



2024

BENEFITS GUIDE

BENEFIT PLANS EFFECTIVE JANUARY 1-DECEMBER 31, 2024



arrivivia

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

ELIGIBILITY

If you are a corporate team member and work at least 30 hours per week, you are eligible for benefits on the first day of the month following your date of hire. If you are a call center team member and work at least 30 hours per week, you are eligible for benefits on the first day of the month following 30 days of employment.

Note: Call center team members are those who are paid hourly and are eligible to earn commissions based upon their sales results. Corporate team members include those who are paid hourly but are not eligible to receive commissions OR who are paid salary.

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

- **Your spouse or partner:** This includes 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.

You will be asked to produce documentation that proves the dependent you wish to cover on our plans are eligible to be enrolled.

ENROLLMENT

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

- **Upon date of hire for corporate team members or within 30 days of employment for call center team members:** See "How to Enroll".
- **During the annual benefits open enrollment period:** See "How to Enroll".
- **Within 30 days of a qualifying life event:** See "Changing Your Benefits" for details and contact Human Resources.

The choices you make at this time will remain in place through **December 31, 2024**, unless you experience a qualifying life event as described below. 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.

HOW TO ENROLL

Self enroll by logging into ew12.ultipro.com.

Once logged into UKG, look to the left and scroll down to access "Open Enrollment" and select "2024 Open Enrollment."

If you are a new team member, scroll down to access "Life Events" and select "I am a new team member."



Compare your plan options and choose the best plan for you and your family.

If you need to stop the enrollment process and return at a later date, select "Draft" to save your enrollment information.



Review your elections and complete your enrollment.

After you make your elections, you will have the opportunity to review and submit.



CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for the 2024 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.

WHO PAYS

Some benefits are 100% paid by *arrivia*, while others require that you contribute.

Benefit	You Pay	<i>arrivia</i> Pays
Medical Insurance	X	X
Family Building Benefits		X
Dental Insurance	X	X
Vision Insurance	X	
Health Savings Account	X	X
Flexible Spending Accounts	X	
Lifestyle Spending Account		X
Basic Life and AD&D Insurance		X
Supplemental Life and AD&D Insurance	X	
Short-Term and Long-Term Disability	X	
Basic Long-Term Disability (Corporate Team Members)		X
Accident and Critical Illness Insurance	X	
Legal Coverage	X	
Pet Insurance	X	
One Medical	X	
Employee Assistance Program		X
Paid Time Off		X
Retirement	X	X

TRAVEL BENEFITS

CONNECT, CELEBRATE, AND SEE THE WORLD

At *arrivia* we believe in traveling better and experiencing more. We encourage our team members to travel the world, make new connections, and experience our products.

To reward our team members, we provide the Go *arrivia* travel platform with access to book cruises, resorts, hotels, car rentals, airfare, and tours at deep discounts, with the lowest *arrivia* net rates on vacations. Team members receive unlimited savings credits in their Go *arrivia* accounts, so they can travel domestically or internationally at rates not available anywhere else!

Use your vacation cash with your exclusive membership for more savings. Book at goarrivia.com or email our VIP travel team at viptravel@arrivia.com for help.

Friends & Family Accounts

Share the travel love. Provide your friends and family with a complimentary *arrivia* membership so they can save on all their travel, just like you. To have a **FREE** account created for someone you know, email viptravel@arrivia.com. You are not limited in the number of friends & family accounts you can have.

Anniversary Awards—Arrivia rewards longevity!

- **First Anniversary:** On your first anniversary, you will receive a free resort certificate, redeemable for a luxurious stay at one of our partner properties. This includes exclusive access to Vidanta and Westgate resorts.
- **Annual Anniversary:** Every year, team members receive \$25 annually in vacation cash loaded to their Go *arrivia* account. Vacation cash can be used just like cash, never expires while you're employed with *arrivia*, and makes your travel the best bargain around!
- **Milestone Anniversaries:** Every five years, team members receive larger vacation cash awards (from \$125 to \$625) plus a cash award (from \$50 to \$250) on their paycheck, depending on the length of service. See HR for details.

GO ARRIVIA BENEFITS

Endless Options

Enjoy access to 21,000+ cruise departures and 300,000+ resorts and hotels worldwide. Additionally, choose from a variety of guided tours and other custom travel choices.



Best value guarantee

You will never find a lower price anywhere, to any destination. If you do find something lower priced, please contact your VIP Travel team for price matching options.



No Blackout dates

Travel when you want—without the restrictions on popular dates such as major holidays or peak travel times. If there is availability, the vacation is yours!





LIVE WELL AND THRIVE: INCLUSIVE BENEFITS

We are proud to support our diverse and inclusive workforce at *arrivia*.

As part of that commitment, we are continuing our programs and services to enhance the financial, emotional, and medical wellbeing of our team members and their families.

FAMILY BUILDING BENEFITS

At *arrivia*, we value diversity, equity, inclusion, and belonging (DEI). As part of our commitment to DEI, we are proud to have family benefits that support our team members on all the different paths to parenthood. These include adoption and surrogacy assistance, fertility assistance, and paid parental leave.

- **Adoption assistance:** *arrivia* will reimburse up to \$5,000 per adoption with a maximum lifetime of \$10,000 for adoption-related expenses.
- **Surrogacy:** *arrivia* will reimburse up to \$5,000 per surrogacy event resulting in a successful birth, with a maximum lifetime of \$10,000 for surrogacy-related expenses not otherwise covered as a medical expense.
- **Fertility assistance:** *arrivia* medical plans will cover infertility treatment up to a lifetime maximum of \$20,000. In addition to this benefit, *arrivia* will reimburse up to \$5,000 for the purchase of donor tissue necessary for a successful birth, with a maximum lifetime of \$10,000 for donor tissue purchase-related expenses not otherwise covered as a medical expense.
- **Paid parental leave:** In support of taking time for the birth or adoption of your child, we offer four (4) weeks of paid time off to help you bond with and care for your new family member. This benefit coordinates with other leaves/time off benefits that may be available to you.

For information on how to use each of these benefits, please contact our benefits team by email at benefits@arrivia.com.

SECURE YOUR FUTURE AND FIND BALANCE

At *arrivia*, your financial wellbeing is important to us. That's why we offer additional resources that support how and when you work and financial guidance to boost the health of your long-term wealth.

- **Financial guidance:** CuraFin Financial Advisors are available **AT NO COST** to *arrivia* team members for individual investment information, financial education, and one-on-one consultations with a financial advisor. Simply call Curafin at 480-284-7080 to request an appointment.
- **Flex work:** *arrivia* offers you the flexibility to get the job done where and when you work best. Depending on the nature of a team member's responsibilities, we offer flexibility in work hours and environment so you can create a better work-life balance.

TAKING TIME OFF TO CELEBRATE IN YOUR OWN WAY

Holidays

arrivia offers ten (10) paid holidays per year to eligible team members. To celebrate the diversity of our nation, *arrivia* is proud to recognize Martin Luther King Jr. Day and Juneteenth as company holidays. In addition, we offer one floating holiday annually for team members to celebrate a special day of their choosing.

Paid Time Off (PTO)

arrivia wants team members to take time off to recharge. We offer generous paid time off for this reason. All corporate team members are eligible for unlimited PTO, as detailed in our non-accrued PTO policy. Call center team members earn PTO in accordance with our PTO policy.

SUPPORTING THE NEEDS OF OUR DIVERSE WORKFORCE

HELPING YOU HELP OTHERS

At *arrivia* we support local community engagement opportunities to help those in need. We encourage charitable giving and recognize that volunteering inspires team members while supporting our communities.

Volunteer Time Off (VTO)

All team members receive eight (8) hours of VTO per calendar year to volunteer for a registered charity of their choice.

Charitable Giving

We are excited to announce that we partner with Make A Wish Foundation to give team members the opportunity to make the dreams of critically ill children come true. Over 70% of these wishes involve travel, making them a perfect match for *arrivia* as a travel company! You can give via payroll deduction on a one-time or recurring basis. *arrivia* will match team member contributions up to a total annual gift of \$50,000.

SUSTAINABILITY

At *arrivia*, we believe in caring for our environment. This starts in our buildings and expands to the communities where we live & work, and to our planet that we explore through travel. Volunteer to serve on our Sustainability Committee, commit to ecotourism, or help out in your local community. We're here to support you in these endeavors.

DIVERSITY, EQUITY, AND INCLUSION (DEI)

Wherever we operate, and across every part of our business, we welcome and value everyone. We strive to create an inclusive environment which embraces difference and fosters inclusion and belonging.

Providing equality of opportunity, valuing differences in capabilities, backgrounds, experience, and perspectives, and promoting a culture of inclusion are vital to our success.

At *arrivia*, team members can be themselves no matter what their identity or background, fully utilizing their talents and creating an open and inclusive workplace culture of dignity and respect.

WE ENCOURAGE YOU TO
GET INVOLVED WITH OUR DEI EFFORTS.

Join the DEI committee, attend local events,
participate in workplace DEI activities, and speak up
with ideas for improvement.

#*arrivia*xDEI



WELLNESS PROGRAM

All benefits-eligible team members can save more than \$1,000 a year on their medical insurance premiums by participating in the Vitality Wellness Program.

VITALITY WELLNESS PROGRAM

arrivia cares about your health and wellbeing and is encouraging all benefits-eligible team members to participate in the Vitality Wellness Program. In 2024, *arrivia* has teamed up with Vitality to reward team members who have a healthy lifestyle and who successfully complete a few simple steps within the designated time frame. This program is voluntary but highly encouraged.

Vitality is an interactive and personalized wellness portal that makes it easy for you to live your healthiest life. We encourage you to explore the “Points Planner” to find the path that fits your personal interests and fitness goals. You will be able to track your own progress through Vitality, year-round, and pick exactly what you would like to complete to reach the Gold status level.

Benefit-eligible team members NOT covered by *arrivia* medical insurance can earn a \$250 gift card for completing the wellness program outlined below.

EARN YOUR REDUCED MEDICAL PREMIUM OR GIFT CARD WITH Vitality

Complete each of the steps shown below by December 31, 2023, (or 90 days after you enroll in an *arrivia* medical plan). Newly hired team members, hired on or after September 1, 2023, will have 90 days from the effective date of their medical enrollment to complete steps 1, 2, and 3 to receive your premium discounts for 2024.

GET REGISTERED TODAY

Register at powerofvitality.com/vitality/login to get started. You will need your full name, date of birth, and team member ID number. Find your team member ID number by logging into your UKG record and click on Myself > Team Member Summary. Complete the consent form and download the Vitality app to have mobile access to all of the Vitality resources anytime.

Added Vitality perks:

- Earn points to accumulate Vitality Bucks to purchase rewards such as fitness devices and gift cards.
- Play Vitality Squares monthly for a chance to win points and prizes up to a \$500 gift card.
- Take advantage of opportunities to earn 500 Vitality points for blood donations, and annual eye and dermatology exams.
- Use Wellbeats—a new app available through Vitality that offers 30 different channels with hundreds of fitness classes, personal training with certified instructors, nutrition classes, and so much more.

arrivia is committed to helping you achieve your best health. Rewards for participating in the wellness program are available to all benefits-eligible team members. If you are unable to meet a standard for a reward under the wellness program, you will have the option to participate in a reasonable alternative standard. For more information, visit your Vitality record and review RAS for any of the requirements under your Vitality Check.

Step 1

Complete your Vitality Health Review online at powerofvitality.com.

Step 2

Complete your Vitality Check (biometric screening).

Step 3

Complete the Tobacco Affidavit.
Log into your Vitality account, hover over “Your Account,” and click “Consent.”

Step 4

Achieve Gold Status in Vitality.
Note: Bonus points and additional prizes are available to those who achieve Platinum status in Vitality.

MENTAL HEALTH RESOURCES

arrivia cares about the total wellbeing of our team members and wants everyone to be well. More than 20 million Americans experience a mental health challenge in any given year, and we're here to help with many resources.

We offer monthly live webinars with licensed counselors on a variety of topics like stress management, dealing with anxiety, mindfulness, caregiving, coping with loss, and many more topics. These are free for all team members—watch your email for more information and to sign-up.

arrivia has trained mental health first aid providers on staff. You can contact HR at any time to talk to one of them.

EMPLOYEE ASSISTANCE PROGRAM (EAP)

Access your EAP 24/7 by calling 877-622-4327 or visiting mycigna.com (employer ID: *arrivia*). See pages 10 and 11 for more information.

CIGNA MENTAL HEALTH RESOURCES

For team members covered on an *arrivia* medical plan, Cigna offers a wide range of mental health support. Visit mycigna.com for full details. A sampling of what is available includes:

MDLIVE

As part of your Cigna medical plan, you have access to telehealth services to support your mental health through MDLIVE. With MDLIVE, you can visit with counselors and psychiatrists 24/7 by phone or secure video chat. Licensed counselors and psychiatrists can help diagnose, treat, and prescribe medication for Substance use/addiction, depression and anxiety, grief/loss, parenting issues, relationship/marriage issues, men/women's issues, and more.

Log into mycigna.com or call 888-726-3171.

Talkspace

Talkspace is an online therapy service that connects you to a dedicated, licensed therapist via private messaging or live video. Therapists engage daily, five days a week, so assistance is always on hand. With Talkspace, you can:

- Find a therapist with an online matching tool.
- Start therapy within hours of choosing your therapist.
- Schedule live video sessions, when needed.

Download the Talkspace app or visit talkspace.com/connect to get started.

Ginger

Ginger is a mobile app that offers on-demand behavioral health coaching 24/7. The program is personalized based on your needs and can be access from your smart device. Video therapy and psychiatry sessions are also available. Visit ginger.com/cigna or text "Cigna" to 415-612-6284 to receive a link the ginger app.

EMPLOYEE ASSISTANCE PROGRAM

Cigna | mycigna.com | 877-622-4327

Assistance is always available for you. The employee assistance and work/life support program (EAP) services are provided AT NO COST to you and anyone in your household through Cigna even if you are not on an *arrivia* medical plan.

Your EAP is a free, strictly confidential service that includes 24/7 online and telephonic counseling and up to **six 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

Resources and referrals for child, elder, and pet care to support you and your family's day-to-day needs.



Legal and Financial

Phone consultations on topics such as retirement, budgeting, and more. Plus 25% off tax preparation software and identity theft consultations with a fraud resolution specialist.



Convenience Services

Reduce your to-do list with referrals for home maintenance, moving, dining and more.



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, loved one, or your pet, 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 *arrivia* and access to the EAP is completely confidential.

The free EAP also includes the following services:

- **Legal assistance:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- **Financial services referral:** 30-minute telephone consultations (one per topic) and 25% off tax preparation software.
- **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians, and pet stores.
- **Parenting:** Resources and referrals for childcare providers, before- and after-school programs, camps, adoption organizations, child development, prenatal care, and more.
- **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs, and long-distance caregiving.
- **Identity theft:** 60-minute consultation with a fraud resolution specialist.

Access your EAP 24/7 by calling 877-622-4327 or visiting mycigna.com (employer ID: *arrivia*). No personal information is ever shared with *arrivia*.

EMPLOYEE ASSISTANCE PROGRAM

SUPPORT FOR YOUR MIND AND BODY

Taking care of your mental health is an important part of your overall wellbeing.

Cigna offers the following resources to support your mental health and behavioral health needs:

- **EAP national wellness seminars:** Attend monthly seminars year-round on topics that are relevant to real-life concerns you may be experiencing. Visit cigna.com/eapwebcasts to watch live or on demand from your computer, smartphone, or tablet.
- **Behavioral health awareness series:** Take part in **FREE** monthly seminars on autism, eating disorders, substance use, and children's behavioral health issues. For more information, visit cigna.com/individualsfamilies/health-wellness.
- **Suicide awareness and prevention:** Find crisis resources and information to help yourself or loved ones. For more information, visit cigna.com/individualsfamilies/health-wellness.

SUPPORT FOR REDUCING STRESS

Access mindfulness exercises and discover stress management techniques by exploring our Managing Stress Toolkit at cigna.com/managingstress.

SUPPORT FOR COPING WITH DISASTERS

Find online resources to help you and household members cope with and manage the impact of disasters such as flooding, hurricanes, wildfires, or the tragedy of violence affecting your community. For more information, visit the Disaster Resource Center at cigna.com/disasterresourcecenter.

CONNECT ANYTIME

Call 877-622-4327, TTY/TDD users call 711, or log into mycigna.com.

MEDICAL BENEFITS

Cigna | cigna.com | 888-806-5042

CIGNA OPEN ACCESS NETWORK

The Cigna Open Access Plus (OAP) Network offers 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 network provider.

Please note: The Cigna Open Access HDHP (OAP) does not have out-of-network benefits—you must see an in-network provider to receive care. Locate a Cigna network 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 Open Access HDHP (OAP)	Cigna Open Access Plus (OAP)	
	In Network Only	In Network	Out of Network
Plan Year Deductible Individual/Family	\$3,500/\$7,000	\$3,500/\$7,000	\$4,000/\$8,000
The amount that <i>arrivia</i> may contribute to your HSA to help you pay for out-of-pocket expenses	Up to \$25 per pay period	N/A	
Out-of-Pocket Maximum Individual/Family	Includes deductible, copays, and coinsurance		
	\$7,000/\$14,000	\$7,000/\$14,000	Unlimited
Preventive Care	Plan pays 100%	Plan pays 100%	50% after deductible
Physician Services			
Primary Care Physician	10% after deductible	\$25 copay	50% after deductible
Specialist	10% after deductible	\$45 copay	50% after deductible
Telemedicine	10% after deductible ¹	\$25 copay	Not covered
Walk-In Clinic	10% after deductible	\$25 copay	50% after deductible
Urgent Care ⁴	10% after deductible	\$50 copay	50% after deductible
Lab/X-Ray			
Diagnostic Lab	10% after deductible	20% after deductible ²	50% after deductible
Diagnostic X-Ray	10% after deductible	20% after deductible ³	50% after deductible
High-Tech Services (MRI, CT, PET)	10% after deductible	20% after deductible	50% after deductible
Hospital Services			
Inpatient	10% after deductible	20% after deductible	50% after deductible
Outpatient	10% after deductible	20% after deductible	50% after deductible
Emergency Room	10% after deductible	\$250 copay + 20% after deductible	
Ambulance	10% after deductible	20% after deductible	
Infertility Treatment	Up to \$20,000 maximum benefit	Up to \$20,000 maximum benefit	
Prescription Drugs	Deductible, then:		
Generic	\$10 copay	\$10 copay	Applicable copay + 50%
Formulary Brand	\$30 copay	\$30 copay	
Non-Formulary Brand	\$70 copay	\$70 copay	
Premier Specialty Drugs	\$200 copay	\$200 copay	Not covered
Mail Order (Up to a 90-day supply)	2x retail copay	2x retail copay	

(1) A per consult fee of \$49 for MDLIVE applies until deductible is satisfied. (2) Plan pays 100% if lab work is done at a physician's office or independent lab facility. (3) Plan pays 100% if services are performed in a physician's office. (4) Virtual urgent care is covered at 100%.

MEDICAL BENEFITS

CIGNA LOCALPLUS NETWORK

The Cigna Value Network (LocalPlus) offers in- and out-of-network benefits, providing you the freedom to choose any provider within the LocalPlus network. However, you will pay less out of your pocket when you choose a Cigna provider. Please note: The Cigna Value Network HDHP (LocalPlus) does not have out-of-network benefits—you must use an in-network provider to receive care.

Important: The LocalPlus Network may not be available in all areas. Please do a provider search at [cigna.com](https://www.cigna.com) before electing this plan to confirm there are providers in your area.

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 Value Network HDHP (LocalPlus)	Cigna Value Network (LocalPlus)	
	In Network Only	In Network	Out of Network
Plan Year Deductible Individual/Family	\$3,500/\$7,000	\$3,500/\$7,000	\$4,000/\$8,000
The amount that <i>arrivia</i> may contribute to your HSA to help you pay for out-of-pocket expenses	Up to \$25 per pay period	N/A	
Out-of-Pocket Maximum Individual/Family	Includes deductible, copays, and coinsurance		
	\$7,000/\$14,000	\$7,000/\$14,000	Unlimited
Preventive Care	Plan pays 100%	Plan pays 100%	50% after deductible
Physician Services			
Primary Care Physician	10% after deductible	\$25 copay	50% after deductible
Specialist	10% after deductible	\$45 copay	50% after deductible
Telemedicine	10% after deductible ¹	\$25 copay	Not covered
Walk-In Clinic	10% after deductible	\$25 copay	50% after deductible
Urgent Care ⁴	10% after deductible	\$50 copay	50% after deductible
Lab/X-Ray			
Diagnostic Lab	10% after deductible	20% after deductible ²	50% after deductible
Diagnostic X-Ray	10% after deductible	20% after deductible ³	50% after deductible
High-Tech Services (MRI, CT, PET)	10% after deductible	20% after deductible	50% after deductible
Hospital Services			
Inpatient	10% after deductible	20% after deductible	50% after deductible
Outpatient	10% after deductible	20% after deductible	50% after deductible
Emergency Room	10% after deductible	\$250 copay + 20% after deductible	
Ambulance	10% after deductible	20% after deductible	
Infertility Treatment	Up to \$20,000 maximum benefit	Up to \$20,000 maximum benefit	
Prescription Drugs	Deductible, then:		
Generic	\$10 copay	\$10 copay	Applicable copay + 50%
Formulary Brand	\$30 copay	\$30 copay	
Non-Formulary Brand	\$70 copay	\$70 copay	
Premier Specialty Drugs	\$200 copay	\$200 copay	
Mail Order (Up to a 90-day supply)	2x retail copay	2x retail copay	Not covered

(1) A per consult fee of \$49 for MDLIVE applies until deductible is satisfied. (2) Plan pays 100% if lab work is done at a physician's office or independent lab facility. (3) Plan pays 100% if services are performed in a physician's office. (4) Virtual urgent care is covered at 100%.


MEDICAL BENEFITS

HOW THE PLANS WORK


Key Functions	Cigna Open Access HDHP (OAP)	Cigna Open Access Plus (OAP)	Cigna Value Network HDHP (LocalPlus)	Cigna Value Network (LocalPlus)
Location availability	All locations.	All locations.	Available in most locations. Visit cigna.com and search the LocalPlus network to confirm there are providers in your area. Refer to page 16 for more information.	Available in most locations. Visit cigna.com and search the LocalPlus network to confirm there are providers in your area. Refer to page 16 for more information.
Out-of-network benefits	No.	Yes.	No.	Yes.
Pay for care with pre-tax dollars	Yes, you can fund a health savings account (HSA).	Yes, you can fund a health care flexible spending account (FSA).	Yes, you can fund a health savings account (HSA).	Yes, you can fund a health care flexible spending account (FSA).
arrivia contributes money into an account to help you pay for out-of-pocket expenses	Yes. <i>arrivia</i> contributes money to an HSA to help you pay for covered expenses.	No.	Yes. <i>arrivia</i> contributes money to an HSA to help you pay for covered expenses.	No.
Individual deductible applies if you cover your family	Yes, if you cover your family, all individual amounts will count toward meeting the family deductible and out-of-pocket max, but an individual will not have to pay more than the individual deductible and out-of-pocket max.			

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.



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



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



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

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.

Level of Coverage	Cigna Open Access HDHP (OAP)		Cigna Open Access Plus (OAP)	
	No Wellness Discount	Wellness Discount	No Wellness Discount	Wellness Discount
Team Member Only	\$70.00	\$25.00	\$175.00	\$130.00
Team Member + Spouse*	\$275.00	\$230.00	\$525.00	\$480.00
Team Member + Child(ren)	\$170.00	\$125.00	\$350.00	\$305.00
Team Member + Family*	\$325.00	\$280.00	\$660.00	\$615.00

Level of Coverage	Cigna Value Network HDHP (LocalPlus)		Cigna Value Network (LocalPlus)	
	No Wellness Discount	Wellness Discount	No Wellness Discount	Wellness Discount
Team Member Only	\$55.00	\$10.00	\$140.00	\$95.00
Team Member + Spouse*	\$220.00	\$175.00	\$450.00	\$405.00
Team Member + Child(ren)	\$145.00	\$100.00	\$285.00	\$240.00
Team Member + Family*	\$260.00	\$215.00	\$560.00	\$515.00

*\$45.00 per pay period surcharge will apply on top of published rates, to cover any qualified spouses who are otherwise eligible for health coverage through their own employer. See Human Resources for more details.

TELEMEDICINE SERVICE

All team members enrolled in an *arrivia* medical plan have 24/7/365 access to licensed physicians through MDLIVE. This program allows you to seek information, advice, and treatment from a medical provider right from your computer or smart phone without having to face waiting lines at your doctor's office or an urgent care center. Your cost share for virtual medical visits will range from \$25 to \$55 depending on your medical plan. Telemedicine Urgent Care services are covered at 100%. This is significantly less than the cost of seeking treatment through other facilities. Save time and money by considering virtual care.

Connect with a licensed physician by visiting mdliveforcigna.com or calling 888-726-3171.

MDLIVE

With MDLIVE, you can visit a doctor from your home, office, or on the go. A network of board-certified doctors is available 24/7 by phone or secure video chat to assist with non-emergency medical conditions. See page 19 for more information on determining when telemedicine is your best option for care.

When should you use MDLIVE?

- For a non-emergency issue
- During or after normal business hours, nights, weekends, or holidays
- If your primary care physician is not available
- To request prescription refills when appropriate
- When you're traveling and in need of non-emergency medical care

What can be treated?

- Allergies
- Asthma
- Cold and flu
- Diarrhea
- Ear infection
- Joint aches
- Nausea
- Fever
- Rashes
- Sinus infection
- Sore throat
- UTI

Contact MDLIVE at mdlive.com or by calling 888-632-2738. Or download the MDLIVE app at mdlive.com/getapp.

CIGNA TOOLS AND RESOURCES

CIGNA ONE GUIDE

Call a Cigna One Guide representative before you enroll to get personalized, useful guidance to choose the right plan for you.

Your personal guide will help you:

- Easily understand the basics of health coverage.
- Identify which available health plan best meets your needs.
- Check to see if your doctors are in-network, to help you avoid unnecessary costs.
- Get answers to any other questions you may have about the plans or provider networks available to you.

After enrollment, your Cigna One Guide representative will also be there to guide you through the complexities of the healthcare system, and help you avoid costly missteps.

Cigna One Guide service provides personalized assistance to help you:

- Save time and money.
- Get the most out of your plan.
- Find the right hospitals, dentists, and other health care providers in your plan's network.
- Get cost estimates and avoid surprise expenses.
- Understand your bills.



CALL 888-806-5042 TO SPEAK WITH A CIGNA ONE GUIDE REPRESENTATIVE TODAY.

Note: During enrollment, personal representatives are available Monday through Friday, 8 a.m.–9 p.m. EST. Once your coverage begins, call the number on your ID card to speak with a personal representative. Additional customer service representatives are available 24/7.

FIND A DOCTOR

Cigna's online directory makes it easy to find a doctor or hospital in your network.

- **Step 1:** Go to [cigna.com](https://www.cigna.com), and click on "Find a Doctor" at the top of the screen. Then, under "How are you covered?" select "Employer."
- **Step 2:** Change the geographic location to the city/state or zip code you want to search. Select the search type and enter a name, specialty, or other search term. Click on one of our suggestions or the magnifying glass icon to see your results.
- **Step 3:** Answer any clarifying questions, and then verify where you live (this will determine the networks available).

Networks available:

- **Cigna Open Access Network:** Open Access Plus (OAP) allows you to choose your health care providers from a broad network and is available nationwide.
- **Cigna LocalPlus Network:** LocalPlus offers you cost-efficient access to local network that is limited to quality doctors, specialists, and hospitals, right where you live. The LocalPlus Network is available only in certain states/ areas (including Arizona, California, and Florida).

CIGNA EASY CHOICE TOOL

Cigna | cignaeasychoice.com

arrivia has partnered with Cigna to help you decide what medical plan is right for you.

NEED HELP CHOOSING A MEDICAL PLAN?

With the Cigna Easy Choice Tool, get a personalized comparison of available plans based on your answers to questions about your health care needs and the needs of your eligible family members.

The Cigna Easy Choice Tool will lay out all of the applicable plans so you can review and compare them to make the most informed decision when selecting a medical plan for 2024.

Please have the following information handy to use the Cigna Easy Choice Tool:

- Information about you and your eligible dependents (like dates of birth, addresses, etc.).
- Zip codes of eligible dependents you wish to cover that live or attend school outside of your area.
- The name, address, and phone number of any doctors or specialists you use or who is used by one of your covered dependents.

Based on your responses to the online questions, the Cigna Easy Choice Tool ranks the company's Cigna plans as "Best," "Next Best" and "Good" to fit for your personal needs. The tool will also show whether your current doctors are in the plan's network.

Log in and get started at cignaeasychoice.com (access code: EHYMZTO0).



You also have access to Cigna One Guide, a personalized concierge service to help you navigate your benefits and save money. Call 888-806-5042 to speak with a Cigna One Guide representative for additional help selecting the medical plan that's right for you. See page 16 for details.

MEDICAL BENEFITS

PREVENTIVE CARE

In-network preventive care is 100% free for medical plan members on all *arrivia* medical plans.

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.



SAVE MONEY ON YOUR HEALTH CARE



Choose an in-network provider.

Choose an in-network provider and you'll pay less out of your pocket. Why? Because in-network doctors and facilities contract with the insurance company and agree to charge a lower price for services.



Request an in-network lab.

When your doctor orders a test, confirm that an in-network lab will be used. If your tests are sent to an out-of-network lab, you may incur additional out-of-pocket expenses.



Check your explanation of benefits.

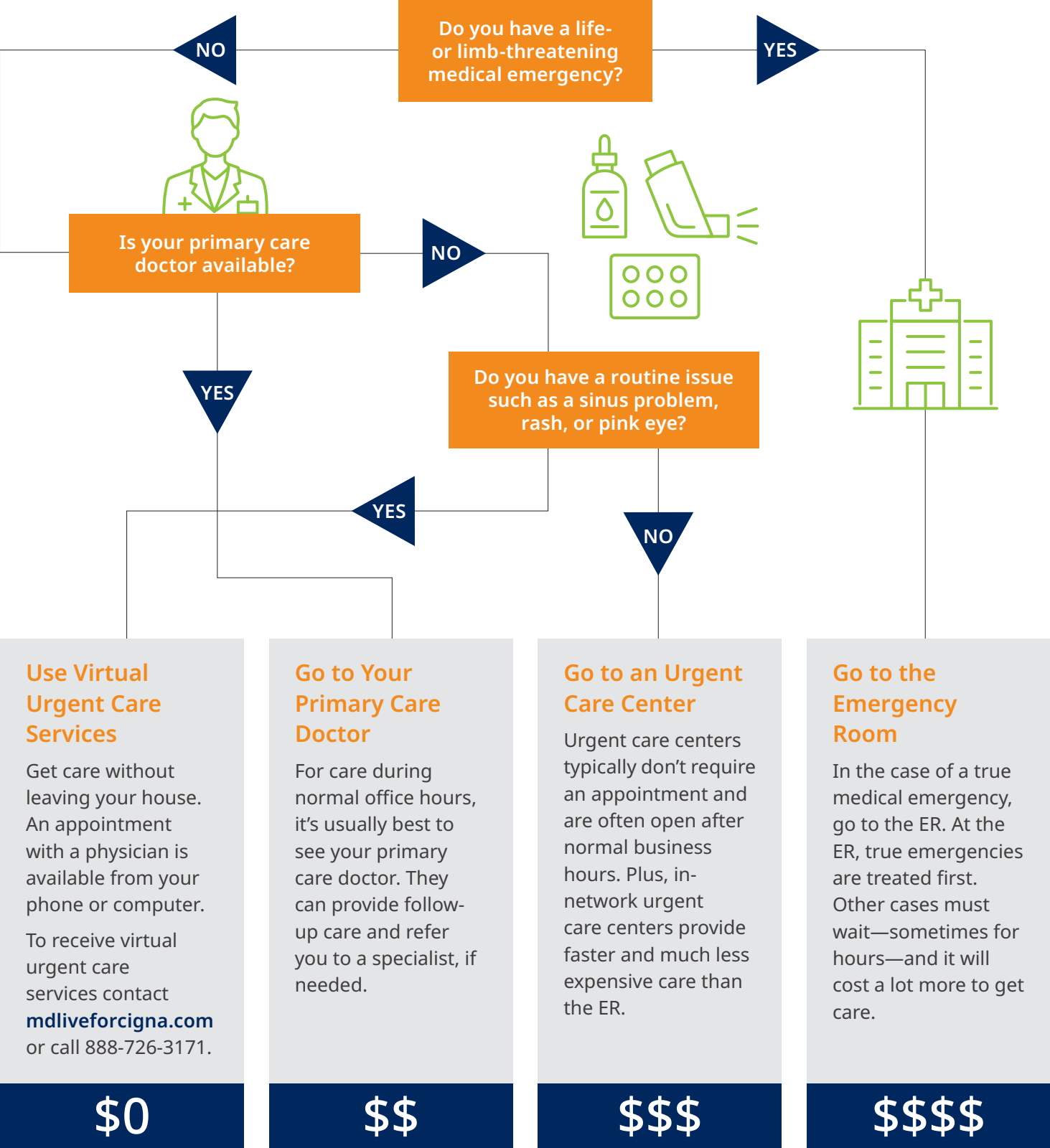
After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.

Note: 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 [cigna.com](https://www.cigna.com).

MEDICAL BENEFITS

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

HEALTH ADVOCACY SERVICES

Cigna offers health advocacy services to help you and your family members resolve your health care challenges.

Personal health coaches, who are experienced clinicians or benefits specialists, provide individualized assistance for:

- **Clinical and coaching support:** Answering questions about diagnoses, treatments and medications, as well as helping to find the right providers and treatments.
- **Administrative support:** Explaining benefits, estimating procedure costs, and working to resolve benefit and claim issues.
- **Senior care and special needs services:** Locating appropriate senior care or in-home assistance.
- **Complementary and alternative medicine:** Identifying wellness services and alternative medicine.

Personal health coaches are available Monday through Friday between 8 a.m. and 12 a.m. ET at 866-799-2725.

OMADA

Omada is a digital lifestyle change program that inspires healthy habits that last. Combining the latest technology with ongoing support, 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 enrolled in an *arrivia* medical plan, are at risk for diabetes or heart disease, or living with diabetes or high blood pressure, and are accepted into the program, you will receive the program **AT NO COST**.

If you are diagnosed with diabetes and/or hypertension, you will have access to an expanded Omada program.

Omada features include:

- Interactive programs to guide your journey
- A wireless smart scale to monitor your progress
- Weekly online lessons to empower you
- Professional health coaching for added support
- A small peer group to keep you engaged

To access Omada, visit omadahealth.com/arrivia.

HEALTHY PREGNANCIES, HEALTHY BABIES

The Cigna Healthy Pregnancies, Healthy Babies program is designed to help you and your baby stay healthy during your pregnancy and in the days and weeks after your baby's birth.

When you take part and finish the program, you'll be eligible to receive \$150 if you enroll in the first trimester or \$75 if you enroll in the second trimester.

HEALTH INFORMATION LINE

As a Cigna customer, you have access to the Health Information Line where you can get live support 24 hours a day, seven days a week for non-emergency situations. When you call, a Health Information Line clinician will ask you a few questions about your symptoms. The clinician can help you decide if you should seek care at an urgent care center, your doctor's office, the emergency room, or care for yourself at home.

Log into mycigna.com for the Health Information Line phone number, or call the customer service number on the back of your virtual Cigna ID card, available through the Cigna app or at mycigna.com.

CENTERS OF EXCELLENCE

You have access to Cigna's Centers of Excellence (COE)—higher-performing hospitals that are rated above other in-network hospitals when it comes to health outcomes and have extra savings for you for certain procedures or conditions. When you use a COE for your procedures, you will receive a \$250 debit gift card once your claim is processed and confirmed. Visit mycigna.com and look for the COE symbol for your next procedure.

Here are the condition level categories that use a Cigna COE:

- Back surgery
- Cancer conditions
- Cardiac cath and angioplasty
- Child delivery
- Heart surgery
- Joint replacement
- Pulmonary medical

ONE MEDICAL

arrivia provides you and your eligible dependents the option to purchase a discounted membership to One Medical—a primary care practice that expands the reach of your medical benefits.

One Medical provides you with access to exceptional care that fits your life. As an *arrivia* team member, you and your family receive an exclusive 25% off the annual membership fee (\$199).

Activate your membership by accessing the “Sign up today” link on onemedical.com or by downloading the mobile app. Use the discount code ARRIVIA25 during checkout.

Get Care When You Need It

Download the One Medical mobile app to connect with a provider 24/7 or to locate a One Medical provider near you.

With One Medical, you can access care for:

- Annual wellness visits
- Chronic condition management (i.e. diabetes, arthritis)
- Behavioral health concerns
- Common illnesses such as cold, flu, and COVID-19
- Minor cuts and injuries
- Prescription renewals
- Allergies and skin issues
- Stomach flu, vomiting, and headaches
- UTIs
- And more

One Medical Is Available Nationwide

Whether you're at home or on the go, you can access to exceptional care from a One Medical provider. Visit onemedical.com/locations for a full list of One Medical network facilities.

Questions? Email access@onemedical.com or visit onemedical.com/now to get started.

One Medical is considered in-network with *arrivia* medical plans and most major insurance plans. Scheduled visits are billed to your insurance like a standard doctor's visit.

DOWNLOAD THE ONE MEDICAL MOBILE APP FOR ACCESS TO:

24/7 free on-demand care.

Connect with a provider for free through the One Medical mobile app when you're sick or have an urgent medical question.



Care on the go.

You always have care at your fingertips when you venture from home. Book a same-day or next-day appointment at one of the 125+ locations nationwide.



Virtual physical and mental health care.

See a provider in-person or from your mobile device for physical and mental health concerns anytime, anywhere.



DENTAL BENEFITS

Cigna | mycigna.com | 800-244-6224

NO CHANGES TO RATES OR PROVIDER FOR 2024!

arrivia offers three dental insurance plan options through Cigna.

- The Cigna DHMO plan provides in-network benefits only and is not available in Alaska, Guam, Maine, Montana, New Hampshire, New Mexico, North Dakota, Puerto Rico, South Dakota, Virgin Islands, Vermont, and Wyoming. Please note that if you enroll in the Cigna DHMO, you will need to select a primary care dentist in the Cigna Dental Care Access Plus network to manage all of your dental health care needs and refer you to any network specialists.
- The Cigna Low Plan and High Plan/Ortho 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 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 DHMO In Network Only	Cigna Low Plan		Cigna High Plan/Ortho	
		In Network	Out of Network	In Network	Out of Network
Plan Year Deductible Individual/Family	None	\$25/\$75	\$100/\$300	\$50/\$150	\$50/\$150
Plan Year Benefit Maximum	None	\$1,250	\$500	\$2,500	
Preventive Care (Oral exams, cleanings, x-rays)	Many preventive services are covered 100%. All other services will be based on a fee schedule ¹	Plan pays 100%	50% after deductible	Plan pays 100%	Plan pays 100%
Basic Services (Periodontal and endodontic services, oral surgery, fillings)		30% after deductible	70% after deductible	20% after deductible	20% after deductible
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])		75% after deductible	Not covered	50% after deductible	50% after deductible
Orthodontia Services	Discounts available	Not covered		50%	
Orthodontia Lifetime Maximum				\$2,500	

(1) Please note that the fee schedule can be found on the dental microsite at view.ceros.com/cigna/arrivia.

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 DHMO	Cigna Low Plan	Cigna High Plan/Ortho
Team Member Only	\$2.50	\$4.00	\$15.00
Team Member + Spouse	\$5.00	\$9.00	\$35.00
Team Member + Child(ren)	\$6.00	\$11.00	\$40.00
Team Member + Family	\$9.00	\$14.00	\$75.00



Your dentist can tell a lot about your overall health during your dental visit, including whether or not you may be developing diabetes, heart disease, kidney disease, and even some forms of cancer.

VISION BENEFITS

Superior Vision | superiorvision.com | 800-507-3800

NO CHANGES TO RATES OR PROVIDER FOR 2024!

arrivia offers a vision insurance plan through Superior Vision.

The Superior Vision vision plan offers 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 Superior Vision 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	Superior Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Ophthalmologist exam: Reimbursement up to \$34 retail; Optometrist exam: Reimbursement up to \$26 retail
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$20 copay	Reimbursement up to \$29/\$43/\$53
Frames (Every 12 months)	\$200 allowance + 20% off balance	Reimbursement up to \$88
Contact Lenses (Every 12 months in lieu of standard plastic lenses) Elective Medically Necessary	\$150 allowance + 20% off balance Plan pays 100%	Reimbursement up to \$100 Reimbursement up to \$210

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	Superior Vision Plan
Team Member Only	\$3.81
Team Member + Spouse	\$7.54
Team Member + Child(ren)	\$7.38
Team Member + Family	\$11.24



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.

BUDGETING FOR YOUR CARE


arrivia 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 a Cigna HDHP?
Consider funding a health savings account (HSA).

- *arrivia* contributes up to \$650 per year.
- Roll over all funds each year
- Invest funds for long-term savings
- Spend funds penalty-free after age 65



Enrolled in the Cigna OAP or Value Network?
Consider funding a health care flexible spending account (FSA). If you fund an HSA, you cannot fund a health care FSA.

- No *arrivia* contribution
- No rollover allowed



Paying for child or elder care expenses?
Consider funding a dependent care flexible spending account (FSA).

- No *arrivia* contribution
- No rollover allowed
- Dependent care expenses only

*Percentage varies based on your tax bracket.

COMPARE YOUR OPTIONS

	Health Savings Account	Health Care FSA	Dependent Care FSA
Eligible plans	Cigna Open Access HDHP (OAP) and Cigna Value Network HDHP (LocalPlus)	Cigna Open Access Plus (OAP) and Cigna Value Network (LocalPlus)	All plans
Eligible expenses	Medical, dental, vision	Medical, dental, vision	Dependent care
<i>arrivia</i> contribution available in full on January 1, 2023	No, your contributions are made per pay period starting with the first pay period in January	Yes	N/A
Your election is available on January 1, 2023	No, it will be available starting with the first pay period in January	Yes	No, it will be available starting with the first pay period in January
You can change your election throughout the year	Yes	No	No

HEALTH SAVINGS ACCOUNT

WEX | wexinc.com | 866-451-3399

If you enroll in the Cigna Open Access HDHP (OAP) or the Cigna Value Network HDHP (LocalPlus), 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.

arrivia CONTRIBUTION

If you enroll in a Cigna high-deductible health plan (HDHP), *arrivia* will help you save by contributing to your account.

If you contribute \$25 per pay period (\$650 annually) *arrivia* will match your contribution and deposit \$25 per pay period in your HSA account.

2024 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA (including the *arrivia* contribution) cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$4,150
- **All other coverage levels:** \$8,300

If you are age 55+ by December 31, 2024, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if:

- You are enrolled in the Cigna Open Access HDHP (OAP) or the Cigna Value Network HDHP (LocalPlus).

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

arrivia offers two flexible spending account (FSA) options through WEX.

You decide how much to contribute to your FSA on a plan year basis up to the maximum allowable amount. Your annual election will be divided by the number of pay periods and deducted evenly on a pre-tax basis from each paycheck throughout the year. Due to the favorable tax treatment of FSAs, the IRS requires you to forfeit any money left in your account after March 15, 2025.

You will receive a debit card, which can be used to pay for eligible expenses at the point of service. If you do not use your debit card and have expenses to be reimbursed, submit a claim form and a bill or itemized receipt from the provider to WEX.

Log into your account at wexinc.com to: view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

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 \$3,200 for the 2024 plan year.**

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 2024 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 2024 plan year.

HOW TO USE AN FSA

Contribute.

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.

1

Pay.

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.

2

Use It or Lose It.

FSA dollars do not roll over. However, you have until March 15, 2025, to incur and be reimbursed for expenses at the end of the plan year.

3

LIFESTYLE SPENDING ACCOUNT

WEX | wexinc.com | 866-451-3399



arrivia will provide up to \$260 to help you pay for eligible expenses related to physical, financial, and emotional wellbeing*.

WHAT IS A LIFESTYLE SPENDING ACCOUNT (LSA)?

An LSA is an employer sponsored benefit that provides funds for employees to use on eligible wellness expenses to meet their individual needs. The LSA is designed to improve your wellbeing. Determine which eligible expenses or experiences will improve your lifestyle and plan your purchases.

WHO IS ELIGIBLE FOR AN LSA THROUGH ARRIVIA?

If you are registered with Vitality, you will automatically be set up with a lifestyle spending account (LSA) at WEX and are eligible to submit receipts for qualified expenses. New participants must register at powerofvitality.com/vitality/login and then email benefits@arrivia.com after registration for access to the LSA.

An LSA's eligible expense list is extensive, with a wide variety of options to choose from. There are three categories of expenses related to wellbeing: physical, financial, and emotional.

Eligible expenses include:

- Athletic equipment and accessories
- Fitness memberships, classes, and lessons
- Student loan reimbursement
- Home purchase expense reimbursement
- Financial adviser and planning services
- Meditation classes or apps
- Personal development classes
- Annual park passes
- Cookbooks for healthier eating
- Cosmetic Dentistry
- Ski passes
- Life emergencies (car repair, appliance repair)
- Art therapy classes
- Beauty treatments
- Spa treatments

HOW DO I GET REIMBURSED FOR ELIGIBLE EXPENSES?

To submit claims through the WEX mobile app, simply snap a photo of your receipt and submit a claim for reimbursement.

* You must be registered with Vitality to be eligible for the LSA. Qualified team members receive \$10 per paycheck in their LSA.

LIFE AND AD&D BENEFITS

New York Life | mynylgbs.com | 888-842-4462

arrivia's 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

arrivia automatically provides basic life and AD&D insurance through New York Life to all benefits-eligible team members **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.**

- **All eligible team members:** 1x base salary up to a maximum of \$500,000

SUPPLEMENTAL LIFE AND AD&D INSURANCE

arrivia provides you the option to purchase supplemental life and AD&D insurance for yourself, your spouse, and/or your dependent children through New York Life.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 70, 55% at age 75, 30% at age 80, 20% at age 85, and 15% at age 90+.

- **Team member:** \$10,000 increments up to \$500,000 or 5x annual salary, whichever is less—guarantee issue: \$100,000*
- **Spouse:** \$10,000 increments up to \$100,000 or 100% of the team member's election, whichever is less—guarantee issue: \$30,000*; spouse coverage terminates at age 70
- **Dependent children:** Under 6 months \$500; 6 months to 26 \$10,000—guarantee issue: \$10,000*

Rates for team member and spouse life insurance are based on the team member's age and amount of coverage. Child life is \$0.50 per pay period for \$10,000 of coverage. The rate tables are available on the *arrivia* Benefit Information page on SharePoint.

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.



*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). During any following open enrollment periods, you may increase your coverage by one increment - as long as it does not exceed the guarantee issue amount—without completing a statement of health. 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 New York Life.

DISABILITY BENEFITS

New York Life | mynylgbs.com | 888-842-4462

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

arrivia provides you the option to purchase short-term disability (STD) insurance through New York Life. 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 gross weekly earnings up to \$1,000 per week
- **Elimination period:** Injury: 0 days; illness: 7 days
- **Benefit duration:** Up to 13 weeks

LONG-TERM DISABILITY INSURANCE—CALL CENTER TEAM MEMBERS

arrivia provides you the option to purchase long-term disability (LTD) insurance through New York Life. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period, if elected.

- **Benefit:** 60% of gross monthly earnings up to \$6,000 per month
- **Elimination period:** 90 days
- **Benefit duration:** Social Security normal retirement age

STD and LTD Insurance Costs

Listed below are the per pay period costs for STD and LTD insurance. Rates are based on team member age.

Age	Short-Term Disability Rates Per \$10 of Weekly Benefit	Long-Term Disability Rates Per \$100 of Monthly Earnings
0–25	\$0.40	\$0.13
25–29	\$0.36	\$0.13
30–34	\$0.35	\$0.18
35–39	\$0.32	\$0.25
40–44	\$0.34	\$0.36
45–49	\$0.38	\$0.66
50–54	\$0.46	\$0.88
55–59	\$0.55	\$1.22
60–64	\$0.63	\$1.08
65–69	\$0.68	\$0.66
70+	\$0.68	\$0.43

LONG-TERM DISABILITY INSURANCE: CORPORATE TEAM MEMBERS

arrivia provides basic LTD insurance through New York Life to all benefits-eligible corporate team members **AT NO COST**. LTD insurance is designed to help you meet your financial needs if your disability extends beyond the STD period, if elected.

- **Benefit:** 60% of gross monthly earnings up to \$6,000 per month
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age

VOLUNTARY BENEFITS

Cigna | mycigna.com | 800-754-3207

arrivia offers the following voluntary benefits to support your financial wellbeing.

ACCIDENT INSURANCE

arrivia provides you the option to purchase accident insurance through Cigna. Accident insurance can pay a set benefit amount based on the type of injury you have and the type of treatment you need. It includes a range of incidents, from common injuries to more serious events.

Why is this coverage so valuable?

- It can help you with out-of-pocket costs that your medical plan doesn't cover, like copays and deductibles.
- You are guaranteed base coverage, without answering health questions.
- It includes a wellness benefit that pays \$75 per calendar year per insured individual if a covered health screening test is performed, including: blood tests, chest x-rays, stress tests, mammograms, and colonoscopies.

Accident Insurance Costs

Listed below are the per pay period costs for accident insurance. The amount you pay is deducted on a post-tax basis.

Level of Coverage	Cigna Accident Insurance
Team Member Only	\$5.80
Team Member + Spouse	\$9.28
Team Member + Child(ren)	\$11.02
Team Member + Family	\$14.49

CRITICAL ILLNESS INSURANCE

arrivia provides you the option to purchase critical illness insurance through Cigna. If you're diagnosed with an illness that is covered by critical illness insurance, you can receive a lump-sum benefit payment. You can use the money however you want to assist you in offsetting unexpected expenses due to a critical illness diagnosis.

Why is this coverage so valuable?

- The money can help you pay out-of-pocket expenses like copays, deductibles, and other living expenses.
- You can use this coverage more than once. Even after you receive a payout for one illness, you're still covered for the remaining conditions and for the reoccurrence of any critical illness with the exception of skin cancer. The reoccurrence benefit pays 100% of your coverage amount. Diagnoses must be at least 180 days apart or the conditions can't be related to each other.
- It includes a wellness benefit that pays \$50 per calendar year per insured individual if a covered health screening test is performed, including: blood tests, chest x-rays, stress tests, mammograms, and colonoscopies.

Who can get coverage?

- **Team member:** \$10,000 or \$20,000; guarantee issue: \$20,000
- **Spouse:** Up to 50% of team member election
- **Dependent children:** Up to 25% of team member election

See rates on page 31.

VOLUNTARY BENEFITS

Critical Illness Insurance Costs

Listed below are the per pay period costs for critical illness insurance. Rates are based on the team member's age and coverage amount.

\$10,000 of coverage

Age	Team Member		Team Member + Spouse		Team Member + Child(ren)		Team Member + Family	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$1.84	\$2.13	\$3.22	\$3.69	\$2.76	\$3.05	\$4.14	\$4.61
25-29	\$2.03	\$2.55	\$3.52	\$4.33	\$2.95	\$3.47	\$4.44	\$5.25
30-34	\$2.53	\$3.48	\$4.37	\$5.88	\$3.45	\$4.39	\$5.28	\$6.79
35-39	\$3.37	\$5.36	\$5.74	\$8.93	\$4.29	\$6.28	\$6.66	\$9.84
40-44	\$4.16	\$7.06	\$7.13	\$11.83	\$5.08	\$7.98	\$8.04	\$12.75
45-49	\$5.97	\$11.00	\$9.91	\$17.92	\$6.89	\$11.92	\$10.82	\$18.83
50-54	\$8.53	\$15.80	\$13.85	\$25.28	\$9.45	\$16.72	\$14.76	\$26.19
55-59	\$11.56	\$21.23	\$18.90	\$34.23	\$12.48	\$22.14	\$19.82	\$35.15
60-64	\$14.38	\$25.63	\$23.76	\$41.75	\$15.30	\$26.55	\$24.67	\$42.66
65-69	\$17.69	\$30.24	\$29.06	\$48.43	\$18.60	\$31.15	\$29.97	\$49.34
70-74	\$24.69	\$40.32	\$40.28	\$64.26	\$25.61	\$41.23	\$41.19	\$65.17
75-79	\$38.31	\$51.56	\$55.88	\$79.02	\$39.23	\$52.48	\$56.79	\$79.94
80-84	\$42.36	\$60.30	\$66.51	\$95.28	\$43.28	\$61.21	\$67.42	\$96.19
85+	\$59.99	\$72.59	\$93.99	\$113.96	\$60.91	\$73.51	\$94.90	\$114.88

\$20,000 of coverage

Age	Team Member		Team Member + Spouse		Team Member + Child(ren)		Team Member + Family	
	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco	Non-Tobacco	Tobacco
<25	\$2.91	\$3.50	\$4.89	\$5.83	\$4.14	\$4.73	\$6.11	\$7.05
25-29	\$3.30	\$4.33	\$5.49	\$7.11	\$4.53	\$5.56	\$6.71	\$8.34
30-34	\$4.30	\$6.19	\$7.18	\$10.20	\$5.52	\$7.42	\$8.39	\$11.42
35-39	\$5.99	\$9.96	\$9.93	\$16.30	\$7.20	\$11.19	\$11.15	\$17.52
40-44	\$7.56	\$13.35	\$12.71	\$22.11	\$8.78	\$14.58	\$13.93	\$23.34
45-49	\$11.17	\$21.24	\$18.26	\$34.28	\$12.40	\$22.47	\$19.49	\$35.50
50-54	\$16.31	\$30.84	\$26.15	\$49.00	\$17.52	\$32.07	\$27.37	\$50.22
55-59	\$22.36	\$41.70	\$36.25	\$66.91	\$23.58	\$42.92	\$37.48	\$68.13
60-64	\$28.00	\$50.51	\$45.96	\$81.94	\$29.23	\$51.73	\$47.18	\$83.16
65-69	\$34.62	\$59.71	\$56.56	\$95.30	\$35.84	\$60.94	\$57.78	\$96.53
70-74	\$48.61	\$79.87	\$79.00	\$126.96	\$49.84	\$81.10	\$80.22	\$128.19
75-79	\$75.86	\$102.36	\$110.20	\$156.49	\$77.09	\$103.59	\$111.42	\$157.72
80-84	\$83.96	\$119.83	\$131.46	\$189.01	\$85.19	\$121.05	\$132.67	\$190.23
85+	\$119.22	\$144.42	\$186.42	\$226.37	\$120.45	\$145.65	\$187.63	\$227.59

RETIREMENT

Voya | voyaretirement.voya.com | 800-584-6001

arrivia offers a 401(k) retirement savings plan, which is administered by Voya.



Building a healthy financial future is just as important as taking care of your health needs today. Putting money aside for your future is easy with the 401(k) plan. It's painless and easier than you think to save for your future.

Plan features:

- Save 1% to 75% of your pay on a post-tax or pre-tax basis by convenient payroll deductions.
- Two types of contributions to the plan:
 - **Regular pre-tax deferrals:** You do not pay tax on the money you contribute now, but pay taxes when you withdraw the money at retirement.
 - **Roth contributions:** You pay taxes now, but no taxes on withdrawals of your contributions as well as the earnings.
- Invest your contributions among the plan's multiple investment options.
- You will be eligible for the 401(k) plan on the first of the month after 60 days of employment.
- You will be automatically enrolled at a 5% contribution rate upon eligibility.
- *arrivia* offers a matching contribution, please see HR for details.
- Hardship withdrawals and loans are available.

To get further information regarding making changes to your 401(k) contributions, access your Voya account at voyaretirement.voya.com or call 800-584-6001.

LEGAL COVERAGE

arrivia provides you the option to purchase legal coverage through MetLife Legal Plan.

The plan features comprehensive benefits including:

- Covered legal services
- Office consultation and telephone advice
- Identify theft and debt collection defense
- In-person consultations
- Tax audits and immigration assistance
- Document preparation
- Refinancing and home equity loans
- Representation for living wills, power of attorney, and trusts

The per-pay-period costs for legal coverage is \$10.41. The amount you pay for coverage is deducted from your paycheck on a post-tax basis.

PET INSURANCE

arrivia provides you the option to purchase pet insurance through Figo.

Pet insurance helps you keep your pets healthy whether it's sprains, stitches, x-rays, or teeth cleanings. Seek treatment from any licensed veterinarian, then submit your bill for reimbursement. **Please note that this offering will be directly billed to participants through Figo and not as a part of payroll deduction.**

Figo pet insurance will cover:

- Emergencies and hospitalizations
- Surgeries
- Veterinary specialists
- Hereditary and congenital conditions
- Chronic conditions
- Dental illness and injury
- Prescriptions
- Imaging
- Knee conditions
- Prosthetics and orthopedics
- Hip dysplasia
- Preventive care*
- And more

*Preventive services are included with the routine wellness plan add-on.



ENROLL YOUR PET TODAY.

Choose and customize a plan with deductible and reimbursement levels that meet your needs. Scan the QR code to the left to get started. For questions or enrollment assistance, call 844-738-3446, text 844-262-8133, or email support@insurefigo.com.

CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact *arrivia* Human Resources.

arrivia Benefits

benefits@arrivia.com

Provider/Plan	Phone Number	Website/Email
Medical/Pharmacy Cigna	888-806-5042	cigna.com
Dental Cigna	800-244-6224	mycigna.com
Vision Superior Vision	800-507-3800	superiorvision.com
Health Savings Account WEX	866-451-3399	wexinc.com
Flexible Spending Accounts WEX	866-451-3399	wexinc.com
Lifestyle Spending Accounts WEX	866-451-3399	wexinc.com
Life and Disability New York Life	888-842-4462	mynylgbs.com
Accident and Critical Illness Insurance Cigna	800-754-3207	mycigna.com
401(k) Retirement Savings Plan Voya	800-584-6001	voyaretirement.voya.com
Legal Coverage MetLife Legal Plan	800-821-6400	info.legalplans.com (enter code: GetLaw)
Pet Insurance Figo	Call: 844-738-3446 Text: 844-262-8133	support@insurefigo.com
Concierge Medical Service One Medical	888-663-6331	onemedical.com/now access@onemedical.com
Employee Assistance Program Cigna	877-622-4327	mycigna.com

This summary of benefits is not intended to be a complete description of the terms and *arrivia* 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 *arrivia* maintains its benefit plans on an ongoing basis, *arrivia* reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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