



En Route to a Healthier You

2025 EMPLOYEE BENEFITS

RENO EMPLOYEES



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Welcome to Your 2025 Benefits!

The success of the Pasha Group is built on the passion and hard work of our employees. We are grateful for all you do and the biggest thank you we can give is supporting your physical, financial, mental, and emotional health.

Our competitive benefits package includes rich resources to help you and your family enhance your overall health at an affordable cost.

Carefully review your benefits guide to see what the best options are for you and your family, and consider the best coverage to meet your needs in the coming year.

Throughout this Guide, the terms “the Company,” “us”, “we”, and “Pasha” are used interchangeably with The Pasha Group and the names of covered affiliate companies.

What is Changing as of January 1, 2025

Rate structure: Our rate structure is changing from 3-Tier to 4-Tier. This means that your rates will be more affordable if you are covering yourself and your child dependents only. The Pasha Group will continue to pay the majority of the cost of overall premiums for all tiers.

What is Remaining the Same for January 1, 2025

Medical plan designs: Medical plan designs are generally remaining the same, with a few small changes, such as those mandated by the IRS.

The following programs are remaining the same:

- Hometown Health medical plans
- Principal dental plan
- VSP vision plan
- Prudential life and disability coverage
- Voluntary benefits (Long-term care, Accident insurance, Critical Illness insurance, Pet insurance)
- Navia FSA, Commuter and HSA
- Health Advocate EAP and Healthcare help program
- PashaLIFE wellness program
- GoPivot wellness program
- Retirement plan through Voya
- Employer vs. Employee cost sharing % for medical, dental and vision
- Employer funding toward Health Savings Accounts

Questions? Contact:

- Benefits@pashanet.com
- Alliant Benefit Advocates: (800) 489-1390 or benefitsupport@alliant.com (8 a.m - 8 p.m ET)

Eligibility

Benefits for eligible employees begin on the first of the month following one month of employment. You may enroll your eligible dependents in many of the same plans you choose for yourself.

Eligible Employees

- Regular employees* who work at least 30 hours per week

Eligible Dependents

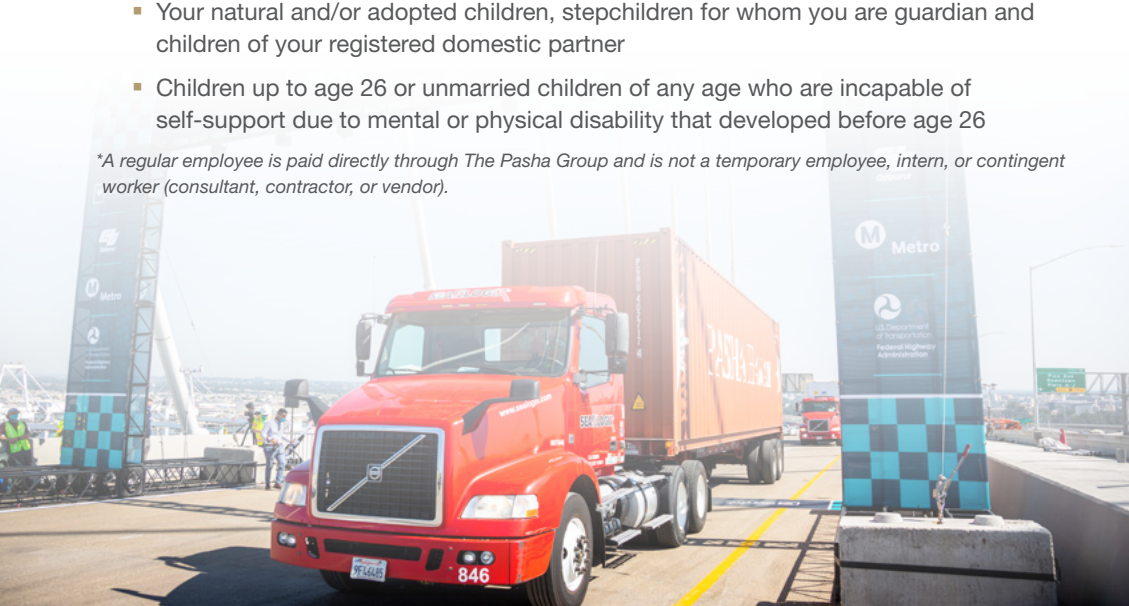
- Your legal spouse
- Your registered domestic partner over age 18 (subject to imputed income)
- Your natural and/or adopted children, stepchildren for whom you are guardian and children of your registered domestic partner
- Children up to age 26 or unmarried children of any age who are incapable of self-support due to mental or physical disability that developed before age 26

**A regular employee is paid directly through The Pasha Group and is not a temporary employee, intern, or contingent worker (consultant, contractor, or vendor).*

The Impact of Imputed Income on Domestic Partners

Imputed income is the amount The Pasha Group pays toward the cost of domestic partner coverage. Domestic partner coverage premiums for domestic partners who do not qualify as dependents under Section 152 of the Internal Revenue Code will be paid by the employee with after-tax dollars. The fair market value of any employer contributions made on behalf of your domestic partner will be imputed income to the employee. Unless otherwise requested, premiums will automatically be deducted on a pre-tax basis.

NOTE: The group health plan will pay secondary to Medicare for any active employee's Medicare-eligible domestic partner. The domestic partner should enroll in Medicare to ensure adequate coverage.



Enrolling & Making Changes

The choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options to choose the best coverage for you and your family. You have three opportunities to enroll in or make changes to your benefits:

1. Within 30 days of your eligibility date
2. During the annual open enrollment period
3. Within 30 days of a qualified change in family status (Life Event)

If you have questions about whether your Life Event qualifies you to make changes to your benefits, contact the Benefits Team at benefits@pashanet.com.



What Is a Qualified Life Event?

Marriage, divorce, or legal separation

Birth or adoption of a child

Death of a dependent

Loss or gain of other health coverage for you and/or your dependents

Change in employment status

Change in Medicaid/Medicare eligibility for you or a dependent

Receipt of a Qualified Medical Child Support Order



Have questions about your health insurance?

Contact Alliant Benefit Advocates at **800-489-1390**.

Advocates are available Monday through Friday, 8 a.m. – 8 p.m EST.

How to Enroll

UKG | n35.ultipro.com

Follow these steps to enroll in your benefits:

1. Evaluate Your Needs

Be a smart health care shopper and ask yourself the following questions:

- **Who should I cover?** Evaluate your coverage options for all dependents who meet eligibility requirements.
- **How much did I spend on health care last year?** Consider your past expenses to help you plan for your future needs.
- **Will I need more, or less, health coverage next year?** Estimate the amount of health care you will require in the upcoming year.

2. Review Your Options

Review this benefit guide to compare your options and evaluate plan costs and potential savings.

3. Enroll Online

- Visit the UKG Portal at n35.ultipro.com/Login.aspx to enroll.
- Enter your username and password.
 - If you do not have access to UKG, please contact HRISsupport@pashanet.com.
- Under “Manage My Benefits,” follow the prompts to select or waive each of your options. Just add what you want to the cart and checkout.
- Review plan details and costs.
- Submit your elections.

4. Confirm Your Elections

Review your confirmation statement carefully to make sure your benefits and dependent information are correct.



Helpful Enrollment Tip

Each year you wish to participate in a Flexible Spending Account, you must designate the amount you want to contribute to each account from your paycheck, up to annual IRS limits.



Questions?

If you have any questions about your benefits or need assistance, please contact the Benefits Department at benefits@pashanet.com. You can also call the Benefits Hotline at **800-489-1390** or email benefitsupport@alliant.com.

Helpful Benefit Terms & Definitions

To better understand your coverage, it's helpful to be familiar with benefits vocabulary. Take a moment to review these terms, which may be referenced throughout this guide.

Balance Bill

When a health care provider bills a patient for the difference between what the patient's health insurance reimburses and the provider charges.

Copay

A fixed dollar amount you pay the provider at the time of service; for example, a \$20 copay for an office visit or a \$3 copay for a generic prescription.

Coinsurance

The percentage paid for a covered service, shared by you and the plan.

Deductible

The amount you pay each calendar year before the plan begins paying benefits. Not all covered services are subject to the deductible.

Emergency Room Care

Care received at a hospital emergency room for life-threatening conditions.

Imputed Income

The premium paid for coverage over \$50,000 that will be added to the employee's gross income and is subject to taxes. Imputed income also applies to domestic partnerships and is the amount the company pays toward the cost of domestic partner coverage.

In-Network Care

Care provided by contracted doctors within the plan's network of providers. This enables participants to receive care at a reduced rate compared to care received by out-of-network providers.

Out-of-Network Care

Care provided by a doctor or at a facility outside of the plan's network. Your out-of-pocket costs may increase, and services may be subject to balance billing.

Out-of-Pocket Maximum (OOPM)

The maximum amount you pay per year before the plan begins paying for covered expenses at 100%. This limit helps protect you from unexpected catastrophic expenses.

Premium

The complete cost of your benefits. You share this cost with The Pasha Group and pay your portion through regular payroll deductions.

Preventive Care

Routine health care, including annual physicals and screenings, to prevent disease, illness, and other health complications. In-network preventive care is covered at 100%.

Urgent Care

Urgent care centers are helpful when care is needed quickly to avoid developing more serious pain or problems. Visit urgent care for sudden illnesses or injuries that are not life threatening.

Benefit Acronyms

AD&D
Accidental Death & Dismemberment

FSA
Flexible Spending Account

HDHP
High Deductible Health Plan

HSA
Health Savings Account













LTD
Long-Term Disability

PPO
Preferred Provider Organization

STD
Short-Term Disability

Choose the Right Place to Go for Care

Need medical attention, but it's not a true emergency? Save time and money by choosing the best option for care. Reduce wait times and avoid emergency room costs by visiting your primary care doctor or urgent care for non-emergency injuries and illnesses. These options provide quality care just like the ER, but you could save hundreds of dollars and hours of time in the waiting room for non-life-threatening issues.

 Telehealth		 Primary Care Provider		 Urgent Care Center		 Emergency Room	
Non-Life-Threatening		Non-Life-Threatening		Non-Life-Threatening		Life-Threatening	
Appointment Time: 	Appointment Cost: 	Appointment Time: 	Appointment Cost: 	Appointment Time: 	Appointment Cost: 	Appointment Time: 	Appointment Cost: 
Benefit: <ul style="list-style-type: none"> Can be done anywhere Low cost 		Benefit: <ul style="list-style-type: none"> In-person examination Reasonable price in-network 		Benefit: <ul style="list-style-type: none"> Lower cost than ER visit Same-day visits often available 		Benefit: <ul style="list-style-type: none"> Necessary for life-threatening conditions Open 24/7/365 	
Reasons to go: <ul style="list-style-type: none"> Cold & flu symptoms Allergies Headaches Skin irritations & rashes Urinary tract infections Depression & anxiety 		Reasons to go: <ul style="list-style-type: none"> Immunizations Annual exams Earaches & infections Regular treatment for chronic conditions Depression, anxiety, and other mental health conditions 		Reasons to go: <ul style="list-style-type: none"> Minor cuts, sprains & burns Fever & flu symptoms Allergic reactions Animal bites Mild asthma Urinary tract infections 		Reasons to go: <ul style="list-style-type: none"> Sudden numbness or weakness Disorientation or difficulty speaking Seizure or loss of consciousness Overdoses Uncontrolled bleeding Heart attack or chest pain 	

Which Medical Plan Is Right for You?

At The Pasha Group, our goal is to help you reach your highest potential and position you for success. This starts with providing all the tools you need for your health and well-being. Choosing the right plan to meet your needs is the first step to living your healthiest life.

When deciding which medical plan is right for you and your family, it is important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services out of your pocket. While each medical plan covers in-network preventive screenings in full, the plans vary on annual deductibles, copays, and levels of coinsurance. This means you may pay higher out-of-pocket costs with one plan versus another. The ideal medical plan should cover most of your health needs with out-of-pocket costs that meet your budget.

Benefit	Hometown Health PPO	Hometown Health HDHP
PCP required	Encouraged	Encouraged
Referrals needed for specialists		
Annual deductible to satisfy	✓	✓
Out-of-network coverage	✓	✓
Eligible to enroll in a Health Savings Account		✓
Eligible to enroll in a Health Care FSA	✓	



Find a Provider

Find in-network medical providers by visiting hometownhealth.com.

Medical Plan Comparison

Hometown Health | 775-982-3232

hometownhealth.com | app: 

Free Benefits with Your Medical Plan

Looking for a workout class? Need to talk to a nutritionist? Want to get a Fitness Tracker? Your medical plans include valuable programs, discounts, and resources you might not know about. To find out more so you can get the most out of your benefits, visit the Benefits site at pasha.mybenefits.life.

Plan Features	Hometown Health PPO		Hometown Health HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Individual / Family	\$500 / \$1,000	\$2,000 / \$4,000	\$3,300 / \$6,600	\$6,600 / \$13,200
Annual Out-of-Pocket Max Individual / Family	\$2,000 / \$4,000	\$4,000 / \$8,000	\$3,300 / \$6,600	\$6,600 / \$13,200
	You pay:		You pay:	
Preventive Care Visit	Covered in full	30% after deductible	Covered in full	30% after deductible
Primary Care Visit	\$15 copay	30% after deductible	No charge after deductible	30% after deductible
Behavioral Health / Substance Abuse Inpatient / Outpatient	10% after deductible / \$15 copay	30% after deductible	No charge after deductible	30% after deductible
Urgent Care	\$15 copay	30% after deductible	No charge after deductible	
Emergency Room (copay waived if admitted)	\$100 copay		No charge after deductible	
Hospital Services Inpatient / Outpatient	10% after deductible	30% after deductible	No charge after deductible	30% after deductible
Chiropractic	\$30 copay (20 visits / year)	30% after deductible (20 visits / year)	No charge after deductible (20 visits / year)	30% after deductible (20 visits / year)
Acupuncture	Not covered	Not covered	Not covered	Not covered

Prescription Coverage Comparison

Plan Features	Hometown Health PPO		Hometown Health HDHP	
	In-Network	Out-of-Network	In-Network	Out-of-Network
	You pay:	You pay:	You pay:	You pay:
Prescription Drugs: Retail (up to a 30-day supply)				
Tier 1 Generic	\$10 copay	Not covered	No charge after deductible	Not covered
Tier 2 Preferred Brand	\$30 copay		No charge after deductible	
Tier 3 Non-Preferred Brand	\$60 copay		No charge after deductible	
Tier 4 Specialty	30% coinsurance		No charge after deductible	
Prescription Drugs: Mail Order (up to 90-day supply)				
Tier 1 Generic	\$20 copay	Not covered	No charge after deductible	Not covered
Tier 2 Preferred Brand	\$60 copay		No charge after deductible	
Tier 3 Non-Preferred Brand	\$120 copay		No charge after deductible	

Medical insurers often update their pharmacy formulary 2-4x per year, and you should receive a notice directly from the insurer if you are impacted by any formulary changes. Follow the instructions below to review the formulary, or list of covered prescription drugs, through your health plan:

1. Follow the link: <https://welcome.optumrx.com/hometownhealth/prescription-drug-list>
2. Select "Large Group Plans"

How the Health Savings Account (HSA) Works

Navia | [800-669-3539](tel:800-669-3539) | naviabenefits.com | app: 

If you enroll in either of the Consumer-Driven HDHPs, you may be eligible to open a HSA through Navia to help pay for eligible health care expenses not covered under your medical, dental, or vision plan. An HSA makes it easy to pay for current health care costs and save for future health care needs in retirement.

What Are the Benefits of an HSA?

- The company contributes FREE money to your account!
- You can set aside tax-free* money to pay for out-of-pocket health care expenses.
- Paying for qualified expenses and earnings on the account are tax-free.
- An HSA is your bank account. If you leave the company, the account goes with you.
- All unused funds roll over year to year.
- HSAs can make a great retirement savings account for health care.

How Are Contributions Made to an HSA?

You can contribute pre-tax dollars from your paycheck up to the annual IRS maximums to pay for eligible health care expenses. When you enroll in an HSA, you will receive a Navia HSA debit card. You can also submit claims online through your own personal account at naviabenefits.com.

You must first open an HSA to be eligible for employer contributions. The Pasha Group will automatically contribute to your HSA each quarter. The Pasha Group contributions are pro-rated based on your benefits effective date. HSA contributions cannot exceed the annual IRS maximums.

Coverage Type	2025 Employer HSA Contribution	2025 Maximum Employee Contribution	2025 IRS Contribution Limit
Individual Coverage	\$300 / quarter (\$1,200 / year)	\$3,100	\$4,300
Family Coverage	\$600 / quarter (\$2,400 / year)	\$6,150	\$8,550

If you are age 55 and older, you may contribute an additional \$1,000 catch-up contribution each year.

*State taxes may still apply in CA and NJ. Please contact your professional tax advisor.

HSA Highlights

- Enrollees in the Hometown Health HDHP are eligible to participate.
- Personal contributions help lower your taxable income.
- Download the MyNavia Mobile App to access your benefits anytime.

What About the Fine Print?

- If you have an HSA, you cannot be enrolled in a general-purpose health care flexible spending account (including coverage under your spouse's flexible spending account). However, you are eligible to enroll in a Limited Purpose Health Care FSA which can be used for dental and vision expenses only.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.

Questions? Refer to **IRS Publication 969** for a complete list of eligible expenses and HSA rules.

Dental Coverage

Principal | 800-247-4695 | principal.com | app: 

Good dental care is shown to improve your overall health. Our dental plans help you maintain a healthy smile through regular preventive dental care and take care of any problems as soon as they occur.

The Pasha Group offers dental coverage through Principal. The dental plan has three levels of benefit:

1. Preferred Provider Organization (PPO) – highest level of benefits
2. Non-Network – higher out-of-pocket costs; member will pay coinsurance plus any amount in excess of the Usual & Customary Reimbursement (UCR) amount

To find an in-network provider near you, visit principal.com.

Plan Features	Principal Financial Dental Plan	
	In-Network PPO	Out-of-Network
Calendar Year Benefit Maximum	\$2,000 per person	\$2,000 per person
Calendar Year Deductible Individual / Family	\$25 / \$75	\$50 / \$150
Orthodontia Lifetime Maximum		
	You pay:	You pay:
Diagnostic & Preventive Services (x-rays, cleanings, exams)	Covered in full	Covered in full
Basic & Restorative Services (fillings, extractions, root canals)	20%	20%
Major Services (dentures, crowns, bridges, implants)	50%	50%
Orthodontia	50% of covered expenses	50% of covered expenses



Did You Know?

If your dental claims are less than \$1,000 this year, once you've had a preventive cleaning you can roll over up to \$500 to the next year. The accumulation cap is \$2,000.

Pre-Authorization

If dental services are expected to exceed \$200, we encourage you to obtain a “pre-determination of benefits” by calling Member Services. This will give you an estimate of what your out-of-pocket costs will be. There may be several ways to treat your dental condition, one or more of which may not be covered. Find out first!



Vision Coverage

VSP | 800-877-7195 | vsp.com | app: 

We help you keep your eyes healthy through our vision plan. The Pasha Group gives you an opportunity to purchase vision coverage through VSP. In addition to the core benefits below, you have access to a number of discounts through VSP including:

- 35-40% savings on lens coatings
- Savings on laser vision correction
- 30% off additional prescription (sun)glasses if purchased on the same day as your appointment; otherwise 20% if purchased within the year
- If you have had laser vision surgery, you can use your frame allowance to buy non-prescription sunglasses from a VSP provider

Remember, you will save money by visiting in-network providers. To find an in-network provider near you, visit vsp.com.

Plan Features	VSP
	In-Network*
Doctor Network	VSP Signature Network
Exam every 12 months	\$25 copay for exam and glasses
Frames every 24 months	\$130 allowance; \$150 allowance for featured frame brands; 20% savings on amount over allowance
Lenses every 12 months Single, Bifocal, Trifocal	Combined with exam
Contact Lenses (instead of glasses) every 12 months	
Contacts (instead of glasses)	\$130 allowance for contacts and contact lens exam (fitting and evaluation) 15% savings on a contact lens exam (fitting and evaluation)
Additional Benefits	
LASIK/PRK	Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities

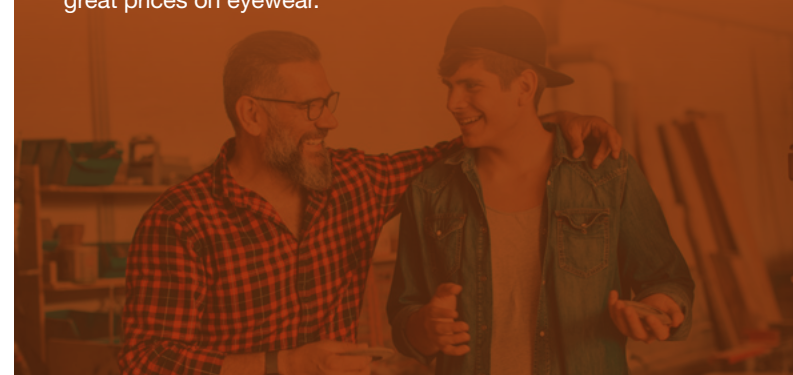
*Get the most out of your benefits and take advantage of greater savings with a VSP network doctor. Call Member Services at 800-877-7195 for out-of-network plan details. **NOTE:** Most privately-owned optometrist offices are contracted with VSP, but the vision/glasses chain-retail stores, such as LensCrafters and Pearle Vision are not contracted providers.

Essential Medical Eye Care

Need more than just glasses? VSP's Essential Medical Eye Care benefit has you covered! Whether it's treating eye conditions like pink eye and cataracts, managing sudden vision changes, or ongoing care for diabetes-related eye health, you'll get the expert care you need. And, it's all available for a low \$20 copay—no referral needed!

How Costco Works with VSP

While Costco is considered out-of-network with VSP, it holds the unique status of being a recognized out-of-network business partner—offering some key advantages. If you choose Costco for your eye care needs, they'll help streamline the out-of-network claim process, allowing you to easily apply your VSP benefits while enjoying Costco's great prices on eyewear.



Flexible Spending Accounts (FSAs)

Navia | [800-669-3539](tel:800-669-3539) | naviabenefits.com | app: 

Stretch your benefit dollars with FSAs. FSAs allow you to set aside pre-tax dollars to pay for eligible health care and dependent care expenses, which lowers your taxable income. Each year, you must elect the annual amount you want to contribute to each account. Your contributions will be deducted pre-tax from your paycheck.

Please note: You cannot change the amount of your FSA contributions unless you have a qualifying life event. Annual contribution limits are evaluated annually and are subject to change per IRS regulations.

Plan Features	Health Care FSA	Limited Purpose Health Care FSA	Dependent Care FSA
Annual Contribution Limit	\$3,300	\$3,300	\$5,000 (\$2,500 if married and filing separately)
Eligible Expenses*	Health care plan deductibles, copays, coinsurance, and prescriptions, including dental and vision hardware and expenses	Qualified dental and vision expenses only	Daycare for children age 12 and under, disabled children, and dependent adults
Availability of Funds	The full annual amount you elect is available on your plan effective date	The full annual amount you elect is available on your plan effective date	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	FSA debit card or reimbursement	FSA debit card or reimbursement	Reimbursement
Rollover Options	Unused funds do not rollover	Unused funds do not rollover	Unused funds do not rollover
Deadline for Services	Services must be incurred by 3/15/26	Services must be incurred by 3/15/26	Services must be incurred by 3/15/26
Deadline for Submission for Reimbursement	Reimbursement must be submitted by 3/31/26	Reimbursement must be submitted by 3/31/26	Reimbursement must be submitted by 3/31/26

*Refer to *IRS Publication 502* and *IRS Publication 503* for a complete list of eligible expenses.

Examples of Eligible Expenses

Over the Counter (prescription not required)	Health Care FSA	Limited Purpose Health Care FSA (prescription not required)	Dependent Care FSA
Allergy medications Asthma medications Cold and flu medications Pain relief Sleep aids	Acupuncture Deductibles and copays Dental fees Eye exams Hospital bills	Contact lens solution Dental fees Eye exams Orthodontia Sunglasses	After-school care Babysitter Elder care Nursery school Summer day camp

Commuter Benefit Program

Navia | 800-669-3539 | naviabenefits.com | app: 

Use Pre-Tax \$\$ for Your Work Commute

The Commuter Benefits Program, offered through Navia, allows employees who commute to and from work to set aside up to \$325 per month in pre-tax funds to pay for work commute-related transit and parking expenses. Eligible expenses for the commuter benefit include:

- **Transit Passes and Vanpooling:** Expenses for any pass, fare card, or similar item that entitles you to transportation on a mass transit system to and from work, or for the cost of transportation between your place of residence and place of employment in a commuter vehicle that has a seating capacity of six persons or more.
- **Parking:** Get reimbursed for parking expenses incurred at or near your work location or a location from which you continue your commute to work by carpool, van pool, or mass transit. Parking at or near your home is not an eligible expense.

Benefits may not be used for tolls, gas, mileage, or other personal commuting expenses.

How the Commuter Benefit Program Works

1	<p>Determine your contribution amount.</p> <ul style="list-style-type: none">▪ Contribute up to \$325 per month on a pre-tax basis for qualified transportation and parking expenses.▪ Unused benefits continue to roll over each month. If you leave The Pasha Group, unused funds will be forfeited.
2	<p>Enroll in the program at any time.</p> <ul style="list-style-type: none">▪ Visit the UKG Portal at n35.ultipro.com/Login.aspx to enroll and select “Manage My Benefits”.▪ Indicate your estimated monthly contribution in the Commuter benefit section and complete your enrollment.▪ You can change your amount anytime.▪ The amount you elect will be deposited in your account each pay period.
3	<p>Use your benefit.</p> <ul style="list-style-type: none">▪ Order transit passes through the Navia Portal and have them mailed directly to you each month.▪ Use the benefit debit card to avoid out-of-pocket expenses.



Your Cost for Coverage

The Pasha Group covers the majority of the cost of your health insurance. While our health care premiums are increasing in the new plan year, The Pasha Group will be absorbing most of the additional cost. The monthly portion you pay for medical, dental, and vision is deducted from your paycheck before taxes, as shown in the table below. You may enroll in Principal Dental or VSP Vision without enrolling in medical coverage.



Health Coverage

Plan	Enrollment Tier	Monthly Premium	The Pasha Group Pays	Employer % of Premium	You Pay Monthly
Hometown Health PPO	Employee Only	\$978.53	\$831.53	85.0%	\$147.00
	Employee + Spouse/Domestic Partner	\$2,056.07	\$1,623.07	78.9%	\$433.00
	Employee + Child(ren)	\$1,850.46	\$1,461.46	79.0%	\$389.00
	Employee + Family	\$3,186.90	\$2,407.90	75.6%	\$779.00
Hometown Health HDHP	Employee Only	\$757.78	\$683.78 + \$100 HSA Contribution	90.2%	\$74.00
	Employee + Spouse/Domestic Partner	\$1,595.31	\$1,328.31 + \$200 HSA Contribution	83.3%	\$267.00
	Employee + Child(ren)	\$1,435.78	\$1,194.78 + \$200 HSA Contribution	83.2%	\$241.00
	Employee + Family	\$2,472.73	\$1,993.73 + \$200 HSA Contribution	80.6%	\$479.00
Principal Dental	Employee Only	\$48.43	\$34.43	71.1%	\$14.00
	Employee + Spouse/Domestic Partner	\$97.27	\$72.27	74.3%	\$25.00
	Employee + Child(ren)	\$112.11	\$84.11	75.0%	\$28.00
	Employee + Family	\$166.27	\$128.27	77.1%	\$38.00
VSP Vision	Employee Only	\$7.83	\$5.32	67.9%	\$2.51
	Employee + Spouse/Domestic Partner	\$13.43	\$9.12	67.9%	\$4.31
	Employee + Child(ren)	\$13.71	\$9.31	67.9%	\$4.40
	Employee + Family	\$22.10	\$15.02	68.0%	\$7.08

The Pasha Group HSA contributions are made on a quarterly basis.

Life and Accidental Death & Dismemberment (AD&D) Insurance

Prudential | 800-524-0542 | prudential.com | app: 

Life and AD&D, through Prudential provides financial security to you and your family if you pass away or become seriously injured.

Basic Life and AD&D Insurance

As an eligible employee, you may select from one of two levels of company-paid Basic Life and AD&D insurance:

- 1** Basic Group Term Life Insurance equal to 2x your annual base salary up to a maximum of \$500,000. **OR** **2** You may choose to limit your life insurance benefit to \$50,000 to avoid the taxable portion of this benefit.*

Basic Life

Your Benefit	Dependent on your election level; see above for options.
Benefit Reductions (for employees)	At age 65: coverage is reduced by 35%. At age 80: coverage is reduced by 50%.
Coverage During Disability	If you become totally disabled prior to age 65, only Basic Life insurance will continue and premium cost will be waived after you have been deemed totally disabled. For total disabilities that begin after age 65, coverage will continue without premium payment effective nine months after the member becomes totally disabled, or you recover, or turn age 70. For more information, please refer to the SPD.
Accelerated Benefit	If you are terminally ill, you can receive up to 90% of your lifetime benefit, up to a maximum of \$500,000 in a lump sum as long as your life expectancy is less than 12 months. Your death benefit will be reduced by this accelerated payment.
Portability	For Voluntary Term Life plans, you may be able to elect to continue your current coverage upon termination at group rates. Contact Human Resources for details and rates.
Conversion	For the Basic Life plans, you may convert this policy to an individual policy upon termination of your employer provided coverage. Contact Human Resources for details and rates.
Beneficiary Designation	It is your responsibility to ensure that your beneficiary information is correct. If you experience a life event change, like marriage or divorce, please update your beneficiaries. Please submit all beneficiary changes to Human Resources.

Accidental Death & Dismemberment

Your Benefit	Your AD&D benefit will match your Basic Life benefit. If you selected 2x your annual earnings, you will receive up to a maximum of \$500,000 in AD&D benefits for loss of life, which occurs as the result of an accident. Otherwise, you will receive a flat \$50,000 benefit. Prudential also pays a benefit if you lose a limb or vision as the result of an accident.
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*The fair market value of the premium for coverage exceeding \$50,000 is considered a taxable fringe benefit, and will be included in your gross income for tax calculation purposes.



Choosing a Beneficiary

You may choose anyone to be the beneficiary of your Life and AD&D policy in the event of your death or serious injury. Review your beneficiary designation periodically to ensure it reflects your current wishes. You may change your beneficiary as often as needed.

Voluntary Term Life

You may purchase additional life insurance for yourself and your family at discounted rates. The chart below describes the amounts of coverage you can purchase for yourself, your spouse, and your child(ren) up to age 26.

Voluntary Term Life Insurance*	
Your Benefit	Coverage is available in increments of \$10,000 with a minimum of \$20,000 and up to a maximum amount of \$500,000. Evidence of Insurability is required for amounts over \$160,000, or if you do not apply when initially eligible. <ul style="list-style-type: none"> At age 70: Coverage is reduced by 35%. At age 75: Coverage is reduced by 55%.
Spouse / Domestic Partner Benefit**	Coverage is available in increments of \$5,000 to a maximum of 50% of your voluntary benefit amount, or \$100,000, whichever is less. Evidence of Insurability is required for amounts over \$50,000.
Dependent Benefit**	Coverage is available to children from birth to age 26. The benefit is a flat \$5,000.

*Evidence of Insurability (EOI) may be required.

**To qualify for these benefits you need to purchase at least the minimum Voluntary Coverage for yourself.

How Much Voluntary Term Life Insurance Should I Buy?

When deciding how much Voluntary Term Life coverage to buy, consider the following:

1. How much will your dependents need to pay debts, such as a mortgage, car loan, or credit card balances?
2. How much do your dependents need to maintain their current standard of living?
3. What kind of future would you like to provide for your dependents or others who depend on you for financial support?

Employee & Spouse/Domestic Partner Monthly Costs***		
Employee Age/ Spouse or Domestic Partner Age	Employee Cost per \$1,000 of Coverage	Spouse/Domestic Partner Cost per \$1,000 of Coverage
Under age 30	\$0.08	\$0.08
30-39	\$0.10	\$0.10
40-44	\$0.17	\$0.17
45-49	\$0.27	\$0.27
50-54	\$0.40	\$0.40
55-59	\$0.65	\$0.65
60-64	\$1.00	\$1.00
65-69	\$1.58	\$1.58
70+	\$2.06	\$2.06

Child(ren) Monthly Costs	
Benefit Level	Cost per \$5,000 of Coverage
\$5,000	\$1.00 per family, per month

***Employee Life rates are based on Employee Age; Spouse/DP Life rates are based on Spouse/DP Age.

What Is EOI?

Evidence of Insurability (EOI) is the process of providing health information to qualify for certain types of insurance coverage. If you elect Voluntary Term Life coverage above the guaranteed issue limit or after the guaranteed issue period, you will be required to submit a health questionnaire (in some cases, a physical exam may be required). Your questionnaire will be reviewed by the carrier, and you will be notified of their decision directly.

Value-Added Benefits

Prudential | 800-524-0542 | prudential.com | app: 

Prudential provides you with more than just life insurance. As an enrollee in the Prudential plans, you have access to a variety of valuable benefits and resources.

Will & Legal Document Preparation	Identity Theft Protection	Travel Assistance	Additional Services
<p>When you create a will or other important legal documents, you ensure your assets and health care are handled according to your wishes. EstateGuidance provides you with easy and affordable document preparation resources for the creation of your:</p> <ul style="list-style-type: none"> ▪ Will ▪ Living will ▪ Healthcare power of attorney ▪ Durable power of attorney ▪ Final arrangements <p>Go to estateguidance.com and enter your promotional code: EGP311.</p>	<p>Receive the tools and resources you need to help you identify, mitigate, or respond to identity theft. The Identity Theft program, through ComPsych provides you with access to unlimited telephonic legal assistance from attorneys who offer step-by-step guidance if you experience identity theft. You have access to credit monitoring, credit card fraud assistance, and can get counseling to address emotional needs.</p>	<p>You, your spouse, and your children have access to travel assistance when you travel more than 100 miles from home. AXA Assistance will arrange for any needed travel assistance services at no cost to you. However, you are responsible for any additional fees incurred. Your travel assistance benefits include the arrangement of the following services:</p> <ul style="list-style-type: none"> ▪ Pre-trip planning ▪ Personal assistance ▪ Medical assistance ▪ Emergency medical transportation ▪ Security services <p>For more information visit imglobal.com/travel-insurance.</p>	<p>As a Prudential member, you have access to the Online Resource Center to help you and your beneficiaries with filing claims, planning funerals, financial and legal advice, and emotional support.</p> <p>Explore prudential.com/workplacebeneficiary for more information.</p>

Disability Coverage

Prudential | 800-524-0542 | prudential.com | app: 



If you experience an injury or illness that prevents you from working, disability coverage provides partial income replacement to assist you financially. Disability coverage is automatically provided by The Pasha Group, through Prudential, at no cost to you.

Short-Term Disability (STD)

STD provides you with a portion of income replacement if you are unable to work due to a non-occupational illness or injury as determined by a physician in writing.

STD			
Percent of Earnings	Weekly Maximum	Benefits Begin	Maximum Duration
66.67%	\$2,500	After seven days of disability	52 weeks

Long-Term Disability (LTD)

LTD, through Prudential, pays you a portion of your earnings if you cannot work for an extended period of time due to a disabling illness or injury. You will continue to receive benefits if you satisfy the definition of disability or reach your Social Security Normal Retirement Age (SSNRA). Benefits are reduced by other sources of disability income you may qualify for, such as Social Security and Workers' Compensation.

LTD			
Percent of Earnings	Monthly Maximum	Benefits Begin	Maximum Duration
66.67%	\$10,000	After 365 days of disability	As long as you satisfy the definition of disability or until SSNRA. After age 60, a reduction schedule applies



Employee Assistance Program (EAP)

Health Advocate | **866-799-2728** | healthadvocate.com/pashagroup | app: 

To help you optimize your health and overall well-being, The Pasha Group offers an EAP, through Health Advocate. Health Advocate services are completely confidential and available to you, your spouse, dependents, parents and parents-in-law at no cost. The benefit has two components: EAP + Work/Life and Healthcare Help.

EAP + Work/Life

When you or your family need help with work, home, personal, or family issues, the EAP is there to help. The EAP + Work/Life gives you access to:

- Unlimited phone sessions with EAP counselors
- Up to six face-to-face sessions per year
- Childcare and elder care assistance
- Financial and legal resources
- Time management tools

Healthcare Help

The Healthcare Help feature provides support and solutions to help you make informed healthcare decisions while saving you money. When you reach out to Healthcare Help you will be connected to a Personal Health Advocate who can help you:

- Locate providers
- Schedule appointments
- Uncover claims and billing errors
- Explain medical conditions and treatments
- Clarify Medicare, Medicaid, and Medicare Supplement plans

Receive help managing health care decisions at Healthcare Help: **866-695-8622**.



Alliant Benefits

Alliant Benefit Advocates help you navigate your health insurance and answer your questions. Call your Benefit Advocate for:

- Insurance claim questions
- Denied claims appeals
- Benefit questions or clarifications
- Prescription problems
- FSA questions
- COBRA inquiries

Reach out for free, confidential assistance Monday through Friday, 8 a.m. to 8 p.m. ET at **800-489-1390** or email benefitsupport@alliant.com.

PashaLIFE

As an employee of the Pasha Group, you qualify to participate in the PashaLIFE employee wellness program. PashaLIFE's goal is to provide resources that educate, equip, and enable you to make smart choices about your health, entertainment, finances, and community—and help you live your best life.

PashaLIFE provides campaigns that focus on understanding and getting the most out of your existing core benefits and creating the connections and conversations that lead to lasting wellness. We do this by partnering with our health care providers, and a variety of subject matter experts to provide tools, resources, information, fun prizes, and events to get you out doing things you care about and taking care of those you love. Keep an eye out for PashaLIFE emails and campaigns throughout the year.

GoPivot

GoPivot | **919-885-0525**

www1.gopivotsolutions.com/#!/login | app: 

GoPivot is a points-based app designed to motivate and recognize employees for improving overall wellness. Employees earn points by participating in activities and achieving significant milestones. Points can be redeemed for gift cards, concert/sporting event tickets, and travel vouchers in the GoPivot mall. Through the GoPivot app, employees can easily access wellness activities, recipes, workouts, participate in challenges and redeem rewards. Participation in the GoPivot program is voluntary. Check it out and join the fun!

Turning 65? Understand Your Medicare Options

Alliant Medicare Solutions is a no-cost service available to you, your family members, and friends nearing age 65.

Choosing a Medicare plan—and understanding how it can affect your employer-provided medical coverage—can be confusing. Alliant Medicare Solutions can help you understand how Medicare works, what plans are available to you, and what might work best for you, whether you're retiring or continuing to work after age 65. Call **(877) 888-0165** to speak to a licensed agent, or visit **alliantmedicareolutions.com** for more information. You may also visit Medicare and You at **medicare.gov/medicare-and-you**.



Voluntary Benefits

Unum | 877-851-7637 | unum.com | app: 

Prudential | 844-455-1002 | prudential.com | app: 

Nationwide | 877-738-7874 | petsnationwide.com | app: 

While your medical plans provide comprehensive coverage, if you have an accident or a serious illness, the out-of-pocket costs can quickly add up. Not only do you have extra medical bills, but you may also have other expenses, such as lodging, childcare, food, and transportation costs. Voluntary benefits through Unum and Prudential help protect you financially from unexpected health events.

The Perks of Voluntary Benefits

- You pay low group rates through convenient payroll deductions.
- You may purchase coverage for yourself, your spouse, your children, or your pet.
- You decide how to use any payments made to you.
- These plans fill in the gaps to provide a complement to your benefits

Unum, Prudential, and Nationwide will provide Human Resources and Payroll with your enrollment information at the end of the Enrollment Period.

Long-Term Care (LTC) Insurance

Plan for the future and maintain your independence with **Unum** LTC Insurance. When you need long term care benefits, you can choose to receive care in your home, assisted living facilities, or nursing homes. You may select from a variety of benefit durations. Coverage ranges from \$3,000 – \$8,000 a month. You may also choose to include immediate family member care for an additional cost, including parents and parents-in-law. For more information and to enroll in Unum LTC insurance, visit the Unum Pasha Portal at <https://unuminfo.com/pashagroup>.

Accident Insurance

Accident insurance through **Prudential** pays you for a wide range of injuries and medical services including broken teeth, burns, concussions, fractures, lacerations, ambulance services, emergency visits, medical appliances, medical tests, and physical therapy.

Prudential will pay your fracture claim and automatically bundle additional benefits including emergency room, physical therapy, X-rays, and physician follow-up.

Critical Illness Insurance

Prudential Critical Illness insurance pays you for a wide range of medical conditions including:

- Alzheimer’s Disease
- Cancer—invasive or in situ
- Coma
- Coronary Artery Disease (severe)
- Heart Attack
- Major Organ Failure
- Paralysis
- Stroke

Pet Insurance

Your pets can now receive coverage to stay healthy, too. Voluntary pet insurance helps you be financially prepared, as veterinary bills can add up quickly. With pet insurance from **Nationwide**, you can save on unexpected veterinary expenses, plus purchase optional coverage to help pay for routine veterinary care, such as vaccines, wellness exams, and teeth cleaning.

Visit petsnationwide.com to get an instant quote and enroll at any time. Call Nationwide at 877-738-7874 to speak with an expert if you have any questions.

Retirement Benefits

Voya Retirement Services | **800-584-6001** | [voyaretirementplans.com](https://www.voyaretirementplans.com) | app: 

The Pasha Group gives you an opportunity to prepare for a bright financial future. The 401(k) Plan, administered by Voya Retirement Services, helps you save for retirement through a variety of investment options:

401(k)

All regular, Pasha employees are eligible to enroll in the pre-tax or post-tax (Roth) 401(k) plan:

- **Pre-tax 401(k):** Contributions to this account are not taxed until you use your funds in retirement.
- **Roth 401(k):** This plan allows you to contribute money on a post-tax basis. You pay taxes now, so you will not pay taxes when funds are withdrawn in retirement.

You can enroll in this program at any time during your employment at Pasha. Our plan includes an automatic enrollment at 3% of your salary if you take no action. If you would prefer to participate at a different contribution rate, or would prefer not to begin participation, you must visit the VOYA Portal: [voyaretirementplans.com/enrollmentcenter](https://www.voyaretirementplans.com/enrollmentcenter).

You will need to enter the following information to log on—Plan number: which is 873609. Verification number: which is 87360999. Initially your PIN is set as a 4 digit code, which corresponds to the two-digit month and two-digit year of your birth (mmyy). You can phone VOYA directly at **800-584-6001** to access your account.

Profit Sharing Plan

All regular, employees with six months of eligible service are eligible for enrollment in the Profit Sharing Plan. Once enrolled, you must have at least 1,000 hours of service and be employed on the last day of each year in order to receive the profit sharing contribution.

- This option gives eligible employees a discretionary pre-tax contribution based on a percentage of eligible wages. The amount of the contribution is subject to review each year and is based on The Pasha Group's performance. Contributions vest over 5 years.

If you need additional assistance with your retirement plan, please reach out to our **Retirement Consultant, Denis Roy**, at **415-827-1653**.

Helpful Tips on Saving for Retirement

- 1 Start saving as soon as possible to grow your retirement account.
- 2 Begin with small contributions, if necessary, and increase contributions over time.
- 3 Make setting aside money for retirement a habit.
- 4 Understand investment returns may fluctuate.
- 5 Let it sit. Avoid penalties by leaving funds in your 401(k) until retirement.
- 6 If you change jobs, you can roll over your retirement account.



Tuition Assistance

At The Pasha Group, we support continuing education to better yourself as a person and advance your skills. Our strong commitment to education means we will even help you pay for it.

College Savings Account

The Pasha Group sponsors a Section 529 College Savings plan through American Funds. This plan is a tax-advantaged account that allows you to save for educational expenses. Distributions are exempt from federal taxes as long as they are used for qualified educational expenses, including college tuition and supplies, as well as up to \$10,000 a year for K-12 tuition. Payroll deferrals are not offered, but the administrative costs of this plan are greatly reduced. All employees are eligible to participate. Contact Human Resources for an enrollment kit.

Tuition Reimbursement

The Pasha Group will reimburse eligible employees for one qualifying college-level or equivalent professional course per term, including books, lab fees, and course-related tuition.

To be eligible for reimbursement under the Tuition Reimbursement Program, you must satisfy the following requirements:

- You must have completed one year of employment and be in good standing.
- Your request must be approved by your manager and division leader prior to starting the course.
- The course must be related to your current position and/or assist in developing qualifications for advancement.
- You must successfully complete the approved course with a grade of “C” or better. For non-graded or pass/fail courses, please contact the Human Resources department.

NOTE: If your employment ends due to resignation or termination for cause within one month after completion of the course, no reimbursement will be paid. The Pasha Group’s Human Resources department is the sole determiner of eligibility for reimbursement and expenses eligible for reimbursement under this program. The Pasha Group may modify or discontinue this program at any time at its sole discretion.

Please contact the Learning and Development Department to receive a current Tuition Reimbursement form to start your application today!



Important Notices

[Click here for Annual Notices](#)

These notices must be provided to plan participants on an annual basis and are available in the Annual Notices document, located at the link above.

Cobra Continuation Coverage

You and/or your dependents may have the right to continue coverage after you lose eligibility under the terms of our health plan. Upon enrollment, you and your dependents receive a COBRA Initial Notice that outlines the circumstances under which continued coverage is available and your obligations to notify the plan when you or your dependents experience a qualifying event. Please review this notice carefully to make sure you understand your rights and obligations.

Current Plan Documents

Summary Plan Descriptions (SPD)

The legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries. The following Summary Plan description is available:

- The Pasha Group Health and Welfare Plan Summary Plan Description

Summary of Benefits and Coverage (SBC)

A document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format. SBC documents are available on the Benefits Site.

- Hometown Health PPO SBC
- Hometown Health HDHP SBC

Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact Human Resources.



Your Benefit Contacts

Coverage	Carrier	Group Number	Phone	Website/Email
Medical	Hometown Health	4215P	775-982-3232	hometownhealth.com
HSA	Navia	PH3	866-987-0031	naviabenefits.com email: hsa@naviabenefits.com
Dental	Principal	1032352-10001	800-247-4695	principal.com
Vision	VSP	00114152	800-877-7195	vsp.com
FSA / Commuter	Navia	PH3	800-669-3539	naviabenefits.com email: customerservice@naviabenefits.com
Life and AD&D	Prudential	71321	800-524-0542	prudential.com
Disability	Prudential	71321	800-524-0542	prudential.com
Critical Illness and Accident	Prudential	71321	844-455-1002	prudential.com

Your Benefit Contacts (cont)

Coverage	Carrier	Group Number	Phone	Website/Email
Long-Term Care	Unum	142265	877-851-7637	unum.com email: askunum@unum.com
Pet Insurance	Nationwide	The Pasha Group	877-738-7874	petsnationwide.com
EAP/Health Advocacy	HealthAdvocate	The Pasha Group	EAP: 866-799-2728 Health Care: 866-695-8622	healthadvocate.com/pashagroup
401(k)	Voya Retirement Services	873609	800-584-6001	voyaretirementplans.com
Online Enrollment	UKG	-	Contact Human Resources	n35.ultipro.com/Login.aspx
Wellness App	GoPivot	The Pasha Group	919-885-0525	gopivotsolutions.com support@gopivotsolutions.com
The Benefits Department	Human Resources	-	415-927-6604	benefits@pashanet.com
General Benefit Help	Benefits Hotline	The Pasha Group	800-489-1390	benefitsupport@alliant.com
Benefits Site	Benefits Website	-	-	pasha.mybenefits.life

This communication highlights some of The Pasha Group benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. The Pasha Group reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment.

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