



2025 Employee Benefits Guide

By Stephens Insurance, LLC





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The information in this Benefits Guide is presented for illustrative purposes and is based on information provided by the employer. This is not a guarantee of coverage. The text contained in this Guide was taken from various summary plan descriptions and benefit information. In case of discrepancy between the Benefits Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about this summary, contact your Human Resources.

Inside Your Benefits

Welcome to your 2025 Employee Benefits Guide! As a valued employee, Vanguard strives to support you and your family's needs by offering a comprehensive and competitive benefits program.

This guide serves as a general and brief overview of the benefits available to you. We encourage you to review each option so you can decide what coverage is right for you and your family.

Who is Eligible?

All full-time employees working a minimum of 30 hours per week are eligible to enroll in the benefits described in this guide. The following family members are also eligible for coverage:

- Spouse
- Dependent Children (natural, newborn, adopted, foster, or step children) up to age 26 are eligible for medical, dental, vision, and life coverage

When to Enroll

Annual Enrollment is your opportunity once each year to evaluate your benefit options and make selections for the following year. Benefits selected at Annual Enrollment are effective August through July.

New Hire Waiting Period

The benefits will become effective on the first of the month following the 30 day waiting period. Each new hire has 20 days after their date of hire to login to Paycom and enroll in Vanguard's Benefit Plans.

How to Make Changes

Unless one of the following Qualifying Life Events summarized below applies, no benefit elections can be changed until the following year's open enrollment.

- A change in your legal marital status (marriage, divorce, death of a spouse)
- A change in the number of dependents (birth, adoption, death of a dependent)
- A change in your spouse's employment status (including commencement or termination of employment, a leave of absence, change from full-time to part-time, or vice-versa)
- Your dependent satisfying or ceasing to satisfy an eligibility requirement for coverage as a dependent
- Loss of other coverage

If you experience a Qualifying Life Event and wish to make changes to your current benefit elections, you must login to Paycom and make changes **within 30 days of the event.**

Please Note: Additional documentation may be requested as proof of the Qualifying Life Event (such as; a marriage certificate, birth certificate, proof of loss of coverage, etc.)

Enrollment Process

Vanguard provides electronic enrollment through Paycom, providing eligible employees the ability to make group insurance benefit elections online during the annual enrollment, new hire orientation and qualifying events.

1

Log into the Paycom app. From the **Notification Center** or from the **Benefits** section, click the current year's **Benefits Enrollment**.

2

Review the initial instructions and click **"Start Enrollment"**. Then, enter your personal information and any dependents or beneficiaries.

3

After determining which plan will work for you, choose your coverage level, then select either to **enroll** or **decline**.

4

To complete enrollment, click **"Finalize"** then **"Sign and Submit"**.



Helpful Tips:

Have all dependent and beneficiary information available when you begin your enrollment. You will need dates of birth and social security numbers.



Understanding Your Medical Plan Options

Medical & Prescription benefits will be with Blue Cross Blue Shield/Anthem. There are three different plan options for you to choose from. Full plan descriptions that are available on Paycom. Use this link to see which plan is right for you and your family. <https://www.wexinc.com/insights/benefits-toolkit/hdhp-hsa-vs-traditional-health-plan/>

Selecting a Plan: Vanguard's goal is to offer a variety of medical plans that deliver quality medical care at affordable prices depending on the varying needs of each employee.

Considerations: Please remember that choosing a medical plan is dependent on the needs of each employee and the balance between cost and coverage. It is important to consider the following when selecting a plan that best fits your needs:

1. **Frequency of Use:** How often do you use a healthcare service and what care do you predict being a requirement for you and your dependents?
2. **Payroll Deductions:** The amount that will be deducted from each payroll check.
3. **Copays/Coinsurance:** The amount you are expected to pay for "out-of-pocket" medical expenses at the time of the service.
4. **Deductibles:** The amount you will pay "out-of-pocket" each year before the plan begins to pay benefits. (Remember, the amount of your deductible varies depending on the medical plan you choose). Also, keep in mind that any deductible you meet will accumulate toward the maximum out-of-pocket.

Vanguard plan deductibles are calendar year. They begin on January 1st and end on December 31st.

5. **History:** Both your health history and the health of your dependents.

Medical & Prescription Benefits

Benefits	4000 / HDHP	3500 / Core	1700 / Buy Up
Member Pays:	In-Network	In-Network	In-Network
Co-Insurance	20%	20%	20%
Calendar Year Deductible			
Individual	\$4,000	\$3,500	\$1,700
Family	\$8,000	\$7,000	\$3,400
Out-of-Pocket Maximum (Deductible Included)			
Individual	\$7,500	\$6,000	\$4,000
Family	\$15,000	\$12,000	\$8,000
Office Visits			
Preventative Care	100% covered	100% covered	100% covered
Primary Care	20% after deductible	\$30 Copay	\$30 Copay
Specialist	20% after deductible	\$60 Copay	\$60 Copay
Urgent Care	20% after deductible	\$60 Copay	\$60 Copay
Telemedicine/Virtual Care	20% after deductible	\$0-\$60 Copay	\$0-\$60 Copay
Emergency Room Services	20% after deductible	\$350 Copay + 20% (Deductible Does Not Apply)	\$350 Copay + 20% (Deductible Does Not Apply)
Inpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible
Outpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible
Prescription Drugs			
Preventive RX	No Charge	No Charge	No Charge
Retail - 30 day supply			
Generic	10% after deductible	\$10	\$10
Preferred Brand	20% after deductible	\$35	\$35
Non-Preferred	30% after deductible	\$60	\$60
Mail Order - 90 day supply			
Generic	10% after deductible	\$20	\$20
Preferred Brand	20% after deductible	\$70	\$70
Non-Preferred	30% after deductible	\$120	\$120
Prescription Drugs			
Preventive RX	No Charge	No Charge	No Charge
Retail - 30 day supply			
Generic	10% after deductible	\$10	\$10
Preferred Brand	20% after deductible	\$35	\$35
Non-Preferred	30% after deductible	\$60	\$60
Mail Order - 90 day supply			
Generic	10% after deductible	\$20	\$20
Preferred Brand	20% after deductible	\$70	\$70
Non-Preferred	30% after deductible	\$120	\$120
Bi-Weekly Payroll Deductions (26)			
Employee	\$37.95	\$98.35	\$139.16
Employee/Spouse	\$196.99	\$311.65	\$399.22
Employee/Child(ren)	\$179.96	\$288.02	\$368.97
Family	\$283.95	\$465.80	\$594.28



Preventive Medication Program

Take advantage of the list of **\$0 copay** Preventive Medications that BCBS/Anthem offers. Preventive Medication Program includes Generic and Preferred Brand Medications.

Preventive Medications are used to keep certain conditions from developing or from coming back.

This list is subject to updates and changes regularly so for a full, up to date list, register at www.anthem.com.

Some examples of these medications are listed below. This is not the full list.

Anxiety/Depression

- Citalopram
- Escitalopram
- Fluoxetine

Asthma

- Albuterol solution
- PROAIR RESPICLICK
- QVAR REDIHALER

Blood Pressure

- Amlodipine
- Atenolol
- Enalapril
- Lisinopril
- Metoprolol
- Triamterene

Blood Thinner

- BRILINTA
- Cilostazol
- ELIQUIS
- Warfarin
- XARELTO

Cholesterol

- Atorvastatin
- Fenofibrate
- Lovastatin
- Pravastatin
- Simvastatin

Diabetes Related

- FARXIGA
- Glipizide
- HUMALOG
- JANUVIA
- JARDIANCE
- Metformin
- MOUNJARO
- TRULICITY

Osteoporosis

- Alendronate
- FOSAMAX PLUS D
- Risedronate

Information at Your Fingertips

through the Sydney Health Mobile App

Gain access to your health benefits with 24/7 access to your plan details. Register with Anthem using the below QR code or go to anthem.com/register.

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards
- Check your plan progress
- Chat and connect with an Anthem representative
- Access Virtual Health options

Get Virtual Health Care Options for Urgent, Primary & Specialty Care

Through the Sydney Mobile App, you can connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.

Primary Care

- Preventive Care Check-ups
- Wellness Screenings
- Routine Care Visits
- Prescriptions - New & Refills
- Lab Screenings

Urgent Care

- 24/7
- Care for hundreds of minor conditions
- Convenient and Affordable
- Rx available if applicable

Mental Health

- Anxiety
- Depression
- RX available if appropriate



Scan this QR code to
download the Sydney
Health app!





2025 LiveWell Program

powered by ActiveCare

Vanguard is invested in helping you be the healthiest version of yourself. Take a proactive role in managing your health.

Earn 100 points to receive a \$750 incentive. You can receive double the reward if your spouse is enrolled in the medical plan and also earns 100 points. The incentive can either be a cash payout or be contributed to your HSA. HR will contact you in December to confirm which payment method you prefer.

Complete These Steps by December 1, 2025:

1

Complete the **Health Assessment** to earn **20 points**. If you completed this step in 2024, return to the Health Assessment file to record any changes.

2

Complete your **Annual Wellness Exam** and ask your PCP to complete the wellness form. Then **upload** the completed form to the Incentives & Rewards file in ActiveCare to receive a **\$300 advance** on your incentive. Completion earns **30 points**.

3

Complete the **Tobacco Attestation** to earn **20 points**.

- Nicotine users, complete the "Attestation for Tobacco Users" and the Quit Smoking for Good course (this course lasts at least 3 weeks).
- Non-nicotine users complete the "Attestation for Non-Tobacco Users."

4

Choose and complete a **Plan for Wellness** activity to earn **30 points** (this activity will require a few minutes a day for 3 days).

Scan the QR code to get started. Need support?
Contact: activecaresupport@engagementrx.com



Dental Benefits

Don't skimp on your dental care, good oral care can mean better overall health! Regular dental checkups can help find early warning signs of certain health problems, which means you can get the care you need to get healthy.

Choose a participating dentist and with Ameritas by going to www.dentalnetwork.ameritas.com and select Classic PPO Network to find a participating dentist.

Benefits	In-Network
Annual Benefit Max (Calendar Year) <input type="checkbox"/> Per Insured Person	\$1,000
Orthodontic Lifetime Benefit Max <input type="checkbox"/> Per Eligible Insured Person (Child Only)	\$1,000
LIFETIME DEDUCTIBLE — For newly elected members: your next deductible after will be your last! (Does not apply to Orthodontic Services) <input type="checkbox"/> Per Insured Person / Family maximum <input type="checkbox"/> Waived for Diagnostic/Preventive (Type 1)	\$50 / 3x Individual Yes
Diagnostic and Preventive Services (Type 1) <input type="checkbox"/> Routine Exams <input type="checkbox"/> Bitewing, Full Mouth/Panoramic X-rays <input type="checkbox"/> Periapical X-rays <input type="checkbox"/> Cleanings <input type="checkbox"/> Fluoride application (Children 18 & under) <input type="checkbox"/> Sealants (age 15 & under)	Plan pays 100%
Basic Services (Type 2) <input type="checkbox"/> Space Maintainers <input type="checkbox"/> Restorative Amalgams <input type="checkbox"/> Restorative Composites (anterior & posterior teeth) <input type="checkbox"/> Simple Extractions <input type="checkbox"/> Complex Extractions <input type="checkbox"/> Anesthesia	Plan pays 80%
Major Services (Type 3) <input type="checkbox"/> Onlays <input type="checkbox"/> Crowns <input type="checkbox"/> Crown Repair <input type="checkbox"/> Endodontics (surgical & non-surgical) <input type="checkbox"/> Periodontics (surgical & non-surgical) <input type="checkbox"/> Denture Repair <input type="checkbox"/> Implants <input type="checkbox"/> Prosthodontics (fixed bridge; removable complete/partial dentures)	Plan pays 50%
Orthodontic Services <input type="checkbox"/> Dependent Children Only (under age 19)	Plan pays 50%
Plan Tier	Bi-Weekly (26)
Employee	\$8.35
Employee/Spouse	\$16.66
Employee/Child(ren)	\$22.91
Family	\$31.04

Vision Benefits

Whether it's 20/20 or less than perfect vision, everyone needs to receive regular vision care. This vision care program is being offered as part of our commitment to your well-being. You have the opportunity to enroll in the vision plan with Ameritas, our vision carrier.

Go to <https://eyedoclocator> to find in-network facilities under the EyeMed Insight Network.

Benefits	In-Network
Deductible <input type="checkbox"/> Exam (Every 12 Months) <input type="checkbox"/> Eye Glass Lenses (Every 12 Months)	\$10 \$25
Frame Allowance <input type="checkbox"/> One pair of eyeglass frames (Every 24 Months)	\$150 allowance, then 20% of any remaining balance
Eyeglass Lenses (in lieu of contacts; one pair of standard plastic lenses) <input type="checkbox"/> Single vision lenses <input type="checkbox"/> Bifocal lenses <input type="checkbox"/> Trifocal lenses <input type="checkbox"/> Lenticular <input type="checkbox"/> Progressive	Covered in Full Covered In Full Covered in Full 20% Discount Up to \$110
Contact Lenses (in lieu of glasses) <input type="checkbox"/> Standard Fit & Follow Up Exam Premium (Allowance) Fit & Follow Up Exam <input type="checkbox"/> Elective <input type="checkbox"/> Medically Necessary	Up to \$40 copay 10% off retail Up to \$150 allowance Covered in Full
Eyeglass Lens Upgrades <input type="checkbox"/> Standard Polycarbonate <input type="checkbox"/> Tint (solid and gradient) <input type="checkbox"/> Scratch Resistant Coating <input type="checkbox"/> Anti-Reflective Coating Standard Premium Tier 1 Tier 2 Tier 3 <input type="checkbox"/> Ultraviolet Coating <input type="checkbox"/> Lasik or PRK	\$40 \$15 \$15 \$45 \$57 \$68 80% off the charge \$15 Average of 15% off retail price or 5% off promotional price at US Laser Network participating providers
Plan Tier	Bi-Weekly (26)
Employee	\$2.53
Employee/Spouse	\$4.82
Employee/Child(ren)	\$5.02
Family	\$7.61

Flexible Spending Account (FSA)

A Flexible Spending Account (FSA) lets employees take home a larger paycheck by reducing their taxable income. Contributions to your FSA come out of your paycheck before any taxes are taken out. This means you don't pay federal income tax, Social Security taxes, or state and local income taxes on the portion of your paycheck you contribute to your FSA. *This is available to employees who have elected the Core 3500 and Buy Up 1700 medical plan options.*

Benefits of an FSA

- + **Pre-tax savings.** The dollars you contribute to an FSA are added pre-tax.
- + **Funds available right away.** All of your Medical FSA funds are available on the first day.
- + **Spending card for easy reimbursement**
 - new enrollees**, please watch your mail for your card. It will arrive in a PLAIN ENVELOPE.
 - renewing your plan**, you will NOT receive a new card. Please do not discard your current card.

You can utilize the funds in your FSA for eligible expenses, such as the following examples: doctor visits, dental exams, vision exams, physical therapy, speech therapy, surgeries, hearing aids, ambulance costs, acupuncture, prescription glasses, laser-eye surgeries, contact lenses, orthodontics, and dentures. For a complete list of eligible expenses please visit Paycom.

2025 Contributions Maximums

- + **Medical FSA Maximum Amount** - \$3,300
- + **Maximum Rollover Amount** - \$660 (minimum of \$50)

The funds in your account are use it or lose it each year, meaning any funds you do not use will be removed from your account at the end of the run-out period in the following plan year. You are allowed to roll over up to \$660 of the balance in your account to the following year.



Health Savings Accounts (HSA)

A Health Savings Account (HSA) is a unique, tax-advantaged account that can be used to pay for current or future healthcare expenses. When combined with a High Deductible Health Plan (HDHP), it offers savings and tax advantages that a Copay Plan can't duplicate. *This is available to employees who have elected the 4000 HDHP medical plan option.*

With an HSA, you will have:

- A savings account used for eligible medical expenses as well as deductibles, co-insurance, prescriptions, vision expenses, and dental care
- Unused funds that will roll over year to year; no "use it or lose it" penalty
- The potential to build more savings through investing; members choose from a variety of self-directed investment options with no minimum balance
- Additional retirement savings; after age 65, funds can be withdrawn for any purpose without penalty, but may be subject to income tax if not used for IRS-qualified medical expenses

You will receive a spending card for easy reimbursement

New Enrollees, please watch your mail for your card. It will arrive in a PLAIN ENVELOPE.

Renewing your Plan, you will NOT receive a new card. Please do not discard your current card.

How Much Can I Contribute?

The IRS provides inflation-adjusted contribution limits each year.

2025 HSA Contributions Limits	
Individual Contribution	\$4,300
Family Contribution	\$8,550
Catch-Up Contribution (age 55+)	\$1,000
2026 HSA Contributions Limits	
Individual Contribution	\$4,400
Family Contribution	\$8,750
Catch-Up Contribution (age 55+)	\$1,000





Dependent Care Flexible Spending Account (DCA)

A Dependent Care Account allows you to put money aside for:

- dependent care for children up to age 13
- a disabled dependent of any age or a disabled spouse

Examples of eligible expenses include: preschool and after-school care, daycare providers and summer day camps.

To be eligible for a DCA:

you and your spouse (if applicable) must work, be looking for work or be full-time students. Your dependents must live with you and be 12 years or younger. A dependent age 13 or older may be eligible if they cannot physically or mentally care for themselves. The daycare provider cannot be a parent of the child, a dependent on your tax return, or your child under the age of 19.

Maximum Contribution Amount - \$5,000

Note: There is no rollover amount for the Dependent Care Account. This account is use it or lose it.

Life and AD&D Coverage

Basic Life and AD&D

Vanguard provides all employees Basic Life and Accident Death & Dismemberment (AD&D) coverage through The Standard as financial protection in the case of a unexpected loss or accident. Vanguard will pay the full cost of this coverage for you!

Importance of Selecting a Beneficiary

Selecting a beneficiary is a very personal decision. Some people want to use a death benefit to protect their loved ones, and other people look at it as more of a financial transaction. When you designate beneficiaries, you have the final say over who receives your death benefit. If you do not choose one, your state's laws determine who receives the benefit.

Employee Benefit	
Life and AD&D Amount	\$25,000
Guarantee Issue	\$25,000
Age Reduction Schedule	65% at age 65

Voluntary Life and AD&D

Vanguard employees have the option to enroll in Voluntary Life Insurance through **The Standard**. You can elect Voluntary Life coverage for yourself, your spouse and/or your child(ren).

Benefit Highlights	
Employee Benefits	
Life and AD&D Amount	8x annual earnings, up to \$500,000 in increments of \$10,000
Guarantee Issue	\$200,000
Age Reduction Schedule	65% at age 65, 40% at age 70, 25% at age 75
During Open Enrollment: If you are currently enrolled you may elect to increase your coverage by \$10,000 or \$20,000, not to exceed \$200,000 If you are NOT currently enrolled you may elect \$10,000 or \$20,000 with no medical evidence.	
Spouse Plan*	
Life and AD&D Amount	100% of employee amount, up to \$150,000 (increments of \$5,000)
Guarantee Issue	\$30,000
Age Reduction Schedule	65% at age 65, 40% at age 70, 25% at age 75
During Open Enrollment: If you are currently enrolled you may elect to increase your coverage by \$5,000 or \$10,000, not to exceed \$30,000 If you are NOT currently enrolled you may elect \$5,000 or \$10,000 with no medical evidence.	
Child(ren) Plan // through age 25	
Life Amount	\$10,000
Guarantee Issue	\$10,000
Monthly Premium	\$1.60

Late Entrants must complete a full medical evidence document to be approved for coverage.

Disability Coverage

Short-Term Disability

Short Term Disability Insurance helps protect your income for a short duration. If you become disabled and are unable to work, disability insurance can help replace some of your lost income, help you pay bills and protect your long-term savings. Vanguard provides basic STD coverage at no cost. Employees with an annual salary of \$39,000 and above have the option to purchase additional coverage.

Benefit Highlights

Short Term Disability benefits begin on the **1st day of disability** due to an accident and on the **8th day for an illness** (including pregnancy).

Basic STD will pay **66 2/3% of your weekly salary to a maximum of \$500 per week** and you may receive this benefit for **up to 90 days**. Basic STD is completely **employer paid**.

STD Buy-up will pay **66 2/3% of your weekly salary to a maximum of \$2,500 per week** and you may receive this benefit for **up to 90 days**.

STD Buy-up is completely **employee paid**. This benefit is available to eligible employees with an annual salary of \$39,000 and above. Your specific rate will be calculated for you in the enrollment system.

Late Entrants: your benefit waiting period for any qualifying disability caused by physical disease, pregnancy or mental disorder occurring during the first 12 months of converge will be 60 days.

Note: For SALARY and HOURLY employees, benefit amounts are based on prior year's W-2 earnings.

Long-Term Disability

Long Term Disability Insurance helps safeguard your financial security by replacing a portion of your income while you are unable to work. LTD benefits are intended to protect your income for a long duration after you have depleted short-term disability or available paid time off. LTD will take effect if your accident or illness prevents you from returning to work beyond your Short Term Disability period or 90 days.

How Does the Benefit Work?

If your injury or illness prevents you from returning to work for 90 days and you meet benefit qualifications, your Long Term Disability benefits will pay 60% of your monthly salary but no more than \$10,000 per month. Your LTD benefits are payable for the period during which you continue to meet the definition of disability and if necessary, may continue to the later of social security normal retirement age or age 65*.

Long Term Disability is completely employee paid.

Note: For SALARY and HOURLY employees, benefit % is based on prior year's W-2 earnings. *Refer to certificate for full schedule of benefits

Accident Benefits

The Accident plan, through **The Standard**, helps pay for the unexpected expenses that result from an accident.

On & Off the Job Coverage

- Family coverage available
- Sports related injuries covered

Just a few examples of benefits included in the plan:

- Emergency Room Visits - \$200
- Hospitalization - \$1,500 admission benefit, \$400 per day benefit up to 365 days
- Fractures - up to \$10,500
- Dislocations - up to \$7,000
- Follow-Up Care Treatment - \$70
- Health Screening Benefit - \$50 per insured per year

Accident Insurance Includes 70+ Benefits for Covered Injuries and Treatment		
Injury	Emergency	Surgery
<ul style="list-style-type: none"> • Burns • Dislocation • Eye Injuries • Concussion • Loss of Hearing • Lacerations • Fractures • Coma • Paralysis 	Emergency Dental <ul style="list-style-type: none"> • Urgent Care • Ambulance • Emergency Room • X-ray • Major Diagnostic Exam 	<ul style="list-style-type: none"> • Abdominal/Thoracic Surgery • Outpatient Surgical Facility • Skin Grafts • Knee Cartilage/Ligament/Tendon Repair • Ruptured Disk • Rotator Cuff
Hospitalization	Follow Up Care	Value Added Benefits
<ul style="list-style-type: none"> • Hospital Admission • Hospital Confinement • CCU Confinement • CCU Admission 	<ul style="list-style-type: none"> • Chiropractor • Medical Appliance • Hearing Device • Physical therapy • Physician Care • Prosthesis • Rehab Facility 	<ul style="list-style-type: none"> • Transportation • Lodging • Youth Organized Sports • 24 Hour Coverage • AD&D Benefit • Yearly Health Screening Benefit

Scan this QR code
for more information!



Critical Illness Benefits

A major illness can blindside anyone, even an employee with medical insurance. Copays, deductibles, alternative treatments and other Out-of-Pocket expenses can add up quickly. Critical Illness insurance with **The Standard** pays cash benefits directly to you to help reduce the financial burden that can come with serious illness.

Covered Conditions		
<ul style="list-style-type: none"> • Cancer • Carcinoma In Situ Cancer • End Stage Renal Failure • Major Organ Transplant • Myocardial Infarction (Heart Attack) • Severe Coronary Artery Disease with Recommendation of Bypass 	<ul style="list-style-type: none"> • Stroke • Coma • Paralysis • Blindness • Advanced Alzheimer's Disease • Advanced Multiple Sclerosis • Advanced Parkinson's Disease • Amyotrophic Lateral Sclerosis • Benign Brain Tumor 	<ul style="list-style-type: none"> • Bone Marrow Transplant • Deafness • Loss of Speech • 21 Childhood Diseases • End stage renal failure, major organ failure
Reoccurrence: <ul style="list-style-type: none"> • If you are diagnosed with a covered illness again after a Treatment Free Period of 6 months, you will receive 100% of the original benefit amount 	Subsequent Covered Illness: <ul style="list-style-type: none"> • If you are diagnosed with a different & subsequent covered illness after the diagnosis of the first critical illness, you will receive an additional Critical Illness benefit 	Health Screening Benefit: <ul style="list-style-type: none"> • \$50 per insured per calendar year
Employee Coverage Amounts: <ul style="list-style-type: none"> • \$10,000 • \$20,000 • \$30,000 	Spouse Coverage Amounts: <ul style="list-style-type: none"> • \$5,000 • 10,000 • \$15,000 • Up to 50% of Employee Amount 	Child(ren) Coverage: <ul style="list-style-type: none"> • Automatically enrolled for 50% of Employee coverage amount at no cost • Coverage terms at age 26

A Health Screening Benefit is included and pays \$50 for each insured. Each covered person will get one routine test and one follow-up diagnostic test, providing support for early detection and prevention.

Examples of Routine Screenings:

- Mammography
- EKG/ECG
- HPV Vaccination
- CA125 Blood Test
- Pap Smear
- Colonoscopy
- Prostate Specific Antigen
- Skin Cancer Screening

Rates: Rates vary based on age and tobacco status, but can start as little as a few dollars a week. Rates will be calculated in the Paycom enrollment system.

Life Services Toolkit

Online tools and services can help you create a will, make advance funeral plans and put your finances in order. After a loss, your beneficiary can consult experts by phone or in person, and obtain other helpful information online.

The Life Services Toolkit is automatically available to those insured under a group life insurance policy from The Standard.

Services to Help You Now

Visit the Life Services Toolkit website at standard.com/mytoolkit and enter user name "assurance" for information and tools to help you make important life decisions.

- **Estate Planning Assistance:** Online tools walk you through the steps to prepare a will and create other documents, such as living wills, powers of attorney and health care agent forms.
- **Financial Planning:** Consult online services to help you manage debt, calculate mortgage and loan payments, and take care of other financial matters with confidence.
- **Health and Wellness:** Timely articles about nutrition, stress management and wellness help employees and their families lead healthy lives.
- **Identity Theft Prevention:** Check the website for ways to thwart identity thieves and resolve issues if identity theft occurs.
- **Funeral Arrangements:** Use the website to calculate funeral costs, find funeral-related services and make decisions about funeral arrangements in advance.

Services for Your Beneficiary

Life insurance beneficiaries can access services for 12 months after the date of death. Recipients of an Accelerated Benefit can access services for 12 months after the date of payment. These supportive services can help your beneficiary cope after a loss:

- Grief Support
- Financial Assistance
- Online Resources
- Legal Services
- Support Services

Beneficiaries can participate in phone consultations or in-person meetings with trained grief counselors.

For beneficiary services, visit standard.com/mytoolkit (user name = support) or call the assistance line at 800.378.5742.



Travel Assistance

Things can happen on the road. Passports get stolen or lost. Unforeseen events or circumstances derail travel plan. Medical problems surface at the most inconvenient times. Travel Assistance can help you navigate these issues and more at any time of the day or night.

Travel Assistance is automatically available to those insured under a group life insurance policy from The Standard.

You and your spouse are covered with Travel Assistance - and so are your kids through age 25. Travel Assistance is available when you travel more than 100 miles from home or internationally for up to 180 days for business or pleasure. It offers aid before and during your trip, including:

- Passport, visa, weather and currency exchange information, health hazards advice and inoculation requirements.
- Emergency ticket, credit card and passport replacement, funds transfer and missing baggage.
- Help replacing prescription medication or lost corrective lenses and advancing funds for emergency medical payment.
- Emergency evacuation to the nearest adequate medical facility and medically necessary repatriation to the employee's home, including repatriation of remains.
- Connection to medical care providers, interpreter services, a local attorney, consular office or bail bond services.
- Return travel companion if travel is disrupted due to emergency transportation services or return dependent children if left unattended due to prolonged hospitalization.
- Logistical arrangements for ground transportation, housing and/or evacuation in the event of a natural disaster, political unrest and social instability.



Contact Travel Assistance

866.455.9188 - United States, Canada, Puerto Rico, U.S. Virgin Islands and Bermuda

240.330.1380 - Everywhere else

ops@gga-usa.com

Standard.com/travel



Employee Assistance Program

There are times in life when you might need a little help coping or figuring out what to do. Take advantage of the Employee Assistance Program (EAP) which includes WorkLife Services and is available to you and your family . It's confidential - information will be release only with your permission or as required by law.

Connection to Resources, Support and Guidance

You, your dependents (including children to age 26) and all household members can contact masters-degreed clinicians 24/7 by phone, online, live chat, email and text. There's even a mobile EAP app. Receive referrals to support groups, a network counselor, community resources or your health plan. If necessary, you'll be connected to emergency services.

Your program includes up to three face-to-face assessment and counseling sessions per issue. EAP services can help with:

- Depression, grief, loss and emotional well-being
- Family, marital and other relationship issues
- Life improvement and goal-setting
- Addictions such as alcohol and drug abuse
- Stress or anxiety with work or family
- Financial and legal concerns
- Identity theft and fraud resolution
- Online will preparation

WorkLife Services

WorkLife Services are included with the Employee Assistance Program. Get help with referrals for important needs like education, adoption, travel, daily living and care for your pet, child or elderly loved one.

Online Resources

Visit healthadvocate.com/Standard3 to explore a wealth of information online, including videos, guides, articles, webinars, resources, self-assessments and calculators.

Perks at Work - sources perks that matter to help you live a better and healthier life. Visit www.perksatwork.com/login

Contact EAP

888.293.6948 TTY services dial 711

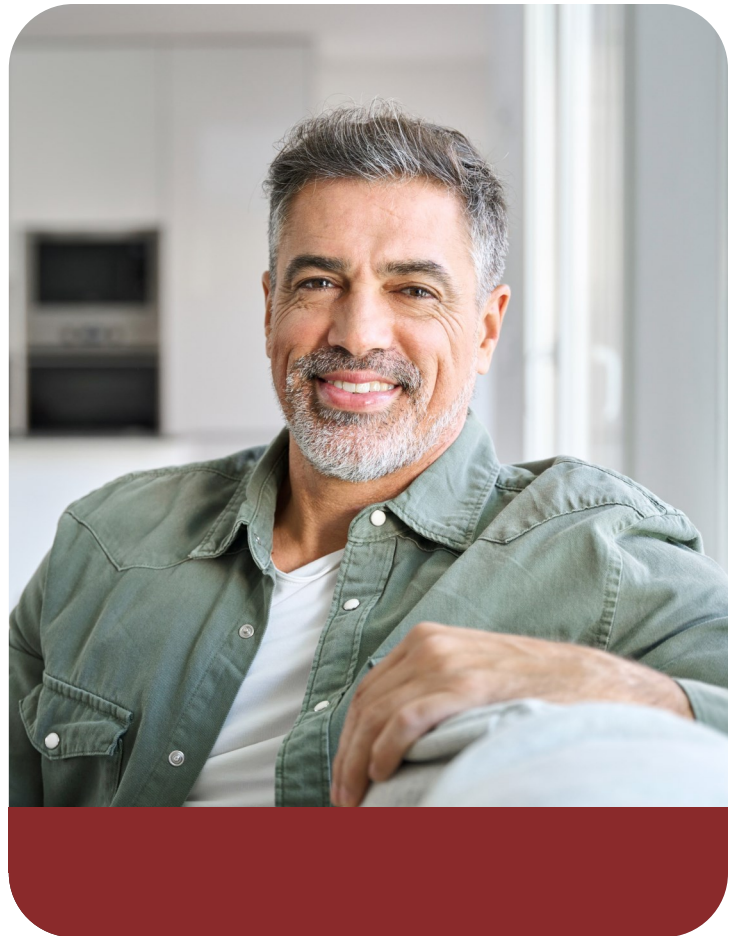
answers@healthadvocate.com

24 hours a day, seven days a week

Health Advocacy Select

Available to employees that are out on an approved STD claim with Standard for the duration of their STD claim.

When you're sick or injured, your main focus should be on your health - not untangling medical bills, scheduling appointments and coordinating your care with specialists and other providers.



Help is Only a Phone Call Away

Fortunately, you don't have to take on the healthcare system by yourself. While you're out on a short term disability claim, you can connect with a Personal Health Advocate who'll help you navigate the complexities of the healthcare system. Simply take advantage of Health Advocacy Select, a service that's included with your group Short Term Disability insurance coverage through The Standard.

An Expert by Your Side

At no additional cost, you can contact Health Advocate™ and be assigned a Personal Health Advocate, typically a registered nurse, who will remain on your case until it's fully resolved. From start to finish, you'll work with one person sparing you the headache of explaining your concerns to someone who might be unfamiliar with your situation.

Your Personal Health Advocate can assist you in quickly and efficiently working through healthcare management issues.

Some Ways They Can Help You Are:

- Understand and take maximum advantage of your medical benefits.
- Make sense of your diagnosis and research treatment options.
- Find and schedule appointments with the right doctors and specialists, particularly for complex medical conditions where a second opinion is appropriate.
- Locate specialists for high-risk pregnancies and find pediatricians.
- Manage your out-of-pocket expenses by finding alternative services and cost information.
- Locate necessary post pregnancy support in the event of a difficult delivery or when complications arise.
- Find resources for services that may not be covered through your employer's health benefits program.

Personal Health Advocates available Monday - Friday, 8 a.m. - 12 a.m., Eastern at: 888.293.6948

[Healthadvocate.personaladvantage.com](https://healthadvocate.personaladvantage.com)

401(k) / Holidays

401(k) Retirement Plan

As part of our commitment to providing valuable benefits to our employees, Vanguard Truck Centers offers a 401(k) Retirement Plan to all eligible employees.

Eligibility

- Full-time employees 21 years or older
- First of the month following 3 months of employment
- Automatic Enrollment at 4%, unless you opt out

Eligibility for Match

- Begins after 1 year of service (1,000 hours)
- 100% vesting after 3 years or more of service

Employer Matching Contribution

Employee Contribution % of salary	Employer Contribution % of salary
1%	0.50%
2%	1%
3%	1.5%
4% or more	2%

Vesting Schedule

Years of Service	Vested %
Less than 3 years	0%
3 years or more	100%

- Deferral rates can be updated in Principal at anytime
- Employee contributions will default to the target date funds
- Investment elections can be changed at anytime
- Advisory services are available from Raymond James

D. Bruce Kelly Jr., Financial Advisor, RIFS
Bruce.Kelly@raymondjames.com
Ph: 866-651-7556 or 706-621-7550

Automatic Enrollment

Vanguard will even help get everything started for you. Unless you decide to make your own selections or opt out, prior to the first day of the month following your eligibility date, you will automatically be enrolled in the 401(k) Plan at a 4% contribution rate.

Automatic Annual Increase

With annual automatic increases, Vanguard will help you save even more for your future. Each January 1 we will automatically increase your savings percentage 1% until you reach 10%, unless you have altered your contribution percentage in the six months prior to that date, or opted out.

To Access Your Account

- Go online to www.principal.com OR
- Call the Principal Financial Group at 800-547-7754

2025/2026 Vanguard Holidays

New Year's Day	Memorial Day
Independence Day	Labor Day
Thanksgiving Day	Day after Thanksgiving
Christmas Eve	Christmas Day

Prescription Drug & Medicare Notice

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Vanguard Truck Centers and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
2. Vanguard Truck Centers has determined that the prescription drug coverage offered by Blue Cross Blue Shield/Anthem health plans are, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and are therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When can you join a Medicare Drug Plan?

You can join a Medicare Drug Plan when you first become eligible for Medicare and each year from October 15 to December 7.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare Drug Plan.

What happens to your current coverage if you decide to join a Medicare Drug Plan?

If you decide to join a Medicare Drug Plan, your current Vanguard Truck Centers coverage will not be affected. See pages 7-9 of the CMS Disclosure of Creditable Coverage to Medicare Part D Eligible Individuals Guidance (available at <http://www.cms.hhs.gov/CreditableCoverage/>), which outlines the prescription drug plan provisions/options that Medicare eligible individual may have available to them when they become eligible for Medicare Part D.

When will you pay a higher premium (penalty) to join a Medicare Drug Plan?

You should also know that if you drop or lose our current coverage with Vanguard Truck Centers and don't join a Medicare Drug Plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare Drug Plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go 19 months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

Prescription Drug Coverage

For more information about this notice or your current prescription drug coverage...

Contact your HR department for further information. NOTE: You will get this notice each year. You will also get it before the next period you can join a Medicare Drug Plan, and if this coverage through Vanguard Truck Centers changes. You also may request a copy of this notice at any time.

For more information about your options under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare Drug Plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare Drug Plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Human Resources Contact

Stacy Stapleton, HR Director

Phone (404) 963-9160

Fax (404) 389-9917

stacy.stapleton@vanguardtrucks.com

CMS Form 10182-CC

Updated April 1, 2011

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0938-0990. The time required to complete this information collection is estimated to average 8 hours per response initially, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. If you have comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: CMS, 7500 Security Boulevard, Attn: PRA Reports Clearance Officer, Mail Stop C4-26-05, Baltimore, Maryland 21244-1850.

Contact Information

Vendor	Phone	Website
Medical Blue Cross Blue Shield / Anthem	800-331-1476	Locate Provider (Blue Open Access POS): https://anthem.com/find-care/ Plan Information: https://www.anthem.com
Telehealth Sydney		anthem.com/register
LiveWell Through ActiveCare		https://activecare.medkeeper.com activecaresupport@engagementrx.com
Dental Ameritas	800-487-5553	Locate Provider (Classic PPO Network): https://dentalnetwork.ameritas.com/ Plan Information: https://www.ameritas.com/sign-in/
Vision Ameritas	866-289-0614	Locate Provider (Eyemed Insight Network): https://eyedoclocator Plan Information: https://eyemed.com/en-us/member
Flexible Spending Account, Dependent Spending Account & Health Savings Account Consolidated Admin Services	877-941-5956	https://www.consolidatedadmin.com/
Life / Disability / Accident / Critical Illness The Standard	Life/STD/LTD: 800-628-8600 Accident/Critical Illness: 800-634-1743	www.standard.com
401(k) Principal Financial Group	800-547-7754	https://www.principal.com/
Vanguard Contacts Stacy Stapleton, HR Director (Corporate)	Phone: 404-963-9160 Fax: 404-389-9917	stacy.stapleton@vanguardtrucks.com