

Employee Benefits Guide

JANUARY 1, 2025 - DECEMBER 31, 2025



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This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. This guide also serves as a Summary of Material Modifications. If there is any discrepancy in this guide, the Summary Plan Descriptions will prevail.

Eligibility and Enrollment

Welcome!

PRACTUS offers you and your family a comprehensive and valuable benefits package! To get the most out of your benefits, please review this guide and utilize other resources provided.

YOU ARE ELIGIBLE IF YOU ARE:

- **Full-time employee (working 30 or more hours per week)**
- **New hire (eligible 1st of the month following date of hire)**

COVERING YOUR FAMILY MEMBERS

- You can enroll the following family members for medical, dental and vision coverage at the same time you enroll:
 - Your legal spouse
 - Your certified domestic partner
 - Your child(ren), spouse's child(ren) or domestic partner's child(ren) to age 26

Contribution toward the cost of coverage for your domestic partner and their dependents is considered taxable income to you. Domestic partners are not generally eligible for continuation of coverage, and their expenses are not generally considered qualifying medical expenses under an FSA and/or HSA.

WHEN & HOW TO SIGN UP

Open enrollment is held for a limited time each year. New hires will receive notification of sign-up deadline.

To Enroll:

Employees must log-in to make elections.

Website: www.myisolved.com

Enter your email and password

Click on "Open Enrollment"

MOST COMMON QUALIFYING EVENTS TO CHANGE BENEFITS*

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan
- Change in eligibility under Medicaid or CHIP or when first eligible for Medicare – for employee or dependent
- Open enrollment in spouse's plan or enrollment in a Marketplace Exchange plan during the Exchange's annual enrollment period
- Family member gains access to tax subsidy and coverage on the Exchange

*If you qualify to change benefits, you must submit your request within 30 days of the qualifying event. Documentation (such as birth certificate or marriage license or proof (loss of coverage letter) may be required.

Medical Options – UnitedHealthcare

Go online to find an In-Network provider: www.uhc.com/find-a-doctor

HSA-qualified plan saves money and taxes

BENEFIT HIGHLIGHTS

In-Network amounts are shown. See Summary of Benefits & Coverage (SBC) for out-of-network benefits and details.

	\$4,000 HSA Plan	\$2,000 Copay Plan	\$1,000 Copay Plan
Deductible (Calendar or Plan Year)	\$4,000 Individual \$8,000 Family	\$2,000 Individual \$4,000 Family	\$1,000 Individual \$2,000 Family
Coinsurance (after deductible is reached)	You pay 20% Plan pays 80%	You pay 20% Plan pays 80%	You pay 20% Plan pays 80%
Out-of-Pocket Maximum (Calendar Year) Includes deductible, coinsurance and copays	\$7,000 Individual \$14,000 Family	\$5,000 Individual \$10,000 Family	\$3,000 Individual \$6,000 Family
Physician Office Visit Primary Care or Specialist	After Deductible: PCP- \$25 copay Specialist- \$75 copay	No Deductible: PCP- \$25 copay Specialist- \$75 copay	No Deductible: PCP- \$25 copay Specialist- \$75 copay
Preventive Care	No Deductible: Covered at 100%	No Deductible: Covered at 100%	No Deductible: Covered at 100%
Inpatient	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Outpatient Services	You pay 20% after deductible	No Deductible: \$75 Copay	No Deductible: \$75 Copay
Emergency Room Care & Urgent Care Facility	After Deductible: ER- \$300 copay then 20% Urgent Care- \$50 copay	ER- \$300 copay + you pay 20% after deductible Urgent Care- \$50 copay	ER- \$300 copay + you pay 20% after deductible Urgent Care - \$50 copay
Prescription Drugs Retail: 30-day supply	After Deductible: Tier 1: \$10 copay Tier 2: \$35 copay Tier 3: \$70 copay Tier 4: \$150 copay	No Deductible: Tier 1: \$10 copay Tier 2: \$35 copay Tier 3: \$75 copay Tier 4: \$250 copay	No Deductible: Tier 1: \$10 copay Tier 2: \$35 copay Tier 3: \$75 copay Tier 4: \$250 copay

Monthly Premiums	\$4000 HSA Plan	\$2000 Copay Plan	\$1000 Copay Plan	HOW TO FIND A MEDICAL PROVIDER	
Employee Only	\$0	\$48.76	\$182.79	1	Go to - www.uhc.com/find-a-doctor
Employee + Spouse	\$633.30	\$1,018.68	\$1,300.18	2	Sign in to search by your network or search by guest.
Employee + Child(ren)	\$528.56	\$886.41	\$1,147.80	3	Search by provider and type of provider you are searching for.
Employee + Family	\$1,296.62	\$1,856.35	\$2,265.18	4	Search by location and find your doctor.

PRACTUS

Our offer of health insurance includes minimum value coverage and meets the affordability standards of the Affordable Care Act. This means that you would not qualify for a subsidy on the Health Insurance Marketplace. Your family members may qualify for a subsidy, depending on your total household income and the cost of coverage. Visit healthcare.gov to learn more.

Health Savings Account

Only available for those enrolled in the **HSA Medical Option**

Save: Take advantage of tax savings as contributions are pre-tax.

Spend: Pay medical, dental and vision expenses.

Invest: Your HSA may have investment options to grow your account tax-free. Contact your HSA administrator for more information.

A Health Savings Account (HSA) is a tax advantaged savings account available to individuals covered by a High Deductible Health Plan (HDHP). Funds in the account are used to pay for qualified medical, dental and vision expenses. An HSA is a great way to save money on taxes and to budget for medical expenses.

Since your HSA belongs to you, funds you don't use will remain in your account.

Important things to know about your HSA

♦ **Triple Tax Savings!** You do not pay federal tax* on:

1. Contributions to the account
2. Spending on qualified expenses
3. Interest or investment earnings on your account

♦ You must be enrolled in an HSA-qualified health plan. You also cannot be covered by other health insurance, including through your spouse, Health Care FSA, or Medicare.

♦ To pay for qualified expenses, your HSA must be opened prior to incurring those expenses. For a full list of qualified expenses, go to <https://www.irs.gov/publications>

♦ If your child is under the age of 26, but does not qualify as a dependent on your tax return, they may be covered under your medical plan, but your HSA funds cannot be used for expenses for that child.

♦ Enrollment in Medicare Part A may be retroactive by up to 6 months when you begin taking Social Security retirement after your Social Security Normal Retirement Age (SSNRA). This may affect your HSA eligibility.

**Tax treatment of HSAs for state tax purposes may vary by state.*

Funding Your HSA

1. You can make deposits directly to **your** HSA bank up until the deadline for filing your tax return for the prior year, as long as you do not exceed the IRS limit.
2. You can also choose to roll over HSA funds from a previous employer into your HSA
3. You can make changes to your HSA contributions throughout the year. Note: all contributions cannot exceed IRS maximums.
4. **W-2 Employee Contributions:** You can contribute on a tax-free basis, per paycheck. You can change your contribution amount at any time during the year, as long as you do not exceed the IRS limits. You also can make deposits directly to your HSA bank up until you file your tax return for the prior year, as long as you do not exceed the IRS limit.

2025 IRS MAXIMUM CONTRIBUTION

Individual: \$4,300
Family: \$8,550

Additional \$1,000 catch up contribution for anyone 55 or older.

You must set up your own Health Savings Account. It cannot be a regular savings account or a checking account. Check with your local bank or contact HR.

Telemedicine-Healthiest You

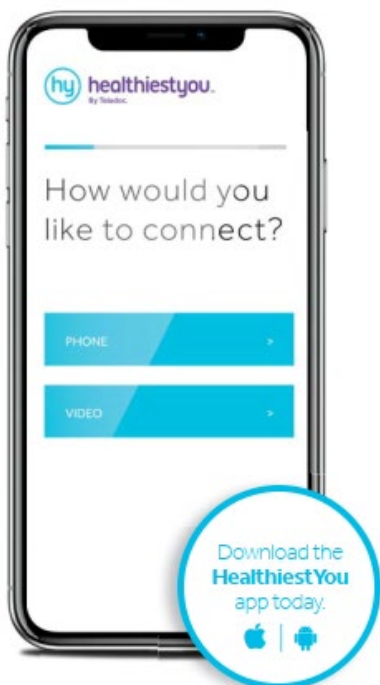
PRACTUS provides a telemedicine benefit to you and your family members that are enrolled in a United Healthcare plan.

Quality medical care is available **24/7, 365 days a year** throughout the U.S., while at home, at work or traveling. Telemedicine provides fast, convenient, and economical access to non-emergency care with board certified physicians that can diagnose illness, recommend treatment, and prescribe medications **over the telephone or through video chat.**

Telemedicine is not intended to replace your primary care provider, but it provides you access to healthcare when reaching your doctor is difficult or inconvenient.

IN MOST CASES, TELEMEDICINE IS APPROPRIATE FOR TREATMENT OF:

- Moderate fever
- Colds, cough, flu, or COVID
- Minor cuts, scrapes, or burns
- Skin rashes, irritations, or infections
- Ear or eye infections
- Sinus infections or strep throat
- Sprains and strains
- Urinary tract infections
- Respiratory infections



How It Works

1. Register you and your family online; provide medical history:
www.healthiestyou.com
2. Schedule a physician consultation via phone, online, or mobile app from anywhere.
3. Call to talk to a doctor: 866.703.1259
 - Physician consultations generally take about 15 minutes.
 - If a prescription is required, it is sent electronically to your pharmacy of choice.

How To Save Money

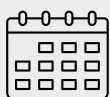
Preventive Care

Did you know that if you are covered under ANY of our medical plans, your in-network preventive care is covered at 100%? That's right! \$0 cost for your annual physicals and preventive exams and screenings.

These exams and screenings help identify health risks early on, and help you keep out-of-pocket expenses in-check. When was the last time you had your total cholesterol and glucose levels checked? Knowing these critical numbers is one of the most important parts of the visit.

\$0

Out of Pocket



Test

Blood pressure, diabetes, cholesterol



Screenings

Mammograms, colonoscopies, sexually transmitted infections



Interventions

Quit smoking, lose weight, eat healthy, identify depression, reduce alcohol use



Vaccinations

Flu, pneumonia, measles, polio, meningitis, and other diseases



Regular Visits

Well-woman, well-baby, well-child



Care

For healthy pregnancies

Shopping for Healthcare

- **Use in-network providers** Use your online provider locator or call the phone number on the back of your health plan ID card.
- **Compare costs of in-network providers** Costs can vary greatly among in-network providers.
- **Use appropriate medical facilities for care needed** Use a hospital emergency room only for real emergencies/critical care. Otherwise, use urgent care, convenience care facilities or telehealth.
- **Use generic prescription medications when possible and check prices at pharmacies before you buy**
- **Check your bills & insurance explanation of benefits (EOB) Always check:**
 - You are billed for actual services received
 - No errors in type of care or amount of care received
 - In-network discounts are applied
 - Deductible and any copays or coinsurance are applied correctly

Emergency vs Urgent Care

When you need medical attention in a hurry, you have choices. Of course, when it's a **life-threatening problem, you should call 911 or go straight to the nearest emergency room (ER).**

True emergencies are treated first in the ER, so unless your life is in danger, you could wait hours to be seen by a physician. The ER is also the most expensive option for care.

For non-life-threatening problems, call your doctor, use telemedicine, call your nurse line, or go to an urgent care center.

Go To Urgent Care

- High fever
- Colds, cough, flu, or COVID
- Minor cuts, scrapes, or burns
- Skin rashes, irritations, or infections
- Ear or eye infections
- Sinus infections or strep throat
- Sprains, strains, or fractures
- Urinary tract infections
- Respiratory infections

Go To Emergency Room Or Call 911

- Heart attack or stroke
- Chest pain or other intense pain
- Shortness of breath
- Head injury or other major trauma
- Loss of consciousness
- Major burns or severe bleeding
- One-sided weakness or numbness
- Open fractures
- Poisoning or suspected overdoses
- Difficulty swallowing, closing of throat (anaphylactic shock)



Dental Options & Vision-UnitedHealthcare

Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. You can download a member ID card by logging onto www.uhc.com and creating a member account.

DENTAL HIGHLIGHTS				
IN-NETWORK BENEFITS		BASE DPPO PLAN		BUY-UP DPPO PLAN
Annual Maximum		\$1,000 per person		\$2,000 per person
Calendar Year Deductible		\$25 Individual/\$75 Family		\$50 Individual/\$150 Family
Preventive Services		You Pay 0% - no deductible		You Pay 0% - no deductible
Basic Services		You Pay 20% after deductible		You Pay 10% after deductible
Major Services		You Pay 50% after deductible		You Pay 40% after deductible
Orthodontia - (to age 20)		Not Covered		You pay 50% - no deductible
Orthodontia Lifetime Maximum		N/A		\$1,500 per person
VISION HIGHLIGHTS				
IN-NETWORK BENEFITS		FREQUENCY		BENEFITS
Eye Exam		Once every 12 months		\$10 copay
Prescription Glasses		Once every 12 months		\$25 copay
Lens		Once every 12 months		Included in Prescription Glasses copay
Frames		Once every 24 months		\$130 allowance then 30% of Balance
Contacts (instead of glasses)		Once every 12 months		\$125 allowance Plus \$40 Contact Fitting Fee
Monthly Premiums	BASE DPPO	BUY-UP DPPO	Monthly Premiums	UHC VISION
Employee Only	\$16.16	\$20.80	Employee Only	\$5.52
Employee + Spouse	\$48.45	\$62.40	Employee + Spouse	\$10.47
Employee + Child(ren)	\$49.84	\$65.81	Employee + Child(ren)	\$12.29
Employee + Family	\$86.63	\$113.41	Employee + Family	\$17.30
HOW TO FIND A DENTAL PROVIDER			HOW TO FIND A VISION PROVIDER	
1	Login to www.uhc.com/find-a-doctor.com		1	Login to www.uhc.com/find-a-doctor.com
2	Select "Find a dentist"		2	Select " find a vision care provider"
3	Select " Employer and Individual plans"		3	Select " Employer and Individual plans"
4	Then enter your location and search		4	Then enter your location and search

Life / AD&D – New York Life

BASIC LIFE / AD&D – COST FOR EMPLOYEE IS FULLY PAID BY Practus

We provide eligible employees with Basic Life and AD&D (Accidental Death & Dismemberment) coverage at no cost to you. All eligible employees receive guaranteed coverage in the amount of: \$25,000. Benefit amount will begin reducing at age 65. This coverage is not transferable upon termination of employment.

Important Note: Be sure your beneficiary information is up to date in iSolved.

VOLUNTARY LIFE INSURANCE – YOU PAY THE FULL COST

You can purchase life insurance to provide more financial protection for your family.
You must purchase coverage on yourself to be eligible to purchase spouse and/or child(ren) coverage.

Employee Benefit (Life and AD&D)	\$10,000 increments up to \$500,000, up to 5x salary. No medical questions for coverage up to \$100,000 at initial enrollment.
Spouse Benefit (Life and AD&D):	\$5,000 increments up to \$250,000; not to exceed 50% of Employee elected amount. No medical questions for coverage up to \$25,000 at initial enrollment.
Child Benefit (Life and AD&D):	(6 months to age 26) Up to 10,000 in \$1,000 increments.

Benefit amount will begin reducing at age 65. Please refer to Certificate of Coverage or HR for questions.

Costs and benefit amounts depend on (your age and/or your spouse’s age). You can find cost information in your iSolved portal.

- **After initial enrollment during onboarding, you may purchase Voluntary Life with no minimum, guaranteed amount and with Evidence of Insurability.**
- **Voluntary Life amounts may be increased during Open Enrollment with Evidence of Insurability.**

Disability – New York Life

Long-Term Disability – Available only to Eligible members of Management and Back Office Staff

Long-Term Disability (LTD) offers a monthly benefit to help replace lost income if you experience a disability lasting longer than 90 days. Note: Benefit period may be limited if you become disabled at age 62 or older.

	LONG-TERM DISABILITY <i>employee paid</i>
Benefit Amount	60% of earnings to a maximum benefit of \$10,000 per month
When Do Benefits Begin?	After 90 Days
How Long Are Benefits Paid?	See schedule in plan document for details*

Accident – UnitedHealthcare

You can purchase voluntary Accident insurance to cover you and your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and severe burns. This plan provides a lump-sum payment when a covered person has medical services and treatments related to accidental injuries, such as certain doctor visits, ambulance transportation, medical testing and physical therapy. It is a valuable complement to your medical insurance. To learn more about the benefit, see details in the plan summary.

Accidents are unpredictable.

They can happen to anyone, anytime, anywhere.

Accident insurance can pay you based on the treatment you or a covered dependent receive for injuries sustained in a covered accident.

Features

- Guarantee Issue
- Portable
- Benefits paid directly to you
- No lifetime maximum
- Telephonic Claim Submission

To see all covered benefits for this plan please see the benefit summary in iSolved.

Wellness Benefit

The Accident and Critical Illness plans both have a wellness exam benefit. Here are the covered exams you can claim:

- Blood Test
- Bone Marrow Testing
- Breast Ultrasound
- Chest X-Ray
- Colonoscopy
- Mammogram
- Pap Smear
- PSA, CA 15-3, CA 125, CEA - Cancer Blood Test
- Stress Test
- Virtual Colonoscopy
- Thermography
- HDL/LDL Serum Test
- Flexible Sigmoidoscopy

Accident Plan Benefit Description	
Physician Office Visit	PCP or Urgent Care - \$150
Diagnostic Exam	X-Ray - \$75 CT/MRI - \$250
Emergency Treatment	\$150
Ambulance (ground/air)	\$300/\$1800
Emergency Dental Work (Examples shown; see plan summary for full details.)	Crown: \$200 Extraction: \$60
Hospital Admission	\$1,000
Hospital Confinement	\$250 up to 365 days per year
ICU Admission	\$3,000 one per covered accident
ICU Confinement	\$750 up to 30 days per year
Appliance Benefit	\$75-\$225
Burns	\$740 - \$12,000
Dislocation	\$180-\$3,200
Coma	\$15,000
Lacerations	Up to \$600
Wellness Benefit	\$50 up to two times per insured

	Monthly Rates
Employee Only	\$6.42
Employee + Spouse	\$10.24
Employee + Child(ren)	\$14.10
Employee + Family	\$21.35

Hospital Indemnity-UnitedHealthcare

You can purchase voluntary Hospital Indemnity insurance to provide you and your family with a per day benefit for hospital admission, confinement or inpatient rehab. To learn more, see details in the plan summary.

Hospital admission are costly.
They can happen to anyone, anytime, anywhere. See the table here illustrating benefits provided in the event of hospital admission.

- Features**
- Guarantee Issue
 - Portable
 - Benefits paid directly to you
 - 12 Mo Pre-Existing Condition Restriction
 - Maternity included (without waiting period)

To see all covered benefits for this plan please see the benefit summary in iSolved.

Hospital Indemnity Plan Benefit Description	
Hospital Admission	\$1,000
Hospital Confinement	\$150 per day of confinement begins on day 2, up to 364 days per plan year.
ICU Confinement	\$150 per day of confinement begins on day 2, up to 364 days per plan year. This is in addition to your general Hospital Confinement benefit.
ICU Admission (Limit on per plan year)	\$1,000

	Monthly Rates
Employee Only	\$19.61
Employee + Spouse	\$40.71
Employee + Child(ren)	\$30.67
Employee + Family	\$55.63

Critical Illness – UnitedHealthcare

You can purchase voluntary Critical Illness insurance coverage to receive a lump-sum payment upon diagnosis of a critical illness like a heart attack, stroke or cancer. To learn more, see the plan summary.

Critical Illnesses are also unpredictable. They can be devastating and very costly.

Critical Illness Insurance can pay you a lump sum benefit in the event you or a covered dependent are diagnosed with a covered critical illness.

Features:

- Guarantee Issue
- Portable
- Benefits paid directly to you
- 12 Mo Pre-Existing Condition Restriction
- 50% age reduction at age 70

To see all covered benefits for this plan please see the benefit summary in iSolved.

Critical Illness Benefit Description	
Benefit Amount	
Partner	\$10,000
Spouse	\$5,000
Child(ren)	\$2,500
Brain Tumor, Cancer, Renal Failure, Heart Attack, Heart Failure, Stroke, Permeant Paralysis, and More	100% of Principal Sum
Alzheimer’s, MS, Parkinson’s Complete Blindness, Complete loss of Hearing and More	100% of Principal Sum
Child Only Conditions, Cerebral Palsy, Cleft Lip, Down Syndrome, Spina Bifida and More	25% of Partners Amount
Wellness Benefit	\$50 per covered member

Wellness Benefit

The Accident and Critical Illness plans both have a wellness exam benefit. Here are the covered exams you can claim:

- Blood Test
- Bone Marrow Testing
- Breast Ultrasound
- Chest X-Ray
- Colonoscopy
- Mammogram
- Pap Smear
- PSA, CA 15-3, CA 125, CEA - Cancer Blood Test
- Stress Test
- Virtual Colonoscopy
- Thermography
- HDL/LDL Serum Test
- Flexible Sigmoidoscopy

	Age Range	Monthly Rate
Employee	Under 25	0.23
	25-29/30-34	0.37/0.47
	35-39/40-44	0.58/0.95
	45-49/50-54	1.44/2.06
	55-59/60-64	3.01/4.53
	65-69/70-74	5.51/8.95
	75+	11.33
Spouse	Under 25	0.26
	25-29/30-34	0.32/0.42
	35-39/40-44	0.64/.094
	45-49/50-54	1.52/2.12
	55-59/60-64	2.59/3.51
	65-69/70-74	5.51/5.71
	75+	7.66
Child(ren)	Any Age	0.18

Employee Perks – BenefitHub

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

Sign up for BenefitHub and Start Saving Today!

1. Go to: <https://practus.benefithub.com>
2. Not registered? Click on the link for “Don’t have an account? Signup”
3. Complete your registration using Referral Code: **MGW98W**
4. Or scan the QR Code

Questions about BenefitHub?

Call: 866-664-4621

Email: customercare@benefithub.com



Contact Information

	VENDOR NAME	GROUP NUMBER	CONTACT INFORMATION
Human Resources	Practus HR	N/A	Sean McKillop 347.588.1864 Sean.mckillop@practus.com
Medical, Dental, Vision, Accident, Critical Illness & Hospital	United Healthcare	5400-035679	800.291.2634 www.uhc.com
Life & AD&D	New York Life	SGM613956	800.225.5695 www.newyorklife.com
Client Manager	Benefit Commerce Group	N/A	Stephanie Pollinger 480-565-8432 Stephanie.Pollinger@benefitcommerce.com
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