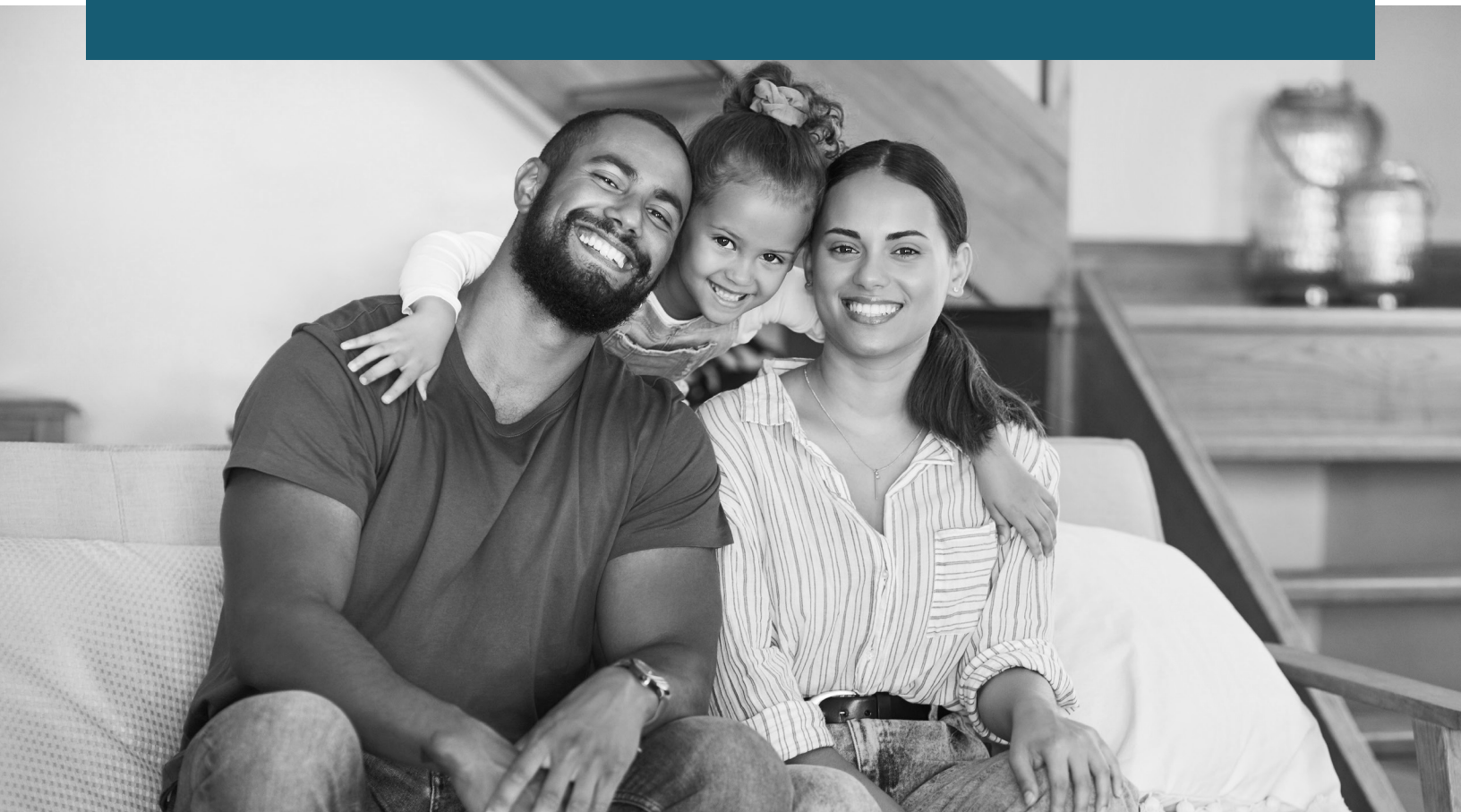


EMPLOYEE BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE AUGUST 1, 2023–JULY 31, 2024



WHAT'S INSIDE

HOW BENEFITS WORK

Eligibility..... 3

Enrollment..... 3

Changing Your Benefits 4

Key Terms To Know..... 4

HEALTH PLAN

Medical Benefits..... 5

Dental Benefits..... 11

Vision Benefits..... 12

TAX SAVINGS

Budgeting For Your Care 13

Health Savings Account 14

Flexible Spending Account..... 15

FINANCIAL SECURITY

Life and AD&D Benefits 16

Disability Benefits 17

Voluntary Benefits 18

ADDITIONAL INFORMATION

Employee Assistance Program 20

Retirement 21

Additional Benefits 22

Model Notices..... 23

Benefits Resource Center 23

Contacts..... 24

At Monte Nido & Affiliates, we are invested in you. That’s why we’ve designed a benefits package that helps to support your total wellbeing—physically, emotionally, and financially.

Use this guide as a tool to help you make the best benefits decisions for you and your family for the 2023–2024 plan year (August 1, 2023–July 31, 2024). The information inside this guide can help you review your health coverage options, check out tax savings opportunities, and learn about voluntary benefits options.



ELIGIBILITY

If you are scheduled to work at least 30 hours per week and are designated as full-time, you are eligible for benefits on the first day of the month following date of hire.

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include:

- **Your legal spouse or domestic partner*.**
- **Your child(ren):** This includes your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian) as well as children of any age who are physically or mentally unable to care for themselves.
 - » Over-age dependents (ages 27–30) may continue medical coverage if unmarried and do not have a dependent, are Florida residents or full- or part-time students and not enrolled in any other health plan and not entitled to benefits under Title XVIII of SSA unless handicapped.

For more information contact Human Resources at hr@montenido.com.

*Your domestic partner must have lived with you for six months or more in a committed relationship and is not a relative.

ENROLLMENT

You can only sign up for benefits or change your benefits at the following times.

- Within 30 days of joining Monte Nido & Affiliates as a new employee.
- During the annual benefits enrollment period.
- Within 30 days of a qualifying life event.

The choices you make at this time will remain in place through July 31, 2024, unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

COST OF YOUR BENEFITS

Monte Nido & Affiliates contributes to some of your benefits.

Some benefits are 100% paid by Monte Nido & Affiliates, while others require that you contribute a portion or pay the full cost.



HOW TO ENROLL



Self-enroll in your benefits through ADP.

Review the available plan options and log into www.workforcenow.adp.com.

To start the enrollment process, navigate to Myself > Benefits > Enrollments.



Add or edit your dependents and beneficiaries.

You will need a social security number and date of birth to add a dependent or beneficiary.



Elect or decline coverage.

Review your elections before you submit.

Once you have finalized your enrollment, print your confirmation statement or send it to yourself via email and keep for your records.

CHANGING YOUR BENEFITS



LIFE EVENTS

Due to IRS regulations, once you have made your elections for the plan year, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Birth or adoption of an eligible child.
- Marriage, divorce, or legal separation.
- Spouse's work status changed affecting their benefits.
- Death of your spouse or covered child.
- Child's eligibility for benefits changed.
- Qualified Medical Child Support Order.

To request a benefits change, notify Human Resources within 30 days of the qualifying life event. Change requests submitted after 30 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate.

KEY TERMS TO KNOW

Take the first step to understanding your benefits by learning these four common terms.



COPAY

A fixed dollar amount you may pay for certain covered services. Typically, your copay is due at the time of service.



DEDUCTIBLE

The amount you must pay each year for certain covered health services before your insurance plan will begin to pay.



COINSURANCE

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



OUT-OF-POCKET MAXIMUM

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan pays 100% of covered services the rest of the year.

MEDICAL BENEFITS

Cigna | mycigna.com | 866-494-2111



**FIND A
PROVIDER**

Monte Nido & Affiliates offers three medical plan options through Cigna.

Before you enroll in medical coverage, take some time to fully understand how each plan works. See page 6 for an overview of the plan benefits.

ASK YOURSELF THESE QUESTIONS:



Can you set aside money from your paycheck to save for out-of-pocket health care costs?

Consider the Cigna HDHP OAP plan. You will have the option to fund a health savings account (HSA) that can save you money on your health care costs.



Do you prefer to pay less when you visit the doctor's office?

Consider the Cigna PPO 1500 OAP or EPO 500 plan. While you will pay more from your paycheck each month for coverage, you will only be responsible for a small copay or cost share when you need care.



Do you or your covered family members prefer to use in-network providers?

Consider choosing the Cigna EPO 500 plan. This plan offers in-network benefits only. You'll pay less from your paycheck each month for coverage if you plan to use in-network providers only.

MEDICAL COSTS

Listed below are the per pay period costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna HDHP OAP	Cigna EPO 500	Cigna PPO 1500 OAP
Employee Only	\$28.04	\$76.32	\$95.59
Employee + Spouse	\$308.73	\$435.70	\$475.06
Employee + Child(ren)	\$277.66	\$391.62	\$428.72
Employee + Family	\$574.96	\$766.80	\$824.99

MEDICAL BENEFITS

The Cigna HDHP and PPO plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna Open Access Plus (OAP) provider.

The Cigna EPO 500 plan offers in-network benefits only. Services received by a non-network provider will not be covered by the plan, except in the case of a true emergency situation. Locate a Cigna OAP provider at cigna.com.

The table below summarizes the benefits of each medical plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna HDHP OAP		Cigna EPO 500	Cigna PPO 1500 OAP	
	In Network	Out of Network	In Network Only	In Network	Out of Network
Calendar Year Deductible					
Individual	\$2,700	\$6,000	\$500	\$1,500	\$3,000
Family	\$5,400	\$12,000	\$1,000	\$3,000	\$6,000
Individual Within a Family	\$3,000	\$5,600	N/A	N/A	N/A
The amount Monte Nido & Affiliates will match to help you pay for out-of-pocket expenses	Employee-only coverage, \$38.46 per pay period up to \$1,000 per year;		\$0	\$0	
	All other coverage levels, \$84.61 per pay period up to \$2,200 per year				
Calendar Year Out-of-Pocket Maximum	Includes deductible, copays, and coinsurance				
Individual	\$5,000	\$10,000	\$5,000	\$4,000	\$8,000
Family	\$10,000	\$20,000	\$10,000	\$8,000	\$16,000
Individual Within a Family	\$10,000	\$20,000	N/A	N/A	N/A
Preventive Care	Plan pays 100%	40% after ded.	Plan pays 100%	Plan pays 100%	50% after ded.
Physician Services					
Primary Care Physician	20% after ded.	40% after ded.	\$25 copay	\$25 copay	50% after ded.
Specialist	20% after ded.	40% after ded.	\$40 copay	\$40 copay	50% after ded.
Virtual Care	20% after ded.	40% after ded.	\$25 copay	\$25 copay	50% after ded.
Urgent Care	20% after ded.	40% after ded.	\$75 copay	\$100 copay	50% after ded.
Lab/X-Ray					
Diagnostic Lab/X-Ray	20% after ded.	40% after ded.	Plan pays 100%	Plan pays 100%	50% after ded.
High-Tech Services (MRI, CT, PET)	20% after ded.	40% after ded.	20% after ded.	20% after ded.	50% after ded.
Hospital Services					
Inpatient	20% after ded.	40% after ded.	20% after ded.	20% after ded.	50% after ded.
Outpatient	20% after ded.	40% after ded.	20% after ded.	20% after ded.	50% after ded.
Emergency Room	20% after ded.		\$200 copay	\$200 copay	
Prescription Drugs					
Generic	Ded., then \$10 copay		\$10 copay	\$10 copay	
Preferred Brand	\$30 copay	50% after ded.	\$25 copay	\$25 copay	50% after ded.
Non-Preferred Brand	\$50 copay		\$45 copay	\$45 copay	
Mail Order (Up to a 90-day supply)	2.5x retail copay		2.5x retail copay	2.5x retail copay	

To view a medical plan summary of each plan, click the specific link below:

[Cigna HDHP OAP](#) | [Cigna EPO 500](#) | [Cigna PPO 1500 OAP](#)

MEDICAL BENEFITS

ARE YOU COVERING YOUR SPOUSE AND/OR CHILDREN?

- If you are enrolled in the EPO 500 or the PPO 1500 OAP medical plan, once one family member meets the individual deductible, the deductible is satisfied for that member.
- If you are enrolled in the HDHP OAP at the employee level, once you meet the \$2,700 individual deductible, benefits begin to be paid for you.
- If you are enrolled in the HDHP OAP at the Employee + Spouse, Employee + Child(ren), or Employee + Family level, once one family member meets the \$3,000 "individual within a family" deductible, benefits begin to be paid for that individual.
- Once one family member meets the individual out-of-pocket maximum, the plan pays covered benefits in full for that individual.

PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members.

You won't have to pay anything out of your pocket when you receive in-network preventive care. Practice preventive care and reap the rewards of a healthier future.



Preventive care helps keep you healthier long-term.

An annual preventive exam can help **IDENTIFY FUTURE HEALTH RISKS** and treat issues early when care is more manageable and potentially more effective.



Preventive care helps keep your costs low.

With a preventive care exam each year, you can **TARGET HEALTH ISSUES EARLY** when they are less expensive to treat. You can also effectively manage chronic conditions for better long-term health.



Preventive care keeps your health up to date.

Yearly check-ins with your doctor keeps your health on track with **AGE- AND GENDER-SPECIFIC EXAMS, VACCINATIONS, AND SCREENINGS** that could save your life.

Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design.

Learn more about preventive care at mycigna.com.



MEDICAL BENEFITS

MDLIVE | mycigna.com | 888-726-3171



LEARN MORE

VIRTUAL CARE

You have access to virtual care through MDLIVE. Get the care you need when and wherever you need it. Whether you're on the go, at home, or at the office, care comes to you in the form of virtual care.



Get care for non-emergency conditions.

Virtual care can connect you to a doctor, without an appointment, from your phone, computer, or tablet. Receive care for common health issues like allergies, asthma, sore throat, fever, headache, rashes, and much more.



Receive mental health support and counseling.

Licensed counselors and psychiatrists can help diagnose, treat, and even prescribe medication when needed for depression and anxiety, substance abuse and panic disorders, PTSD, men and women's issues, grief and loss, and more.



Talk with a doctor by phone or video, 24/7.

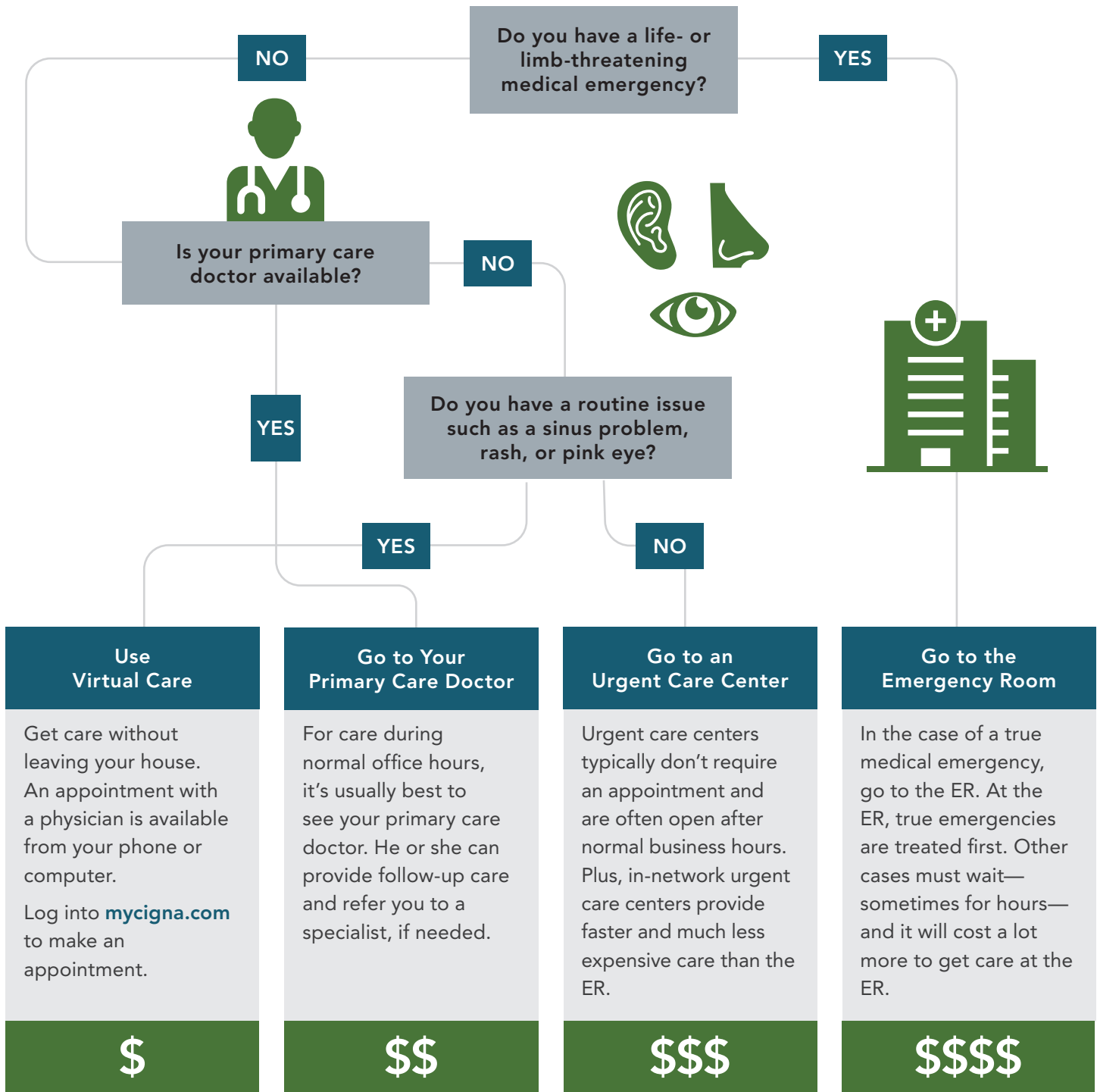
Use virtual care to prioritize your health by getting the care you need when you need it. Visit mycigna.com, download the myCigna mobile app, or call 888-726-3171 to get started.

MEDICAL BENEFITS


[LEARN MORE](#)

Know where to go for care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose where to go for care.





MEDICAL BENEFITS

CIGNA TOOLS AND RESOURCES

CIGNA HEALTHY REWARDS

You and your covered dependents have access to the Cigna Healthy Rewards discount program **AT NO COST**. Get discounts on the health products and programs you use every day such as weight management and nutrition programs, vision and hearing care, alternative medicine, fitness clubs, and more!

For more information visit mycigna.com.



HEALTHY
REWARDS

OMADA

Omada combines the latest technology with ongoing support so you can make the changes that matter most—whether that’s around eating, activity, sleep, or stress. If you or your covered adult dependents are at risk for type 2 diabetes or heart disease, Omada is available **AT NO COST**.

Visit omadahealth.com/omadaforcigna to find out if you are eligible to enroll.



OMADA

CIGNA ONE GUIDE

Cigna One Guide provides a personalized member experience that can help you make smarter, more informed choices, and get the most from your medical plans. Access Cigna One Guide for help understanding your plan, finding providers, estimating out-of-pocket costs, navigating claims and explanations of benefits, searching for medication, and more.

For more information, call 800-244-6224, visit mycigna.com, or download the myCigna mobile app.



CIGNA ONE
GUIDE

PRICE A MEDICATION

When you and your doctor are considering the right medication for your treatment, knowing how much the medication will cost can help you avoid surprises at the pharmacy. The Price a Medication feature lets you compare prices, view lower-cost alternatives, see which medications your plan covers or if it needs approval, and more.

For more information, download the myCigna app and click “Price a Medication.”



PRICE A
MEDICATION

CIGNA 90 NOW

The Cigna 90 Now program makes it easier for you to fill your maintenance medications. Maintenance medications are taken regularly, over time, to treat an ongoing health condition such as diabetes, high blood pressure, high cholesterol, or asthma.

The Cigna 90 Now program offers convenient options for your 30- or 90-day supply of your medications through select in-network retail pharmacies or Express Scripts home delivery.

For more information, visit cigna.com/rx90network or call 800-835-3784.



CIGNA
90 NOW

DENTAL BENEFITS

Cigna | mycigna.com | 866-494-2111



Monte Nido & Affiliates offers two dental insurance plan options through Cigna.

The Cigna DPPO plans offer in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Cigna DPPO Advantage provider.

The table below summarizes key features of the dental plans. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna DPPO Low Plan			Cigna DPPO High Plan		
	Advantage In Network	In Network	Out of Network	Advantage In Network	In Network	Out of Network
Calendar Year Deductible						
Individual/Family	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150	\$50/\$150
Calendar Year Benefit Maximum		\$1,000			\$1,000	
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	50%	50%	Plan pays 100%	Plan pays 100%	Plan pays 100%
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% after ded.	60% after ded.	60% after ded.	10% after ded.	20% after ded.	20% after ded.
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial], implants)	50% after ded.	75% after ded.	75% after ded.	50% after ded.	50% after ded.	50% after ded.
Orthodontia Services (Up to age 19 only)		50%			50%	
Orthodontia Lifetime Maximum		\$1,000			\$1,000	

TEXAS EMPLOYEES

If you are an employee who resides in Texas, your dental benefits differ slightly. Click the following links to view the [Texas Cigna DPPO Low Plan](#) and the [Texas Cigna DPPO High Plan](#) benefit summaries.

IMPORTANT NOTE:

Deductible and annual maximums accumulate on a calendar year basis and reset on January 1 every year.

DENTAL COSTS

Listed below are the per pay period costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna DPPO Low Plan	Cigna DPPO High Plan
Employee Only	\$11.43	\$16.81
Employee + Spouse	\$22.50	\$33.25
Employee + Child(ren)	\$30.38	\$43.93
Employee + Family	\$35.77	\$65.89

VISION BENEFITS

Cigna | mycigna.com | 866-494-2111



FIND A
PROVIDER

Monte Nido & Affiliates offers a vision insurance plan through Cigna.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Cigna Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Reimbursement up to \$45
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$25 copay	Reimbursement up to \$40/\$65/\$70
Frames (Every 12 months)	\$130 allowance	Reimbursement up to \$78
Contact Lenses (Every 12 months in lieu of standard plastic lenses)		
Elective	\$130 allowance	Reimbursement up to \$115
Medically Necessary	Plan pays 100%	Reimbursement up to \$250

Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

VISION COSTS

Listed below are the per pay period costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis, which means you don't pay taxes on the amount you pay for coverage.

Level of Coverage	Cigna Vision Plan
Employee Only	\$2.84
Employee + Spouse	\$5.68
Employee + Child(ren)	\$5.74
Employee + Family	\$9.16

BUDGETING FOR YOUR CARE

Monte Nido & Affiliates offers two types of pre-tax accounts: a health savings account (HSA) and flexible spending accounts (FSAs).

When you put money into a pre-tax account, you can save up to 20%* on your care and increase your take home pay. This is because you don't pay tax on your contributions.

Enrolled in the Cigna HDHP OAP?

Enrolled in the Cigna EPO 500 or PPO 1500 OAP?

Paying for child or elder care expenses?

Paying for parking or commuting expenses?

Health Savings Account

Consider funding an HSA.

- Monte Nido & Affiliates matching contribution
- Roll over all funds each year
- Invest funds for long-term savings
- Spend funds penalty-free after age 65



Health Care Flexible Spending Account

Consider funding a health care FSA. If you fund an HSA, you cannot fund a health care FSA.

- No Monte Nido & Affiliates contribution
- You may roll over up to \$610 at the end of each plan year



Dependent Care Flexible Spending Account

You may fund a dependent care FSA.

- No Monte Nido & Affiliates contribution
- No roll over allowed
- Dependent care expenses only



Parking or Transit Flexible Spending Account

Consider funding a parking and/or transit FSA.

- No Monte Nido & Affiliates contribution
- Up to \$300 per month
- No roll over allowed
- Parking, public transportation, and ridesharing expenses only



*Percentage varies based on your tax bracket.



HEALTH SAVINGS ACCOUNT

WEX | wexinc.com | 866-451-3399

If you enroll in the Cigna HDHP OAP, you may be eligible to open and fund a health savings account (HSA) through WEX.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars.

MONTE NIDO & AFFILIATES CONTRIBUTION

If you enroll in the Cigna HDHP OAP, Monte Nido & Affiliates will match your per pay period HSA contributions up to the following amounts:

- **Employee-only:** \$38.46 (up to \$1,000/year)
- **All other coverage levels:** \$84.61 (up to \$2,200/year)

2023 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the Monte Nido & Affiliates contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,850
- **All other coverage levels:** \$7,750

If you are age 55+ by December 31, 2023, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if:

- You are enrolled in the Cigna HDHP OAP.

You are NOT eligible to fund an HSA if:

- You are covered by a non-HSA eligible medical plan, health care FSA, or health reimbursement arrangement.
- You are eligible to be claimed as a dependent on someone else's tax return.
- You are enrolled in Medicare, TRICARE, or TRICARE for Life.

Refer to **IRS Publication 969** for additional eligibility details. If you are over age 65, please contact Human Resources.

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



Spend.

Pay for eligible expenses such as deductibles, dental and vision exams, menstrual care products, and prescriptions.



Save.

Roll over funds every year to boost your long-term savings. Even if you switch health plans or jobs, the money is yours to keep.



Invest.

Invest and grow HSA funds tax free—including interest and investment earnings. After age 65, spend HSA dollars on any expense penalty free.

FLEXIBLE SPENDING ACCOUNTS

WEX | wexinc.com | 866-451-3399

Monte Nido & Affiliates offers a variety of flexible spending account (FSA) options through WEX.

HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The health care FSA maximum contribution is \$3,050 for the 2023 plan year.

At the end of the plan year, you can roll over \$610 from your health care FSA to use in future years. Any amount in excess of \$610 will be forfeited.

DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or spouse, a child over 13, or elderly parent residing in your home who is physically or mentally unable to care for him or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2023 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2023 plan year.

Dependent care FSA funds are considered use-it-or-lose-it. This means any remaining balance in your FSA at the end of the plan year will be forfeited.

IMPORTANT NOTE: If you are enrolled in the health care or the dependent care FSAs, you will have 60 days from the end of the plan year, or your last active day of employment should you terminate to submit claims with a date of service on or before the end of the plan year or your last active day of employment. The debit card suspends upon termination so you will need to file manual claims by logging into your account. You can also complete the Claim Form and email along with substantiation to forms@discoverybenefits.com and the claim will be processed within three days.

PARKING FSA

The parking FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for commute-related parking expenses such as prepaid parking cards or direct payments to a parking provider.

The parking FSA maximum contribution is \$300 per month for the 2023 plan year.

TRANSPORTATION FSA

The transportation FSA allows you to set aside money from your paycheck on a pre-tax basis to pay for expenses associated with commuting to work. Eligible expenses include vanpooling, commuter checks, prepaid commuter cards, and transit passes and tickets.

The transit FSA maximum contribution is \$300 per month for the 2023 plan year.

You decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amounts. This amount will be evenly divided by the number of pay periods and deducted on a pre-tax basis from your paycheck.

Use your FSA debit card to pay for eligible expenses at time of service or submit a claim for reimbursement at wexinc.com. Keep all receipts in case WEX requires you to verify the eligibility of a purchase.



LIFE AND AD&D BENEFITS

Lincoln Financial Group | lfg.com | 800-423-2765

Monte Nido & Affiliates' comprehensive benefits package includes financial protection for you and your family in the event of an accident or death.

BASIC LIFE AND AD&D INSURANCE

Monte Nido & Affiliates automatically provides basic life and AD&D insurance through Lincoln Financial Group to all benefits-eligible employees **AT NO COST**. If you die as a result of an accident, your beneficiary would receive both the life benefit and the AD&D benefit. Please be sure to keep your beneficiary designations up to date.

- **Employee life benefit:** 1x annual earnings up to a maximum of \$400,000
- **Employee AD&D benefit:** 1x annual earnings up to a maximum of \$400,000

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

SUPPLEMENTAL LIFE AND AD&D INSURANCE

Monte Nido & Affiliates provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and your dependent children through Lincoln Financial Group. You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Benefits will reduce to 65% at age 65 and to 50% at age 70.

Supplemental life rates are age-banded. Please refer to the official plan documents for rates and additional information.

- **Employee:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$150,000
- **Spouse:** \$5,000 increments up to \$500,000 or 100% of the employee's election, whichever is less—guarantee issue: \$25,000
- **Dependent children:** \$10,000—guarantee issue: \$10,000

If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Lincoln Financial Group.

DISABILITY BENEFITS

Lincoln Financial Group | lfg.com | 800-423-2765

Disability insurance keeps you and your family financially protected if you become unable to work due to an illness or injury.

SHORT-TERM DISABILITY INSURANCE

Monte Nido & Affiliates automatically provides short-term disability (STD) insurance through Lincoln Financial Group to all benefits-eligible employees **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of weekly earnings up to \$1,500 per week
- **Elimination period:** 14 days
- **Benefit duration:** To the earlier of recovery or 11 weeks

SUPPLEMENTAL LONG-TERM DISABILITY INSURANCE

Monte Nido & Affiliates provides you the option to purchase supplemental long-term disability (LTD) insurance through Lincoln Financial Group. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period.

- **Benefit:** 60% of monthly earnings up to \$10,000
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age

Disability insurance is an important part of your benefits coverage. You may use disability benefits to pay for your necessary expenses while you are unable to work, such as mortgage payments, medical expenses, childcare, and more. If you are enrolled and become unable to work due to an accident, illness, injury, or pregnancy, you must apply for benefits as soon as you are able after your event. Please notify Lincoln Financial Group as soon as possible to ensure you qualify for coverage and receive timely payouts.



INJURY



DISABILITY
INSURANCE



FINANCIAL
PROTECTION



VOLUNTARY BENEFITS

Lincoln Financial Group | lfg.com | 800-423-2765

Monte Nido & Affiliates provides you the option to purchase voluntary benefits through Lincoln Financial Group.

If you elect coverage for yourself, you can elect coverage for your spouse, and your dependent children. Please refer to the official plan documents for rates and additional plan details.



ACCIDENT INSURANCE

Accident insurance can help you pay for injuries that occur on or off the job—whether common or severe.

If you enroll now, you are guaranteed base coverage without having to answer any medical questions. You'll receive 24 hour coverage and your benefit will pay a lump-sum directly to you in the event of a covered accident.



CRITICAL ILLNESS INSURANCE

This option will pay a lump-sum benefit directly to you if you are diagnosed with a serious illness. When you enroll, receive up to \$30,000 guaranteed issue coverage to ensure you peace of mind in the event of a serious illness. You must be actively working when diagnosed to receive this benefit.



HOSPITAL INDEMNITY INSURANCE

This option will pay benefits that help you with costs associated with a hospital visit such as a covered accident, illness, or childbirth. This benefit pays you a lump-sum upon admittance so that you can choose how best to cover your expenses.

WELLNESS BENEFITS

You or your covered spouse or child are eligible for the following wellness benefits when a covered health screening test is performed:

- **Accident insurance:** \$100 per insured individual per calendar year
- **Critical illness insurance:** \$50 per insured individual per calendar year

When you enroll in voluntary benefits, you're protecting your financial health and those who depend on you for financial security. These voluntary benefits help pay for out-of-pocket expenses you may incur after an accident, illness, or hospitalization that medical insurance may not cover.

VOLUNTARY BENEFITS

ACCIDENT COSTS

Listed below are the per pay period costs for accident insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Lincoln Financial Group Accident Plan
Employee Only	\$5.22
Employee + Spouse	\$8.28
Employee + Child(ren)	\$8.35
Employee + Family	\$13.29

CRITICAL ILLNESS COSTS

Please see per pay premium rates located in ADP during the enrollment process.

HOSPITAL INDEMNITY COSTS

Listed below are the per pay period costs for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Lincoln Financial Group Hospital Indemnity Plan
Employee Only	\$8.57
Employee + Spouse	\$12.41
Employee + Child(ren)	\$15.31
Employee + Family	\$20.27

EMPLOYEE ASSISTANCE PROGRAM

Lincoln Financial Group | guidanceresources.com | 888-628-4824



LEARN MORE

The employee assistance program (EAP) is provided **AT NO COST** to you and your household through Lincoln Financial Group's EmployeeConnect Counseling Services.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **five free face-to-face** visits per person, per issue, per year with a licensed counselor.



Tools and resources

Browse tools and resources to help you make life's big decisions with budget trackers, wellness self-assessments, and more.



Care options

Find child and elder care to support you and your family's day-to-day needs.



Legal and financial guidance

Receive guidance for buying a home, planning for retirement, budgeting, and more.



Support all year

Connect with a mental health professional about addiction, family, and individual counseling.

When is the best time to use your EAP?

- When you feel burnt out or stretched thin, call to connect with a counselor to find relief.
- When you need help finding care for your child or loved one, call to find care solutions.
- When you need someone to talk to with 24/7 support, you can connect when it's convenient.
- When you're not sure of the next step to take, reach out for legal and financial planning.

Don't hesitate to reach out whenever you need it. No personal information is ever shared with Monte Nido & Affiliates and access to the EAP is completely confidential.

Access your EAP by calling 888-628-4824 or visiting guidanceresources.com and use the following login credentials:

• **Web ID:** HLF902

• **Company Name:** ABILI

RETIREMENT

Fidelity Investments | netbenefits.com | 800-294-4015

Monte Nido & Affiliates offers a 401(k) retirement savings plan, which is administered by Fidelity Investments.

The Monte Nido & Affiliates 401(k) retirement savings plan offers a convenient way for you to save for your retirement through either pre-tax or post-tax payroll contributions. All employees age 21 or over are eligible to participate in the plan as of the first day of the month following their date of hire. This includes full time, part time and per diem employees.

Contributions from your pay are made up to the IRS annual limit. If you are 50 years of age or older (or if you will reach age 50 by the end of the year), you may make a catch-up contribution in addition to the normal IRS annual limit.

The company has committed to making a discretionary matching contribution to those who are contributing to the plan. This discretionary match is based on Monte Nido & Affiliates exceeding its financial goals. To qualify for the match, you need to be an active employee at the end of the calendar year, have made contributions to the plan during the calendar year, worked at least 501 hours, and Monte Nido & Affiliates needs to exceed its fiscal goal. To maximize your match, contribute at least 6% throughout the year.

To enroll in the 401(k) plan, click on the My Benefits link on the Home page in ADP. For assistance with retirement planning, please contact our provider, Fidelity at netbenefits.com.



YOUR
CONTRIBUTION



MONTE NIDO &
AFFILIATES MATCHING
CONTRIBUTION



YOUR TOTAL 401(k)
RETIREMENT PLAN
CONTRIBUTION

ADDITIONAL BENEFITS



LEARN MORE

LINCOLN FINANCIAL GROUP SERVICES

If you are covered under a Hartford group policy, you and your family have access to the following services through Lincoln Financial Group **AT NO COST**.

TRAVEL ASSISTANCE

Travel Assistance provides assistance when traveling more than 100 miles away from home for 90 days or less. Services are administered by General Global Assistance, Inc and are available 24 hours a day, seven days a week. The program provides emergency medical assistance, pre-trip information, lost luggage and document assistance, and more.

For assistance, call 800-243-6108 (202-828-5885 outside the U.S.).

ESTATE GUIDANCE WILL SERVICES

Estate Guidance Will Service provides assistance with creating a simple, legally-binding will quickly and conveniently online, saving you the time and expense of private legal consultation.

For assistance, visit estateguidance.com (access code: WILLHLF).

FUNERAL CONCIERGE SERVICES

Funeral Planning and Concierge Services are provided by Everest's advisors to help you understand all of your options and put them into action while staying within your budget.

For assistance, call 866-854-5429 or visit everestfuneral.com/hartford (access code: HFEVLC).

IDENTITY THEFT PROTECTION

Monte Nido & Affiliates provides you the option to purchase identity theft protection services through Allstate. With identity theft protection you can track and monitor your personal data, catch fraud early, protect against online threats such as viruses, receive notifications for financial transactions, and much more. For more information, call 800-789-2720 or visit myaip.com.

Listed below are the per pay period costs for hospital indemnity insurance. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

Level of Coverage	Allstate Identity Theft Protection Plan
Employee Only	\$4.59
Employee + Family	\$8.28

STUDENT LOAN SUPPORT

Monte Nido & Affiliates provides you and your family members access to SoFi, the largest provider of student loan refinancing. Get tips and insights about refinancing student loans and interest rates, plus best practices for eliminating student debt. Receive a rate discount of .125% when you refinance through sofi.com/montenido.



MODEL NOTICES

Please [click here](#) for a detailed description of Monte Nido & Affiliate's Model Notices.

The Model Notices include the following:

- Medicare Part D Creditable Coverage Notice
- HIPAA Comprehensive Notice of Privacy Policy and Procedures
- Notice of Special Enrollment Rights
- General COBRA Notice
- Notice of Right to Designate Primary Care Provider and of No Obligation for Pre-Authorization for OB/GYN Care
- Women's Health and Cancer Rights Notice
- Employer's Children's Health Insurance Program (CHIP) Notice

BENEFITS RESOURCE CENTER

All employees have access to our [NEW Benefits Helpline](#).

Benefits Specialists are available by phone and email to provide one-on-one employee service and education, including comprehensive understanding of benefits options and the benefit enrollment process.

The benefits specialist team is available to:

- Answer employee questions on Monte Nido & Affiliates comprehensive benefits package.
- Provide a personal way for you to understand your benefits.
- Help you enroll in your benefits via ADP.
- New hires, OE enrollment, QLE events.
- Answer basic claims questions.
- Navigate Benefit updates and changes if experiencing a QLE.
- Transfer and/or provide contact information for internal resources or vendor partners.

Contact the Benefits Helpline Monday–Friday, 8:30 a.m. to 5 p.m. CST at 866-331-2758 or mnabenefits@lockton.com.



CONTACTS

If you have any questions regarding your benefits or the material contained in this guide, please contact Monte Nido & Affiliates Human Resources department at hr@montenido.com.

Provider/Plan	Phone Number	Website
Medical Cigna	866-494-2111	mycigna.com
Dental Cigna	866-494-2111	mycigna.com
Vision Cigna	866-494-2111	mycigna.com
Life, Disability, Accident, Critical Illness, and Hospital Indemnity Insurance Lincoln Financial Group	800-423-2765	lfg.com
Employee Assistance Program Lincoln Financial Group	888-628-4824	guidanceresources.com
Health Savings Account, Flexible Spending Accounts, and Commuter Benefit WEX	866-451-3399	wexinc.com
Identity Theft Protection Allstate	800-789-2720	myaip.com
Student Loan Support SoFi	N/A	sofi.com/montenido
401(k) Retirement Savings Plan Fidelity Investments	800-294-4015	netbenefits.com
Benefits Resource Center Lockton	866-331-2758	mnabenefits@lockton.com

This summary of benefits is not intended to be a complete description of the terms and Monte Nido & Affiliates insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Monte Nido & Affiliates maintains its benefit plans on an ongoing basis, Monte Nido & Affiliates reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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