenses Average savings of 35%-40% on other lens enhancements 	\$0 (Standard) \$95-\$105 (Premium) \$150-\$175 (Custom)	Every calendar year
Contacts (Instead of Glasses)	<ul style="list-style-type: none"> \$130 allowance for contacts: copay does not apply Contact lens exam (fitting and evaluation) 	Up to \$60	Every calendar year
Extra Savings	Glasses & Sunglasses: 30% off additional glasses & sunglasses, including lens options, from the same VSP doctor on the same day as your Well Vision Exam, OR get 20% from any VSP doctor within 12 months of your last Well Vision Exam. Laser Vision Correction: Average 15% off the regular price or 5% off the promotional price. Discounts only available from contracted facilities		

Coverage with a retail chain may be different or not apply. Login to VSP.com to check your benefits for eligibility and confirm in-network locations based on your plan type. VSP guarantees coverage from VSP network providers only. Coverage information is subject to change. In the event of a conflict between this information and your organization's contract with VSP, the terms of the contract will prevail. Based on applicable laws, benefits may vary by location.



Use your VSP vision benefits to purchase contacts, glasses, and sunglasses online with Eyeconic®

You will save an additional 20% on eyewear, just for being a VSP member. Here's how to start saving:

- Go to www.eyeconic.com** or scan the QR code to go to VSP's main website.
- Find your product.** More than 50 brands you know and love. All at the best possible price when you apply your benefits.
- Customize your order.** Choose your lenses, upload your prescription, and see your savings in real time.
- VSP will do the rest.** Eyeconic is the only site where you can buy eyewear with your VSP insurance – in-network.

Employee Bi-Weekly Cost

	Full Time & Part Time (30-35 hrs)
Employee only	\$3.98
EE + Spouse	\$6.36
EE + Child(ren)	\$6.50
Family	\$10.48



Life/AD&D Insurance

Life Insurance provides your named beneficiary with a benefit in the event of your death.

Accidental Death and Dismemberment (AD&D) Insurance provides specified benefits to you in the event of a covered accidental bodily injury that directly causes dismemberment (i.e., the loss of a hand, foot, or eye). If your death occurs due to a covered accident, both the Life and the AD&D benefit would be payable.

Basic Life/AD&D (Employer Paid)

- Benefit amount 1x prior year W2 wages up to \$50,000
- Benefits reduce by 50% at age 70

Supplemental Life/AD&D (Employee Paid)

You may purchase additional coverage for yourself and your eligible family members.

- Choice of coverage in \$10,000 increments to a maximum of 5x annual earnings or \$500,000, whichever is less.
- Employees may increase their coverage up to the Guarantee Issue amount of \$130,000 without being required to complete a medical history questionnaire. Employees must enroll within 31 days of being newly eligible.
- Benefits reduce by 50% at age 70.

Supplemental Life/AD&D for Dependents (Employee Paid)

- Choice of coverage for a spouse in \$5,000 increments to a maximum of \$250,000; Spouse coverage cannot exceed 100% of the employee amount.
- Coverage can be increased up to the Guarantee Issue amount of \$25,000 without being required to complete a medical history questionnaire.
- Dependent children from birth to age 19, or 26 if a full-time student, are eligible for up to a \$10,000 benefit.
- Benefits are reduced for children from birth to 6 months of age.



Disability Insurance

Short-Term and Long-Term disability Insurance is offered to you through Reliance Standard. Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability – employee paid	
Benefit Percentage	60%
Weekly Maximum	\$750 per week
When Benefits Begin	Day 1 for Injury Day 8 for Illness
Max Benefit Period	13 weeks
Long-Term Disability – company paid	
Benefit Percentage	60%
Monthly Maximum	\$5,000 per month
When Benefits Begin	After 90 days from the start of a qualified disability
Max Benefit Period	Up to age 65

Accident & Critical Illness Insurance

Accident and Critical Illness Insurance is offered to you through Reliance Standard. Accident insurance provides benefits to employees who incur medical expenses resulting from an accident. Critical Illness Insurance pays benefits should a member develop a critical illness.

Accident Insurance – employee paid	
Benefit Highlights	<ul style="list-style-type: none"> • Pays benefits to members who enroll in coverage for on & off the job accidents • Coverage can be chosen for an employee, spouse & dependent children • Benefits are paid for receiving care related to an accident. See RSLI benefit in your Online Employee Benefit Center for a complete list of coverage. • Benefits are paid on a tax-free basis since premiums are paid post-tax through payroll deductions • Please note: age 70 yrs. or older are ineligible to enroll in the accident plan.
Critical Illness Insurance – employee paid	
Benefit Highlights	<ul style="list-style-type: none"> • Critical Illness including Cancer, Heart Attack, Major Organ Failure, Blindness. For a complete list of covered illnesses, please see the plan description. • Benefit amounts may be chosen for purchase from \$5,000 - \$50,000 in \$5,000 increments for an employee & spouse. • Eligible dependent children are automatically covered for 25% of the employee’s elected amount when the employee enrolls in this coverage. • At age 70 benefit reduces by 50%.

Paid Time Off (PTO)

To promote the importance of work/life balance, all employees begin earning Paid Time Off (PTO) immediately. PTO may be used for vacation, sick time, and any other personal reasons.

Holidays

Simon Pearce observes two holidays (Thanksgiving and Christmas) and normally closes all locations. Eligible employees receive pay for these holidays. We recognize that there may be other holidays that employees may want to be away from work to celebrate. Employees should utilize their PTO for these holidays.

Employee Assistance Program (EAP)

Life is full of challenges and sometimes balancing it is difficult. Simon Pearce is proud to provide a **confidential** program dedicated to supporting the emotional health and well-being of our employee and their families. The EAP is provided at **NO COST** to you through ACI Specialty Benefits and can help with the following issues, among others:

- | | |
|-------------------------------|--------------------|
| Stress, anxiety or depression | Marital conflicts |
| Relationships | Empty-nesting |
| Problems with your children | Legal issues |
| Substance abuse | Mental health |
| Grief and loss | Workplace conflict |

EAP Services

For more information go to <https://rsl.acieap.com/> or call 855.775.4357.

User Id: Valid Email Address Password: RSLI859

Other Paid Leave

Eligible employees receive up to three days of bereavement leave upon a death in their immediate family. When serving jury duty, eligible employees receive their regular pay.



401k Retirement Plan

Vanguard

The Simon Pearce 401(k) Retirement Plan provides for both pre-tax and Roth (after tax) elective contributions, automatic enrollment, and discretionary matching employer contributions. All Benefit eligible employees who are 18 years of age are eligible to participate in the plan the first day of the month following first day of employment. Non-Benefited employees become eligible when they have reached 1,000 hours of service in one calendar year.

Simon Pearce matches 33% up to the first 6% that an employee contributes.

For more information, or to get started visit your employee website at: my.vanguardplan.com

From here you will be able to choose statement delivery preference (default is paperless), enter beneficiary information and opt-in for automatic account rebalancing.

Financial Advisor

Hickok & Boardman

Melanie Brown from Hickok & Boardman is available for on-site consultations and financial advice at **NO COST** to you.

She can be reached at melanie.brown@hbretire.com or 802-488-8715.

From investment advice to outside money management, H & B has the knowledge, tools, and resources to help make your financial goals come true.

Tuition Reimbursement Program

After one year of full-time employment, you are eligible to receive up to \$1,000 per year for reimbursement of tuition for job related degree courses.

GradFin – Student Loan Assistance

The Simon Pearce Student Loan Assistance program is designed to help employees pay back student loan debt and improve their financial well-being. Utilizing Simon Pearce's relationship with our broker, The Richard's Group, consultation services provided through GradFin are provided **FREE OF CHARGE**.

GradFin will:

Provide one-on-one education with expert to review your current loan status and discuss payoff options.

Offer a competitive interest rate reduction when you refinance your loans.

Provide up to a \$300 bonus to you when you refinance your loans with GradFin.

Offer the lowest interest rates in the industry through their lending platform

For more information or to schedule a one-on-one consultation visit:

<https://gradfin.com/platform/trg/>

Or call 610.639.7840

Work United Resource Coordinator & Emergency Loans

Work United at Simon Pearce is a program dedicated to improving workplace productivity, retention, advancement, and financial stability for employees. Too often barriers such as childcare, reliable transportation and acute need for emergency financial assistance get in the way of continuous employment and derail good employees. Work United helps to minimize these employment barriers by providing an onsite Resource Coordinator and an Emergency Loan Program.

Health Advocate

Claims & Plan-Related Assistance

Health Advocate provides personalized assistance to help you and your eligible family members resolve healthcare issues to save time and money at **NO COST** to you. Health Advocate can help you solve medical claim problems, complex healthcare issues, insurance-related problems and red tape by working directly with your insurance company and doctor. Available 24/7, Health Advocate can be reached at 866-695-8622 or at www.healthadvocate.com.



Wellness/Health Programs

Throughout the year, Simon Pearce offers a variety of programs and resources that supports the values of choosing a healthy lifestyle physically, mentally, and financially. More information is made available as events occur.

Wellness Reimbursement

Get reimbursed up to \$100 per fiscal year for eligible wellness expenses. Details of the program can be found on the company Intra-net.

Employee Savings Program

As an employee of Simon Pearce, you are eligible to receive a 50% savings on all glass and pottery made by the company. You will also be eligible for a 20% savings on everything else. Sale items, discounted prices, engraving, are excluded from this program. Any purchase must be for the employee's own personal use or a gift.

In our Restaurant and bar, you will receive a savings of 50% on all menu items, excluding alcohol beverages, for the employee and one guest. Please check your employee savings card for more details and blackout dates.

COBRA Information:

COBRA continuation coverage is a temporary extension of coverage under the group health plan. The right to COBRA continuation coverage was created by a federal law, the Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA). COBRA continuation coverage can become available to you when you would otherwise lose your group health coverage. It can also become available to other members of your family who are covered under the Plan when they would otherwise lose their group health coverage. For additional information about your rights and obligations under the Plan and under federal law, you should review the Plan's Summary Plan Description or contact the Benefits Coordinator in Human Resources.

Health Insurance Marketplace:

You may have other options available to you when you lose group health coverage. You may be eligible to buy an individual plan through the Health Insurance Marketplace (www.healthcare.gov). By enrolling in coverage through the Marketplace, you may qualify for lower costs on your monthly premiums and lower out-of-pocket costs. Additionally, you may qualify for a 30-day special enrollment period for another group health plan for which you are eligible (such as a spouse's plan), even if that plan generally doesn't accept late enrollees.

HIPAA Information:

Special Enrollment Right Mandated by the Health Insurance Portability and Accountability Act of 1996

Group health plans and health insurance insurers are required to provide special enrollment periods during which individuals who previously declined coverage for themselves and their dependents may be allowed to enroll without having to wait for the plan's next open enrollment period. A special enrollment period can occur if a person with other health coverage loses that coverage or if a person becomes a new dependent through marriage, birth, adoption or placement for adoption. If you refuse enrollment for yourself or your dependents for medical coverage, you may later enroll within 30 days of a change in family status or loss of health coverage.

Individuals may not be denied eligibility or continued eligibility to enroll for benefits under the terms of the plan based on specified health factors. In addition, an individual may not be charged more for coverage than similarly situated individuals based on these specific health factors.

CHIP Information:

Effective April 1, 2009, the Children's Health Insurance Reauthorization Act of 2009 (CHIPRA) created a new 60-day special enrollment period for eligible Team Members and dependents to immediately enroll in the plan if they become ineligible for Medicaid or any state's Children's Health Insurance Program (CHIP) and lose coverage or become eligible for that state's premium assistance program. The Team Member must request coverage within 60 days after the termination of coverage or the determination of subsidy eligibility.

Women's Health and Cancer Rights Act of 1998 (WHCRA):

WHCRA requires a group health plan to notify you, as a participant or a beneficiary, of your potential rights related to coverage in connection with a mastectomy. Your plan may provide medical and surgical benefits in connection with a mastectomy and reconstructive surgery. If it does, coverage will be provided in a manner determined in consultation with your attending physician and the patient for a) all stages of reconstruction on the breast on which the mastectomy was performed; b) surgery and reconstruction of the other breast to produce a symmetrical appearance; c) prostheses; and d) treatment of physical complications of the mastectomy, including lymphedema. The cover age, if available under your group health plan, is subject to the same deductible and coinsurance applicable to other medical and surgical benefits provided under the plan. For specific information, please refer to your summary plan description or benefits booklet, or contact Human Resources.

THIS IS ONLY A SUMMARY, NOT A CERTIFICATE OF INSURANCE

The information contained in this Team Member Benefits Summary is presented for illustrative purposes only and is based on information provided by the employer and in certificates of insurance supplied by the insurance carrier. The Richards Group, your company's insurance broker, has prepared this Summary to assist Team Members in understanding their company's benefits plan. While every effort has been made to describe these benefits accurately, discrepancies or errors are possible. You should also read the actual plan documents in their entirety. If there is a discrepancy between the Employee Benefits Summary and the actual plan documents, the plan documents will prevail. If you have any questions about the Employee Benefits Summary, please contact Human Resources.

*All content of this summary and more compliance notices can be found on you EBC at: simonpearce.trgportal.com



Paycom: Benefit Online Enrollment System/ Payroll System

<https://www.paycomonline.net>

User Name: _____ Password: _____



Vanguard: 401(k) Retirement

866-794-2145 | <https://www.vanguardplan.com>

User Name: _____ Password: _____



Cigna Healthcare: Medical Insurance | Health Reimbursement Accounts

Group Number: 623907 | 800-244-6224 | www.mycigna.com

User Name: _____ Password: _____



Delta Dental: Dental Insurance

800-832-5700 | www.nedelta.com

User Name: _____ Password: _____



VSP: Vision Insurance

800-877-7195 | www.vsp.com

User Name: _____ Password: _____



Health Equity: Health Savings Account (HSA) | Flexible Spending Accounts

866-346-5800 | www.healthequity.com

User Name: _____ Password: _____



Health Advocate: Claims Assistance & Advocate

866-695-8622 | www.healthadvocate.com

User Name: _____ Password: _____



Reliance Standard: Life Insurance | Short & Long-Term Disability Insurance | Supplemental Life Insurance | Voluntary Accident & Critical Illness Insurance

800-351-7500 | www.reliancestandard.com

User Name: _____ Password: _____



ACI Specialty Benefits: Employee Assistance Program (EAP)

855-755-4357 | <https://rsli.acieap.com> | User ID: Email – Password: RSLI859



Hickok & Boardman: Financial Planning

802-488-8715 | melanie.brown@hrbretire.com



Medicare Navigation: SmartConnect

833-502-2747

gps.smartmatch.com/therichardsgroup



Telemedicine: MDLIVE

888-726-3171 | www.mdliveforcigna.com



COBRA: csONE

888-227-9745 | cobra@csONE.com

Where do I access Employee Self-Service?

- » Access Employee Self-Service at [Paycom.com](https://www.paycom.com) or through the Paycom app, available on the App Store® or Google Play®.
- » Employee Self-Service in the mobile app includes everything you'd find on desktop, so you can use it on the go!

Who do I contact if I forget my username?

- » Contact HR@simonpearce.com if you forget your username.

Who do I contact if I forget my password?

- » Click the "forgot password" link on the Employee Self-Service login screen and follow the prompts to retrieve your password or contact HR@simonpearce.com

Is that a zero in my username?

- » Your default username will always start with the number zero (0) unless you create a username as your email address. A zero(0) is narrower than an O, so that's how you can tell the difference.

Who do I call for help?

- » Contact your manager or Amanda at 802-230-2433 amanda.alexander@simonpearce.com for help.

Where can I view my pay stubs?

- » Within Employee Self-Service, go to the "Payroll" tab and then select "View Pay Stubs." You'll find year-to-date totals and specific pay stubs from each previous payroll.

I recently made a change to my benefits/tax status. How will that affect my paycheck?

- » Under the "Payroll" tab, "Test Sample Paycheck" will allow you to hypothetically make a change to hours worked, deductions, tax information, and more to see what your take-home amount would be.

How will I know if I have a task that needs to be completed?

- » In Employee Services, a Notification Center appears on the right-hand side. This will alert and inform you of any specific tasks that have been assigned for you to complete.

How can I get training on the new system?

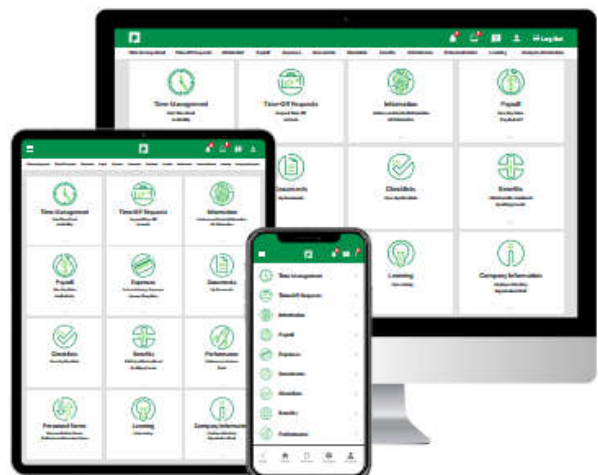
- » Paycom University is your go-to spot for easy, quick on-demand training on every aspect of Employee Self-Service. To access these courses in Employee Self-Service, go to the "My Learning" tab and select "Paycom University."



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