

PRACTUS



JANUARY 1 - DECEMBER 31

2026

Partner Benefits Guide



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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 other provided resources.

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 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 at www.myisolved.com

MOST COMMON QUALIFYING EVENTS TO CHANGE BENEFITS*

With few exceptions, you cannot change your benefits once you are enrolled, unless you have a qualifying life event.

- 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 of loss of coverage letter) may be required.

Medical Insurance – UnitedHealthcare

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

BENEFIT HIGHLIGHTS

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

	\$4,000/80% HSA Choice Plus	\$2,000/80% PPO Choice Plus	\$1,000/80% PPO Choice Plus
Deductible Calendar 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: \$25 copay \$75 copay	\$25 copay \$75 copay	\$25 copay \$75 copay
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Inpatient Services	You pay 20% after deductible	You pay 20% after deductible	You pay 20% after deductible
Outpatient Services	You pay 20% after deductible	\$75 copay	\$75 copay
Urgent Care Facility	After Deductible: \$50 copay	\$50 copay	\$50 copay
Emergency Room Care	After Deductible: \$300 copay	\$300 copay + deductible	\$300 copay + deductible
Prescription Drugs Retail: 30-day supply	After Deductible: \$10 copay \$35 copay \$70 copay \$150 copay	\$10 copay \$35 copay \$75 copay \$250 copay	\$10 copay \$35 copay \$75 copay \$250 copay
Medicare Part D	Creditable	Creditable	Creditable
MONTHLY COST			
Employee Only	\$781.82	\$969.44	\$1,104.49
Employee + Spouse	\$1,608.81	\$2,002.81	\$2,286.43
Employee + Child(ren)	\$1,496.05	\$1,861.90	\$2,125.26
Employee + Family	\$2,323.05	\$2,895.27	\$3,307.19

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.

Telemedicine – Healthiest You

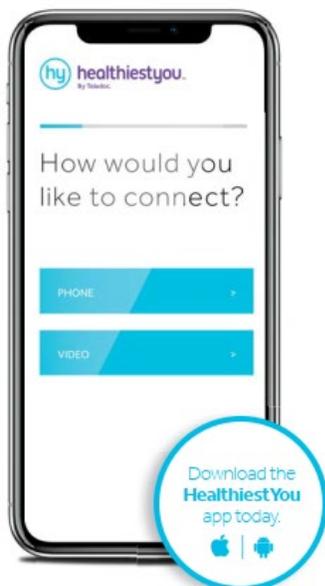
PRACTUS provides a telemedicine benefit to you and your family members that are enrolled in a United Healthcare plan.

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 PERFECT FOR TREATMENT OF:

- Moderate fever
- Colds, cough, flu, or COVID-19
- 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.

Health Savings Account (HSA)

Only available for those enrolled in the **\$4,000/80% HSA plan**.

Save: Take advantage of tax savings by making pre-tax payroll contributions.

Spend: Pay medical, dental and vision expenses for yourself and your tax dependents, even if your dependents are not on the plan with you. Qualified expenses include medical, prescription, dental, vision, over the counter medications and medical supplies, and menstrual care products. Domestic partners' expenses are not generally considered qualifying medical expenses under an HSA. For a complete listing, visit your HSA administrator's website.

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). 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.

ELIGIBILITY FOR HSA

- You must enroll in our \$4,000/80% HSA health plan.
- You cannot be claimed as a dependent on another person's tax return.
- You cannot be enrolled in any other health coverage that isn't an HDHP.
- You cannot be enrolled in Medicare, Tricare, or Tricare for Life.
- You cannot be receiving Veterans Affairs (VA) benefits, or within the past 3 months (unless for a service-related disability).

FUNDING YOUR HSA

1. You can contribute on a tax-free basis, per paycheck. You can make deposits directly to your HSA administrator 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 make changes to your HSA contributions throughout the year. Note: all contributions cannot exceed IRS maximums. Check with your HSA administrator to see how to make changes.
3. **You must set up your own Health Savings Account. It cannot be a regular savings or checking account. Check with your local bank or contact HR.**

2026 IRS MAXIMUM CONTRIBUTION

Individual: \$4,400

Family: \$8,750

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

UHC Rewards

UHC Rewards Core is a digital experience where you can earn up to \$300 for reaching program goals and completing one-time reward activities.

EARN UP TO \$300 IN GIFT CARDS!

Reach Daily Goals

- Track 5,000 steps or 15 active minutes each day or double it for an even bigger reward

Complete One-Time Reward Activities

- Go paperless
- Get a biometric screening
- Take a health survey
- Connect a tracker
- Track 14 nights of sleep

Personalize your experience by selecting activities that are right for you and look for new ways of earning rewards to be added throughout the year!



How To Save Money

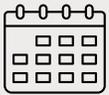
\$0

Out of Pocket

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.



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 Care 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-19
- 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 ER 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 Insurance – UnitedHealthcare

Receiving regular dental care can protect you and your family from the high cost of dental disease and surgery.

How to Find a Provider- Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at www.uhc.com, click on “Find a dentist,” click on “Employer and Individual plans,” enter your zip code, and select the network: **National Options PPO 20.**

DENTAL BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	BASE DPPO PLAN	BUY-UP DPPO PLAN
Annual Maximum	\$1,000 per person	\$2,000 per person
Calendar Year Deductible	\$50 individual \$150 family	\$25 individual \$75 family
Preventive Services Exams, cleanings, x-rays, fluoride, sealants, space maintainers	Covered 100%	Covered 100%
Basic Services Fillings, simple extractions, oral surgery, general anesthesia, endodontics, periodontics	Covered 80%	Covered 90%
Major Services Inlays, onlays, crowns, full and partial dentures, denture repair	Covered 50%	Covered 60%
Orthodontia - (to age 19)	Not Covered	Covered 50% - up to \$1,000
Orthodontia Lifetime Maximum	N/A	\$1,000 per person
MONTHLY COST		
Employee Only	\$33.12	\$42.64
Employee + Spouse	\$66.23	\$85.28
Employee + Child(ren)	\$67.65	\$88.78
Employee + Family	\$105.36	\$137.57

ID cards for Dental coverage are not provided. You can download a member ID card by logging onto www.myuhc.com or the **UHC mobile app**.

Vision Insurance - UnitedHealthcare

Vision insurance can help you maintain your vision as well as detect various health problems

How to Find a Provider- Finding an in-network provider is very important and can end up saving you a lot of money out-of-pocket. Go online to find a provider at www.myuhcvision.com or call **1-800-638-3120**.

VISION BENEFIT HIGHLIGHTS

(IN-NETWORK BENEFITS SHOWN)	FREQUENCY	YOU PAY
Eye Exam	Once every 12 months	\$10 copay
Lens (Single, lined bifocal, trifocal)	Once every 12 months	\$25 copay
Frames	Once every 24 months	\$130 allowance; then 30% discount
Contacts (instead of glasses)	Once every 12 months	\$125 allowance, plus \$40 contact fitting fee
MONTHLY COST		
Employee Only	\$5.52	
Employee + Spouse	\$10.47	
Employee + Child(ren)	\$12.29	
Employee + Family	\$17.30	

ID cards for Vision coverage are not provided. You can access a member ID card by logging onto www.myuhcvision.com.



Life and AD&D Insurance – New York Life

EMPLOYER PAID LIFE INSURANCE

It's important that our employees have some level of financial protection. That's why 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.

Important Note: Be sure Isolved has your up-to-date beneficiary information.

VOLUNTARY LIFE INSURANCE

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.

As a new hire, you can enroll up to the guaranteed issue amount shown, without answering medical questions. If you decline coverage now and wish to enroll later, you will have to answer medical questions and be approved for coverage.

During open enrollment, you will have to answer medical questions for an increase in coverage.

BENEFIT	
Employee Benefit (Life and AD&D):	5 times salary in \$10,000 increments, up to \$500,000. Guarantee Issue: \$100,000 Above that amount requires medical information and completion of evidence of insurability form.
Spouse Benefit (Life and AD&D):	\$5,000 increments, up to \$250,000. Not to 50% of Employee elected amount, Guarantee Issue: \$25,000 Above that amount requires medical information and completion of evidence of insurability form.
Child Benefit (Life and AD&D):	\$1,000 increments, up to \$10,000 (6 months to age 26) \$500 (newborn to 6 months)

Benefit amount will begin reducing at age 65. Costs and benefit amounts depend on your age and the amount you are electing. You can find cost information in Isolved.

Employee Assistance Program (EAP) - ComPsych

We understand how challenging it can be to balance your work and personal life, and we are committed to helping you do just that.

Our Employee Assistance Program (EAP) can provide you and your family and household members with information and assistance on a wide range of topics and issues including:

- Work stress
- Debt problems
- Family issues
- Relationship worries
- Parenting challenges
- Anxiety, grief and much more

Counselors are available for support by phone 24/7 at no cost to you **800-344-9752**.

To help get you started, you and your family members can access up to three (3) sessions per issue, per year.

Online resources are also available by logging onto: www.guidanceresources.com.

First time visitor? Click on **"Register."**

The Welcome page asks for Organization Web ID: **"NYLGBS"**, then on the next page, the Organization/Company ID is **Pract**.



Accident Insurance -UnitedHealthcare

Accident insurance covers you and your family for a wide variety of accidental injuries, including broken bones, concussions, dislocations, and second- and third-degree burns.

This plan will provide 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.

Shown below are highlights of the benefits provided. To learn more about the benefit, see details in the plan summary.

BENEFIT DESCRIPTION	
Physician Office/Urgent Care Visit	\$150
Diagnostic Exam	\$250 per CT/MRI \$75 X-ray
Emergency Treatment	\$150
Ambulance	\$300 Ground \$1,800 Air
Emergency Dental Work (See plan summary for full details)	Crown: \$300 Extraction: \$150
Hospital Admission	\$1,000
Fractures (See plan summary for full details)	\$400 - \$4,000
Lacerations (See plan summary for full details)	\$45 - \$600
Dislocations (See plan summary for full details)	\$180 - \$3,200
Burns (See plan summary for full details)	\$750 - \$12,000

MONTHLY COST	
Employee Only	\$6.42
Employee + Spouse	\$10.24
Employee + Child(ren)	\$14.10
Family	\$21.35

Critical Illness Insurance – UnitedHealthcare

The Critical Illness plan pays a lump-sum payment upon diagnosis of a critical illness like a heart attack, stroke or cancer. Shown below are highlights of the benefits provided. To learn more about the benefit, see details in the plan summary.

BENEFIT DESCRIPTION

Benefit Amount

Employee	\$10,000
Spouse	\$5,000
Child(ren)	\$2,500

Heart Attack/ Major Organ Failure/ Stroke/ Chronic Renal Failure/Cancer (Invasive)	100% of Principal Sum
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Coronary Artery Disease/ Cystic Fibrosis/ Cancer (Non-Invasive)	25% of Principal Sum
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Pre-Existing Conditions	12/12 If you have been treated for a condition in the 12 months prior to joining this plan, you will not be paid a benefit for the first 12 months you are enrolled in the plan for that specific condition.
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Wellness Benefit (per covered member)	\$50 benefit paid to you for completing a medical exam/screening
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EE \$10,000/ SP \$5,000/ CH \$2,500 MONTHLY COST

Age Range	EE Only	EE + SP	EE + CH	Family
<25	\$2.30	\$3.60	\$2.75	\$4.05
25-29	\$3.70	\$5.30	\$4.15	\$5.75
30-34	\$4.70	\$6.80	\$5.15	\$7.25
35-39	\$5.80	\$9.00	\$6.25	\$9.45
40-44	\$9.50	\$14.20	\$9.95	\$14.65
45-49	\$14.40	\$22.00	\$14.85	\$22.45
50-54	\$20.60	\$31.20	\$21.05	\$31.65
55-59	\$30.10	\$43.05	\$30.55	\$43.50
60-64	\$45.30	\$62.85	\$45.75	\$63.30
65-69	\$55.10	\$82.65	\$55.55	\$83.10
70-74	\$44.75	\$59.03	\$45.20	\$59.48
75+	\$56.65	\$75.80	\$57.10	\$76.25

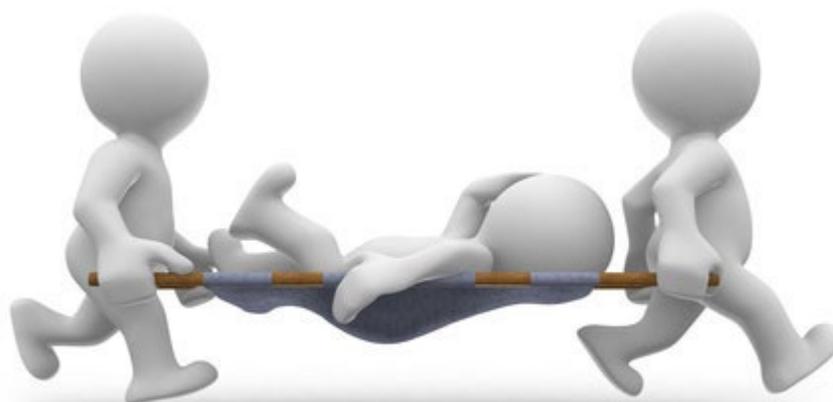
Hospital Indemnity Insurance – UnitedHealthcare

Hospital Indemnity insurance covers you and your family for: admission to a hospital or intensive care unit, hospital stays, inpatient rehab unit stays (accidents only), intensive care unit stays. This plan pays a per day benefit for hospital admission, confinement, or inpatient rehab.

Shown below are highlights of the benefits provided. To learn more about the benefit, see details in the plan summary.

BENEFIT DESCRIPTION	
Hospital Admission ICU Admission	\$1,000 Payable once per injury or sickness, on the day of admission
Hospital Confinement ICU Confinement	\$150 Payable once per day of confinement for an injury or sickness. Confinement begins on day 2. Up to 364 days per plan year.
Portability	Included

MONTHLY COST	
Employee Only	\$19.61
Employee + Spouse	\$40.71
Employee + Child(ren)	\$30.67
Family	\$55.63



Employee Perks - BenefitHub

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

- Hotels
- Vacation Packages
- Restaurants
- Location Attractions
- Theme Park Tickets
- Auto Insurance
- Concert Tickets
- Sporting Events
- Cruises
- Movie Tickets
- Home Insurance
- And more!

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	UnitedHealthcare	1597663	800-291-2634 www.myuhc.com
Dental	UnitedHealthcare	1597663	866-764-7736 www.myuhc.com
Vision	UnitedHealthcare	1597663	800-638-3120 www.myuhcvision.com
Life & AD&D	New York Life	SGM613956	888-842-4462 www.nylgbs.com/claims
Long-Term Disability	New York Life	SGD613956	888-842-4462 www.nylgbs.com/claims
Employee Assistance Program (EAP)	ComPsych	Web ID: NYLGBS	800-344-9752 www.guidanceresources.com
Accident / Hospital Indemnity / Critical Illness	UnitedHealthcare	372584	888-299-2070 www.whyuhc.com/financialprotection
Senior Client Manager	Benefit Commerce Group	N/A	Melissa Winchester 513-356-1164 melissa.winchester@benefitcommerce.com