

Benefits That Care for You





This Guide
Is Clickable



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This guide provides an overview of the benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern. TheKey reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits. For information about the specific plans available to you, please contact Human Resources.

Welcome to TheKey's 2024 Benefits Guide!

You work hard to make TheKey a great place. You have committed your life to caring for others and we want to be sure to do the same for you. Our benefits package provides you and your family with valuable coverage to support your physical, emotional, social, and financial well-being.

We listened to your feedback and have made improvements to the overall benefit offering. Among the improvements we have made is shortening the eligibility waiting period for Corporate/Field employees. Effective January 1, 2024, Corporate/Field new hires will be eligible on the first of the month following date of hire.

Keeping in line with caring for you and your family, we made an investment in employee contributions to make the plans more affordable for all team members. Other improvements include a richer vision plan, a more robust legal plan with MetLife, and offering Voluntary Short-term and Long-term disability programs for our caregivers. We strongly believe mental well-being is crucial; therefore, we are adding a new EAP program which will provide 8 face-to-face visits with a mental professional instead of the 6 visits offered under the current program.

We know that when our team members are happy and healthy, we can provide the highest level of service to our clients. Your benefits are an important part of your overall compensation. We invite you to take a close look at the information provided in this guide to learn more about the options available. Taking the time to research your benefits will help you choose the plans that best meet your family's needs and budget.

Beth Haight

Head of Total Rewards and HRIS

NOTICE: 2024 Open Enrollment runs from November 1 - November 17.

This year is an **active enrollment** which means you must log into Workday to select or waive your benefit elections. If you fail to confirm your elections in Workday, you will not have benefits in 2024 other than the ones TheKey provides to you at no cost.

What's Changing for 2024

1. Eligibility Updates

- Part-time employees will not have the option of enrolling in Medical benefits for 2024.
- While part-time employees will not be eligible to enroll in Medical benefits, we are pleased to announce that during Open Enrollment, both full-time and benefits-eligible part-time employees working 18+ hours per week will have the opportunity to enroll in Dental, Vision, and all Voluntary benefits for coverage beginning January 1, 2024.

2. **Kaiser Plan** – For 2024, we will offer one Kaiser Plan (Kaiser CA HMO). If you are currently enrolled in Kaiser coverage, please review details on the new plan and ensure it meets your needs for the upcoming year.

3. **Salary Banded Contributions** – Despite rising health care costs across the country, we are not increasing premiums on Medical, Dental, or Vision coverage. In fact, employees enrolled in the HSA \$2,000 or HDHP \$5,000 plans may see their contributions decrease based on salary.

4. **New Vision Carrier** – Vision benefits will now be offered through VSP with an enhanced annual frames benefit. VSP members have access to a large nationwide network of eye care providers.

5. **New Employee Assistance Program (EAP) Vendor** – All employees can take advantage of the EAP to help with issues affecting everyday life, from grief and depression to finding child care. The EAP is now offered through ComPysch.

6. **New Legal Plan Vendor** – For assistance and advice on a variety of legal issues, consider the Legal Plan, which is now offered through MetLife.



Benefit Terms & Definitions

Coinsurance

The percentage paid for a covered service, shared by you and the plan. You are responsible for coinsurance until you reach your plan's out-of-pocket maximum.

Copay

A fixed dollar amount you pay the provider at the time of service.

Deductible

The amount you pay each calendar year before the plan begins paying benefits. Not all covered services are subject to the deductible; for example, the deductible does not apply to preventive care services.

Evidence of Insurability (EOI)

The process of providing health information to qualify for coverage. If EOI is required, you will need to submit a health questionnaire (and in some cases, a physical exam). Your questionnaire will be reviewed by the carrier and you will be notified of their decision directly.

Guaranteed Issue

When a benefit is offered regardless of health status up to a specific dollar amount or timeframe. For example, electing Voluntary Life coverage over the Guaranteed Issue Amount or after the Guaranteed Issue Period may require EOI.

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

What you pay from your paycheck to be enrolled in the plans. In most cases, you share the cost with your employer.

Preventive Care

Routine healthcare including annual physicals and screenings to prevent disease, illness, and other health complications. In-network preventive care is covered at 100%. Read more about preventive care on [page 16](#).

Proof of Good Health

The process of providing health information to qualify for certain types of insurance coverage, such as Voluntary Life and AD&D.

AD&D

Accidental Death & Dismemberment

DCFSA

Dependent Care Flexible Spending Account

EAP

Employee Assistance Program

EOI

Evidence of Insurability

HCFSA

Healthcare Flexible Spending Account

HDHP

High Deductible Health Plan

HMO

Health Maintenance Organization

HSA

Health Savings Account

LPFSA

Limited Purpose Flexible Spending Account

OOPM

Out-of-Pocket Maximum

PPO

Preferred Provider Organization

STD

Short-Term Disability

Eligibility

As an active employee working at least 18 hours per week, you are eligible to participate in TheKey's benefit plans. Benefit offerings and eligibility dates vary by job classification, and hours worked, so be sure to review this guide so you understand what is available to you.

You may enroll your eligible dependents in many of the same plans you choose for yourself. Eligible dependents include:

- Your legal spouse or registered domestic partner
- Your children up to age 26, including: natural, adopted, foster, stepchildren, domestic partner's children, or children for whom you are a legal guardian
- Children of any age if incapable of self-support due to mental or physical disability. Disability must have been in effect while covered as a dependent on your plan

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 and choose the best coverage for you and your family.

You have three opportunities to enroll in or make changes to your benefits:

- Within 30 days of your start date for new hires
- During the annual Open Enrollment period (usually in October/November)
- Within 30 days of a qualified life event

Keep in mind, you may be required to provide supporting documentation, such as a birth certificate, marriage certificate, or other records to prove your dependent's eligibility.

Qualified Life Events (QLE)

During the year, you may need to add or remove dependents or adjust your coverage because of a change in status, such as:

- Marriage, divorce, or legal separation
- Domestic partnership—creation or dissolution
- 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 eligibility at age 26
- Change in employment status
- Change in Medicaid/Medicare eligibility for you or a dependent
- Receipt of a Qualified Medical Child Support Order

The change that you make must be consistent with the QLE. You will need to provide applicable documentation for any QLE. This may include items like a marriage or birth certificate, adoption papers, or proof of loss of coverage.

What Benefits Are Available to You?

This chart details the benefits that are available to full-time and part-time employees. If you have questions about your job status, reach out to the HR Service Center.

Available Benefits	Corporate Full-Time	Caregiver Full-Time	Part-Time (at least 18 hours per week)
TouchCare	✓	✓	✓
Medical – Anthem PPO \$750	✓	✓	-
Medical – Anthem HSA \$2,000	✓	✓	-
Medical – Anthem HDHP \$5,000	✓	✓	-
Medical – Kaiser HMO (CA Only)	✓	✓	-
Health Savings Account (HSA)	✓	✓	-
Health Care Flexible Spending Account (FSA)	✓	✓	✓
Limited Purpose FSA	✓	✓	-
Dependent Care FSA	✓	✓	✓
Commuter FSA	✓	✓	✓
Dental	✓	✓	✓
Vision	✓	✓	✓
Basic Life and AD&D	✓	✓	✓
Employee Assistance Program (EAP)	✓	✓	✓
Employer-Paid Short-Term Disability (STD)	✓	-	-
Voluntary STD	-	✓	✓
Voluntary Life and AD&D, Voluntary Long-Term Disability (LTD)	✓	✓	✓
Pet Insurance, Identity Theft Protection, Legal Plan	✓	✓	✓



How to Enroll

Follow these steps to enroll in your benefits.

1. Evaluate Your Needs

Be a smart healthcare 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 healthcare last year? Consider your past expenses to help you plan for your future needs.
- Will I need more, or less, health coverage? Are you having a baby? Considering a surgery? Currently in treatment for a chronic condition? Estimate the level of healthcare you may need in the upcoming year compared to any personal funds set aside to cover planned or unforeseen medical expenses.

2. Review Your Options

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

3. Enroll Online

- Visit the **Workday Benefits site**.
- Enter your username and password.
- Follow the prompts to select or waive each of your benefit options.
- If waiving coverage, follow the prompts online.
- Submit your elections.
- Save a copy of your confirmation statement that is available upon completion of your enrollment in Workday.

Any Questions?

HR Service Center

Call | 888-874-8088

Monday - Friday, 8am - 8pm EST

Email | HRServiceCenter@TheKey.com


TouchCare

Call | 866-486-8242

Visit | touchcare.com

Email | assist@touchcare.com

Download | The TouchCare mobile app

Schedule a Consultation Now: touchcare.com/openenrollment 

Open Enrollment Consultations Are Available: Monday-Friday, 8am - 9pm EST
Saturday and Sunday, 9am - 6pm EST - Consultations are not mandatory



Helpful Enrollment Tip

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



TouchCare Health Advocacy Service

Insurance coverage and processes can feel complicated. TouchCare helps you and your eligible family members make informed healthcare decisions and save money, all at **no cost** to you.

When it comes to enrolling, TouchCare knows our medical, dental, and vision benefits. Their team members can help determine which plans are best for you, amongst those offered by TheKey or *available to you elsewhere*. They can even look at your current medications, doctors, and upcoming procedures to make sure that making a change won't disrupt your care.

After enrollment, TouchCare is there to help you with:

- Locating providers
- Scheduling appointments
- Resolving claims and billing issues
- Explaining medical conditions and treatments
- Clarifying Medicare, Medicaid, and Medicare Supplement plans

Ready to Get Started?

1. Watch this **TouchCare video** for more information.
2. Register at **touchcare.com**.

Reach Out with Questions

TouchCare

Call | **866-486-8242**

Visit | **touchcare.com**

Email | **assist@touchcare.com**



Employee Assistance Program (EAP)

As an employee of TheKey, you play an important role in the lives of our clients—both physically and emotionally. You give a lot of yourself, but we know there may be times when you need support too. That’s why we offer you and your household family members access to confidential counseling any time of the day or night—at no cost to you.

Reach out to the ComPsych EAP for 24/7 telephone support and up to **8 free and confidential face-to-face counseling sessions per incident, per year**, on a wide variety of topics that matter to you.

Family and Relationships

- Finding childcare or eldercare
- Helping your teen deal with bullying
- Managing household demands
- Financial or legal challenges

Work and Career

- How to cope with losing a patient
- Help with contract-related stress
- Caring for challenging patients
- Avoiding burnout

Care Available for You and Your Family

We all play a role in the care of our patients. But we know there are times when you need a helping hand. When you reach out to the EAP, you’ll be connected to a Health Advocate representative who will help you get the care you need.

ComPsych

Call | 888-225-0215

Visit | [guidanceresources.com](https://www.guidanceresources.com)



Valuable Carrier Resources

Our medical plans offer wellness resources to help you and your family members make healthy choices and live your best life. Click on the links below or download the apps for convenient access from your mobile phone.

Anthem Programs

LiveHealth Online

LiveHealth Online is an easy way to get care when your doctor is not available. LiveHealth Online doctors can treat you for the flu, allergies, and more right from your phone, tablet, or computer. It's more convenient and less expensive than urgent care—with no driving and no waiting rooms. The cost is the same as an office visit. To start using LiveHealth Online, sign up at livehealthonline.com or download the app.

Sydney App

The Sydney Health app brings the doctor to you. When you're short on time and need a doctor for minor health issues, find support with the **Sydney app**.

NurseLine

Reach out to a registered nurse any time of the day or night, at no cost to you. Just call the number on the back of your Anthem ID card to get started.

PayForward Cash Rewards

Anthem members can earn cash back at a variety of in-store and online retailers, such as Home Depot, The Gap, Target.com, and more. It's free to join. Get started at anthem.payforward.com.

Special Offers

Save money on health and wellness products and services. Find discounts on glasses, LASIK, hearing aids, FitBits, WINFertility, 23andMe and more. Go to anthem.com/ca and select Discounts.

Kaiser Programs (California employees only)

Calm App

Self-care is at your fingertips with the **Calm app**, offered at no cost to you. Calm uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality. This free, personalized program includes interactive coping tools, inspirational resources, and community support.

myStrength

This free, personalized program includes interactive coping tools, inspirational resources, and community support. Visit the **myStrength page** for more information.

ClassPass

Work out from the comfort of home. Kaiser members can receive a special ClassPass rate that includes access to on-demand video workouts at no cost and reduced rates on livestream and in-person fitness classes. Visit kp.org/exercise or download the app.

Kaiser ChooseHealthy

Save money on wellness products and services, including health and fitness brands, specialty healthcare services, and online health classes. Visit kp.org/choosehealthy to learn more.

Kaiser Active&Fit Direct

Get a low-cost membership at thousands of participating fitness centers. Find a location near you and request a free guest pass at kp.org/choosehealthy.

Self-care Resources

Explore a variety of apps, activities, and articles to help you thrive in mind, body, and spirit.

Meditations

Meditation can help you relieve anxiety, boost your mood, and improve focus. Find out how to do it from the comfort of home.

Sleep Better

Fall asleep easier with self-care tips and guided activities.

Healthy Recipes

Check out Kaiser's **library of health recipes**. Search for recipes and learn mindful eating habits.

Telemedicine

TheKey values your health and wellbeing which is why we offer virtual care for the convenient treatment of common illnesses for you or your qualified family members. Basic generic medications may be prescribed, which can be sent to your local pharmacy. You may use these services as often as needed. For emergencies, please call 911 or visit the nearest hospital.

Anthem

LiveHealth Online

Anthem HDHP \$5,000, HSA \$2,000, and PPO \$750 enrollees have access to video visits through LiveHealth Online 24 hours a day. The LiveHealth Online doctors can treat you for the flu, allergies, and more right from your phone, tablet, or computer. It's more convenient and less expensive than urgent care—with no driving and no waiting rooms. The cost is the same as an office visit. To start using LiveHealth Online, sign up at livehealthonline.com or download the LiveHealth Online app from your mobile app store.

Kaiser

Telehealth

Kaiser members have access to free telehealth and virtual support resources. If you have a minor health issue, you can get medical advice and care guidance in the moment from a Kaiser Permanente provider. Same-day appointments are often available. For more information, call **866-454-8855** (No. CA) or **833-574-2273** (So. CA), visit kp.org/telehealth, or download the Kaiser Permanente app from your mobile app store.



Meet Your Medical Plans

At TheKey, we know it's important to offer a variety of plan options to meet your healthcare and budget needs. Let's take a look at the highlights of the medical plans available to you. We'll explore each of these options in depth on the following pages.

Carrier	Plan	Plan Highlights	Network/Group #
Anthem	PPO \$750	<ul style="list-style-type: none"> Low annual deductible In-network and out-of-network coverage Copays for many covered services Low coinsurance for hospitalization 	Prudent Buyer PPO/EPO L06504M
	HSA \$2,000	<ul style="list-style-type: none"> Health Savings Account-eligible In-network and out-of-network coverage Annual deductible must be met prior to application of coinsurance Coinsurance for all covered services after meeting the annual deductible 	Prudent Buyer PPO/EPO L06504M
	HDHP \$5,000	<ul style="list-style-type: none"> Lowest employee payroll contribution In-network and out-of-network coverage Annual deductible Copays for many covered services 	Prudent Buyer PPO/EPO L06504M
Kaiser (CA Only)	HMO	<ul style="list-style-type: none"> California employees only In-network with Kaiser Permanente only Annual deductible Copays for all covered services 	Kaiser Permanente Facilities Only Northern CA: 604689 Southern CA:232398

Additional Valuable Resources

Remember, your Anthem and Kaiser plans offer resources that support your health and well-being. [Click here](#) to learn more.

Need to Contact Your Carrier?

[Click here](#) to find phone numbers and websites for Anthem, Kaiser, and TouchCare.

Medical Plan Comparison

Plan Features	Anthem			Kaiser (CA Only)
	PPO \$750	HSA \$2,000	HDHP \$5,000	HMO
	In-Network	In-Network	In-Network	In-Network Only
Annual Deductible				
Individual	\$750	\$2,000	\$5,000	\$2,000
Family	\$1,500	\$4,000	\$10,000	\$4,000
Annual Out-of-Pocket Maximum				
Individual	\$3,500	\$6,000	\$6,500	\$4,500
Family	\$7,000	\$12,000	\$13,000	\$9,000
TheKey Annual HSA Contribution				
Individual	N/A	\$600	N/A	N/A
Family		\$1,200		
	You pay:	You pay:	You pay:	You pay:
Coinsurance	10%	20%	30%	20%
Preventive Care Visit	Covered in full	Covered in full	Covered in full	Covered in full
Telehealth Visit	\$25 copay**	20%*	\$30 copay**	Covered in full
Primary Care Visit	\$25 copay**	20%*	\$30 copay**	\$20 copay**
Specialist Visit	\$35 copay**	20%*	\$50 copay**	\$40 copay**
Urgent Care	\$35 copay**	20%*	\$35 copay**	\$20 copay**
Emergency Room*** (copay waived if admitted)	\$150 copay + 10%	20%*	\$150 copay + 30%	20%*
Inpatient Hospital	10%*	20%*	30%*	20%*
Outpatient Hospital	10%*	20%*	30%*	20%*
Inpatient Mental Health	10%*	20%*	30%*	20%*
Outpatient Mental Health	\$25 copay**	20%*	\$30 copay**	\$20**

*After deductible is met. **Deductible does not apply. ***Non-emergency use of the emergency room is not covered.

How to Find In-Network Providers



SCAN ME

TouchCare

866-486-8242

touchcare.com

assist@touchcare.com

Anthem

Group #: L06504M

anthem.com/ca

Network:

California: Prudent Buyer PPO

Other States: National PPO (BlueCard PPO)

Kaiser

Group #: Northern CA: 604689

Southern CA: 232398

800-464-4000

kp.org

Network: Kaiser Permanente

Prescription Drug Coverage

Plan Features	Anthem			Kaiser (CA Only)
	PPO \$750	HSA \$2,000	HDHP \$5,000	HMO
	In-Network	In-Network	In-Network	In-Network Only
Retail Pharmacy	30-day supply			
Generic	\$10 copay**	\$10 copay*	\$10 copay**	\$10 copay
Preferred Brand	\$45 copay**	\$30 copay*	\$30 copay**	\$30 copay
Non-Preferred Brand	\$75 copay**	\$50 copay*	\$50 copay**	\$30 copay
Specialty (per script)	\$200 copay**	\$200 copay*	\$200 copay**	20% up to \$250
Mail Order Pharmacy	90-day supply			
Generic	\$20 copay**	\$20 copay*	\$20 copay**	\$20 copay
Preferred Brand	\$90 copay**	\$60 copay*	\$60 copay**	\$60 copay
Non-Preferred Brand	\$150 copay**	\$100 copay*	\$100 copay**	N/A
Specialty	Not covered	Not covered	Not covered	Not covered

*After deductible is met. **Deductible does not apply.

Prescription Drug Coverage for Anthem Members

The prescription drug benefit is coordinated through Anthem and your prescription ID card is combined with your medical ID card. You can learn more about your benefits and search for in-network pharmacies at [anthem.com/ca](https://www.anthem.com/ca).

Prescription Drug Coverage for Kaiser Members

Your prescription drug benefit is coordinated through Kaiser and your prescription ID card is combined with your medical ID card. You **MUST** use Kaiser pharmacies to fill your prescriptions. You can search for in-network pharmacies on [kp.org](https://www.kp.org).

Remember, TouchCare is available to help you understand your pharmacy benefits. Visit [touchcare.com](https://www.touchcare.com).

Which Medical Plan Is Right for You?

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. The ideal medical plan should cover most of your healthcare needs with out-of-pocket costs that fit your budget. Be sure you understand what you are responsible for paying, and where there are limitations to service, as each plan differs.

Benefit	Anthem			Kaiser (CA Only)
	PPO \$750	HSA \$2,000	HDHP \$5,000	HMO
Primary care physician required	-	-	-	✓
Referrals needed for specialists	-	-	-	✓
Annual deductible to satisfy	✓	✓	✓	✓
In-network coverage only	-	-	-	✓
Out-of-pocket maximum	✓	✓	✓	✓
Emergency room coverage	✓	✓	✓	✓
HSA-eligible	-	✓	-	-
Healthcare FSA-eligible	✓	-	✓	✓
Limited Purpose FSA-eligible	-	✓	-	-

Free In-Network Preventive Care

All TheKey medical plans include in-network preventive care at no cost to you. Preventive care is routine healthcare that may include:

- Well-child visits
- Mammograms
- Colonoscopies
- Immunizations
- Vaccinations

Keep Your Preventive Care Visits Free

- Confirm your doctor is in-network.
- Limit the appointment to preventive care services only. Schedule a follow-up visit for consultation and treatment of other health concerns.

Need an In-Network Doctor?

Reach out to TouchCare at **866-486-8242** or **touchcare.com**.

Have Questions?

Having trouble deciding on a plan or have questions about your benefit options? TouchCare knows our plans and can compare them to others available to you to figure out which one is the best fit.

TouchCare
866-486-8242
touchcare.com
assist@touchcare.com

How the Health Savings Account (HSA) Works

If you enroll in the HSA \$2,000 plan, an HSA will be opened for you to help pay for eligible healthcare expenses. An HSA makes it easy to pay for current healthcare costs and save for future healthcare needs in retirement.

How Is Money Added to the Account?

You can contribute pre-tax dollars from your paycheck up to the annual IRS maximums to pay for eligible healthcare expenses like doctor's visits, prescriptions, over-the-counter medications, and more. When you enroll in an HSA, you will receive a healthcare debit card to use for your purchases. You may also submit claims online.

Your HSA must be open in order for you to receive employer contributions. Company contributions are pro-rated based on your effective date.

Coverage Type	Maximum Annual Contribution	TheKey's Annual Contribution	Maximum Employee Contribution	Age 55+ Catch-up Contribution
Individual Coverage	\$4,150	\$600	\$3,550	Additional \$1,000
Family Coverage	\$8,300	\$1,200	\$7,100	

Ready to Contribute?

Once enrolled in TheKey's HSA \$2,000 medical plan, you can make your contribution elections within **Workday**.

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

Can I Also Enroll in an FSA?

Yes and no. As an HSA-enrollee, you are not eligible to enroll in a Healthcare FSA, however, you may enroll in:

- **Limited Purpose FSA:** For qualified dental, vision, chiropractic, and orthodontia treatments.
- **Dependent Care FSA:** For qualified child and elder daycare services.

See **page 22** for more information on the FSA options.

What About the Fine Print?

- You must be enrolled in the HSA \$2,000 plan.
- You cannot be covered under another non-qualified health plan, including your spouse's Healthcare Flexible Spending Account.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.

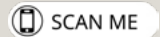
Want to Know More?

Call | **800-633-8818, option 1**

Visit | **goigoe.com**

Scan | QR code

Download | The Igoe mobile app



HSA Highlights

Take advantage of FREE money from TheKey to help pay for your annual deductible.

Contributions, qualified expenses, and earnings are tax-free.*

Personal contributions help lower your taxable income.

Funds never expire, and the account goes with you even if you leave TheKey or retire.

*State income tax will apply in CA and NJ.

Your Cost for Coverage

Anthem Medical				
HDHP \$5,000				
Salary	Enrollment Tier	Monthly	Bi-Weekly	Weekly
\$0-\$74,999	Employee Only	\$100.00	\$46.15	\$23.08
	Employee + Spouse	\$835.00	\$385.38	\$192.69
	Employee + Child(ren)	\$480.00	\$221.54	\$110.77
	Employee + Family	\$960.00	\$443.08	\$221.54
\$75,000 - \$124,999	Employee Only	\$125.00	\$57.69	\$28.85
	Employee + Spouse	\$860.00	\$396.92	\$198.46
	Employee + Child(ren)	\$505.00	\$233.08	\$116.54
	Employee + Family	\$985.00	\$454.62	\$227.31
\$125,000+	Employee Only	\$140.00	\$64.62	\$32.31
	Employee + Spouse	\$875.00	\$403.85	\$201.92
	Employee + Child(ren)	\$520.00	\$240.00	\$120.00
	Employee + Family	\$1,000.00	\$461.54	\$230.77

Anthem Medical				
HSA \$2,000				
Salary	Enrollment Tier	Monthly	Bi-Weekly	Weekly
\$0-\$74,999	Employee Only	\$155.00	\$71.54	\$35.77
	Employee + Spouse	\$960.00	\$443.08	\$221.54
	Employee + Child(ren)	\$575.00	\$265.38	\$132.69
	Employee + Family	\$1,080.00	\$498.46	\$249.23
\$75,000 - \$124,999	Employee Only	\$165.00	\$76.15	\$38.08
	Employee + Spouse	\$970.00	\$447.69	\$223.85
	Employee + Child(ren)	\$585.00	\$270.00	\$135.00
	Employee + Family	\$1,090.00	\$503.08	\$251.54
\$125,000+	Employee Only	\$175.00	\$80.77	\$40.38
	Employee + Spouse	\$980.00	\$452.31	\$226.15
	Employee + Child(ren)	\$595.00	\$274.62	\$137.31
	Employee + Family	\$1,100.00	\$507.69	\$253.85

Anthem Medical			
PPO \$750			
Enrollment Tier	Monthly	Bi-Weekly	Weekly
Employee Only	\$525.00	\$242.31	\$121.15
Employee + Spouse	\$1,650.00	\$761.54	\$380.77
Employee + Child(ren)	\$1,325.00	\$611.54	\$305.77
Employee + Family	\$2,425.00	\$1,119.23	\$559.62

Kaiser Medical (CA Only)			
Kaiser CA HMO			
Enrollment Tier	Monthly	Bi-Weekly	Weekly
Employee Only	\$274.95	\$126.90	\$63.45
Employee + Spouse	\$1,101.65	\$508.45	\$254.23
Employee + Child(ren)	\$668.01	\$308.31	\$154.16
Employee + Family	\$1,244.28	\$574.28	\$287.14



Your Cost for Coverage (continued)

Cigna Dental				
Plan	Enrollment Tier	Monthly	Bi-Weekly	Weekly
Low PPO	Employee Only	\$20.00	\$9.23	\$4.62
	Employee + Spouse	\$70.00	\$32.31	\$16.15
	Employee + Child(ren)	\$89.00	\$41.08	\$20.54
	Employee + Family	\$125.00	\$57.69	\$28.85
High PPO	Employee Only	\$30.00	\$13.85	\$6.92
	Employee + Spouse	\$85.00	\$39.23	\$19.62
	Employee + Child(ren)	\$110.00	\$50.77	\$25.38
	Employee + Family	\$150.00	\$69.23	\$34.62

VSP Vision				
Plan	Enrollment Tier	Monthly	Bi-Weekly	Weekly
PPO	Employee Only	\$3.00	\$1.38	\$0.69
	Employee + Spouse	\$9.00	\$4.15	\$2.08
	Employee + Child(ren)	\$10.00	\$4.62	\$2.31
	Employee + Family	\$16.50	\$7.62	\$3.81



Dental Coverage

Did you know good dental care improves your overall health? Our dental plans help you maintain a healthy smile through regular preventive dental care and offer coverage to fix problems early. To find an in-network provider near you, visit mycigna.com.

Plan Features	Cigna PPO Low	Cigna PPO High
	In-Network*	In-Network*
	You pay:	You pay:
Network	Total Cigna DPPO	Total Cigna DPPO
Calendar Year Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Calendar Year Benefit Maximum (per person)	Plan covers up to \$1,000	Plan covers up to \$2,000
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	Covered in full	Covered in full
Basic & Restorative Services (e.g., fillings, extractions, oral surgery)	20%	20%
Major Services (e.g., root canals, dentures, crowns, bridges)	50%	50%
Orthodontia (adults and children)	Not covered	50%
Orthodontia Lifetime Maximum	Not covered	\$1,000

**In-network benefits are shown here. For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge. For out-of-network benefit details, refer to the Benefit Summaries.*

Need Help?

If you're looking for an in-network dentist or have questions about a bill, reach out for assistance.

TouchCare
866-486-8242
touchcare.com

Cigna
800-CIGNA24
mycigna.com



Vision Coverage

Keep your vision clear and your eyes in good health with regular eye exams. Vision coverage is now offered through VSP. You will pay less when you visit a provider in the VSP Advantage network.

Plan Features	VSP PPO Vision		
	Frequency	In-Network	Out-of-Network
		You pay:	Plan reimburses you:
Exam	Every 12 months	\$10 copay	Up to \$45
Frames	Every 12 months	\$150 allowance + 20% off balance	Up to \$71
Lenses	Every 12 months		
Single Vision		\$25 copay	Up to \$28
Bifocal		\$25 copay	Up to \$55
Trifocal		\$25 copay	Up to \$65
Contact Lenses (in lieu of lenses and frames) Medically Necessary Fitting & Evaluation	Every 12 months	Covered in full \$130 allowance + 15% off balance	Up to \$210 Up to \$105

Need Help?

If you're looking for an in-network vision provider or have questions about a bill, reach out for assistance.

TouchCare
866-486-8242
touchcare.com

VSP
800-877-7195
vsp.com



Flexible Spending Accounts (FSA)

FSAs, administered by Igoe, offer a smart way to stretch your money by setting aside pre-tax dollars to pay for eligible healthcare and dependent care expenses. Each year, you must elect the annual amount you want to contribute to each account, up to IRS limits. Your contributions will be deducted pre-tax from your paycheck which helps reduce your taxable income.

Keep in mind: If you enroll in the Anthem HSA \$2,000 plan, you are not eligible for the Healthcare FSA; however, you may participate in the Limited Purpose FSA to set aside pre-tax dollars for eligible dental and vision expenses.

Plan Features	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
Eligible Medical Plans	Anthem PPO, Anthem HDHP, Kaiser HMO	Anthem HSA	All eligible employees, regardless of medical coverage
Annual Contribution Limit	\$3,200	\$3,200	\$5,000 (\$2,500 if married and filing separately)
Eligible Expenses *	Healthcare plan deductibles, copays, coinsurance, prescriptions, dental and vision hardware and expenses	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 1/1/2024	The full annual amount you elect is available on 1/1/2024	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	Debit card or reimbursement	Debit card or reimbursement	Reimbursement
Rollover Options	You may roll over up to \$640 of unused funds when you re-enroll	You may roll over up to \$640 of unused funds when you re-enroll	Unused funds do not roll over
Services Deadline	Services must be incurred by 12/31/2024	Services must be incurred by 12/31/2024	Services must be incurred by 12/31/2024
Submission Deadline for Reimbursement	Reimbursement must be submitted by 3/31/2025	Reimbursement must be submitted by 3/31/2025	Reimbursement must be submitted by 3/31/2025

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

Want to Know More?

Igoe

Call | 800-633-8818, option 1

Visit | goigoe.com

Scan | QR code

Download | The Igoe mobile app



Commuter Benefit Plan

The Igoe Commuter Benefit Plan allows employees who commute to and from work to set aside pre-tax funds to pay for their work-related transit and parking expenses, like transit passes, fare cards, ticket books, and vanpool expenses.

The Commuter Benefits Program is a great way to reduce your taxable income and make your commute more convenient and affordable. Here's how it works:

- Decide how much to contribute, up to the maximums shown below.
- Your contributions are deducted from your paycheck on a pre-tax basis.
- Use your Benefits Card to pay for eligible parking expenses or request reimbursement via direct deposit or check.
- Download the Igoe app to manage your account.

Maximum Contributions

You may deduct pre-tax money from your paycheck to pay for commute-related expenses, which can help reduce your taxable income.

- **Parking Reimbursement:** \$315 per month
- **Mass Transit Reimbursement:** \$315 per month

Want to Know More?

Igoe

Call | 800-633-8818, option 1

Visit | goigoe.com

Scan | QR code

Download | The Igoe mobile app



Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance, through Unum, 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 working at least 18 hours per week**, you automatically receive Basic Life and AD&D insurance provided by the company at **no cost to you**.

Benefit Features	Basic Life and AD&D for Caregivers and Part-Time Corporate	Basic Life and AD&D for Full-Time Corporate and Executive	Basic Life and AD&D for Executive Top Management and K1
Coverage	\$10,000	1x your annual earnings	2x your annual earnings
Maximum		\$300,000	\$600,000
Proof of Good Health Required?	No	No	No

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 or change your beneficiary anytime in the **Workday Benefits** system.



Voluntary Life and AD&D Insurance

Voluntary Life and AD&D Insurance: In addition to Basic Life and AD&D, **employees working at least 18 hours per week** may buy Voluntary Life and AD&D coverage at discounted rates through post-tax payroll deductions. Benefits are subject to an age-reduction schedule.

Benefit Features	Voluntary Life and AD&D for Yourself	Voluntary Life and AD&D for your Spouse	Voluntary Life and AD&D for your Child(ren)
Coverage	\$10,000 increments	\$5,000 increments	\$2,000 increments up to \$10,000
Maximum	5x your annual earnings up to \$500,000	100% of employee election, up to \$250,000	
Proof of Good Health Required?	Yes, for any amount over \$100,000	Yes, for any amount over \$25,000	No

What Is Proof of Good Health?

Proof of Good Health, or **Evidence of Insurability (EOI)**, means you are required to provide health information to qualify for coverage over a certain amount (\$100,000).

For example, if you earn \$50,000 per year and you would like to elect the maximum amount of Voluntary Life and AD&D insurance (\$250,000), you will be asked to submit Proof of Good Health since the amount you want to elect is over \$100,000.

Want to Know More?

Unum

Call | 866-779-1054

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Policy # | 714644

Voluntary Life and AD&D Costs

Voluntary Life and AD&D Rates	
Monthly Rate Per \$1,000 of Coverage	
Age (on 1/1/2024)	Employee
Less than 25	\$0.10
25-29	\$0.10
30-34	\$0.10
35-39	\$0.16
40-44	\$0.22
45-49	\$0.32
50-54	\$0.50
55-59	\$0.86
60-64	\$1.31
65-69	\$2.49
70+	\$4.01

Short-Term Disability

Short-Term Disability (STD)

Your health and wellbeing are our top priority. If you have an illness, injury, or pregnancy that temporarily prevents you from working, we want to make sure you have the financial protection you need to see you through. That's why we automatically enroll you in STD insurance at no cost to you. If you experience a non-work-related injury or illness that prevents you from working, STD coverage, through Unum, provides partial income replacement to assist you financially.

STD benefits may be offset by benefits you receive from the state-mandated disability plans in California, Colorado, Connecticut, Massachusetts, New Jersey, New York, Rhode Island, and Washington.

STD is available to full-time Corporate employees, Executive Management, and K1s.

STD	
Percent of Earnings	60%
Weekly Maximum	\$2,500
Elimination Period	7 days
Maximum Duration	12 weeks

Need to File a Claim?

Please reach out to Unum directly. HR is unable to initiate your claim.

Unum

Call | 866-779-1054

Visit | unum.com

Policy # | 714644

Voluntary STD

STD provides partial income replacement if you are unable to work for a short period of time. Rates are based on the level of coverage you elect and can be found in **Workday**.

Voluntary STD is available to part-time Corporate employees and full-time and part-time Caregivers, excluding those working in California, Colorado, Connecticut, Massachusetts, New Jersey, New York, Rhode Island, and Washington.

Voluntary STD	
Percent of Earnings	60%
Weekly Maximum	\$1,500
Elimination Period	14 days
Maximum Duration	26 weeks



Long-Term Disability

Voluntary and Long-Term Disability (LTD)

Voluntary LTD gives you the option to buy extended income protection. LTD pays you a portion of your earnings if you cannot work for an extended time due to a disabling illness or injury.

Rates are based on the level of coverage you elect and can be found in **Workday**.

- Executive Top Management and K1s receive LTD at no cost to them.

Voluntary LTD Full-Time Corporate		Voluntary LTD Caregiver and Part-Time Corporate		LTD Executive Top Management and K1	
Percent of Earnings	60%	Percent of Earnings	60%	Percent of Earnings	60%
Monthly Maximum	\$10,000	Monthly Maximum	\$5,000	Monthly Maximum	\$15,000
Elimination Period	90 days	Elimination Period	180 days	Elimination Period	90 days
Maximum Duration	Under age 62: up to normal Social Security Retirement Age Age 62: 60 months Age 63: 48 months Age 64: 42 months Age 65: 36 months Age 66: 30 months Age 67: 24 months Age 68: 18 months Age 69 or older: 12 months	Maximum Duration	Under age 62: up to normal Social Security Retirement Age Age 62: 60 months Age 63: 48 months Age 64: 42 months Age 65: 36 months Age 66: 30 months Age 67: 24 months Age 68: 18 months Age 69 or older: 12 months	Maximum Duration	Up to Social Security Retirement Age

Accident Insurance

Accidents can happen any time. As an eligible employee, you can buy Accident insurance to help pay for expenses related to unexpected accidents and injuries. The benefit amount is determined by the injury or medical care received. Here are just a few of the covered conditions that pay a lump sum payment to you. Rates are available in **Workday**.

How the Accident Plan Works		
Accident Scenario	Covered Conditions/Services	Potential Payout to Sarah
Sarah and her son are enrolled in the accident plan. Her son injures his leg during a soccer game and is taken by ambulance to the emergency room. There, his leg is x-rayed and is determined to be broken.	Ambulance	\$1,500
	Fractured Leg	\$1,650
	X-ray	\$50
	Physician Follow-Up Visit	\$75
Total Payout		\$3,275



Did You Know?

Any money you receive from these voluntary health plans can be used however you see fit. You may choose to use the funds to offset the cost of a higher deductible plan, such as the HSA \$2,000 or HDHP \$5,000, or to pay your rent, groceries, or gas. The choice is yours.



Voluntary Health Benefits

Voluntary Accident, Critical Illness, and Hospital Indemnity benefits, through Unum, help protect you financially from unexpected health events. You are responsible for the cost of these voluntary health benefits and may obtain coverage for yourself, your spouse, and your children. Benefits are paid directly to you in a lump sum amount and the funds can be used as you see fit. Please note, you may not be able to collect benefits if you have certain pre-existing conditions. This is known as a pre-existing clause and means that if you have a health issue you've been treated for prior to the start date of your new policy, that condition may limit plan coverage. Be sure to read the policy information carefully so you understand what is covered under each of these plans.

Critical Illness Insurance

As an eligible employee, you can buy Critical Illness insurance to help pay for expenses related to the diagnosis of a critical illness. The benefit payout amount is based on the type of illness. Rates are available in **Workday**. Examples and coverage amounts are illustrated below.

How the Critical Illness Plan Works	
Example of Covered Illness	Payout Amount (Percent of Elected Coverage Amount)
Heart Attack	100%
Kidney Failure	100%
Coronary Artery Disease	50%
Non-Invasive Cancer	25%
Skin Cancer	\$500

Critical Illness Coverage Amounts	
Employee	\$10,000, \$20,000, or \$30,000
Spouse	50% of employee coverage
Child(ren)	100% of employee amount (at no additional cost)



It Pays to Be Well

You may also earn a \$50 wellness benefit for each covered member who completes certain wellness screenings (e.g., a mammogram or colonoscopy).



Additional Benefits -> Accident • Critical Illness • Hospital Indemnity • Pet • Identity Theft • Legal • 401(K)

Hospital Indemnity Insurance

An unexpected hospital stay can be expensive, even with medical insurance. As an eligible employee, you can buy Hospital Indemnity insurance to help pay for expenses and bills related to being admitted or confined in a hospital. Rates are available in **Workday**.

How the Hospital Indemnity Plan Works		
Hospitalization Scenario	Covered Conditions/Services	Potential Payout to Jessica
Jessica is hospitalized with pneumonia for three days. Since she purchased Hospital Indemnity insurance during open enrollment, she receives a total of \$1,600, which she can use for medical bills, prescriptions, and childcare expenses. Even in a stressful situation, Jessica has peace of mind knowing her family's financial needs will be met.	Hospital Admission	\$1,000 per year
	Hospital Daily Stay	\$200/day, up to 365 days
Total Payout		\$1,600

Want to Know More?

Unum

Call | 866-779-1054

Visit | unum.com



Keep in Mind

You are responsible for the cost of the voluntary health benefits and may obtain coverage for yourself, your spouse, and your children.



Additional Benefits -> Accident • Critical Illness • Hospital Indemnity • Pet • Identity Theft • Legal • 401(K)

Pet Insurance

Your pets can receive coverage to stay healthy, too. Voluntary Pet insurance helps you be financially prepared, as veterinary bills can add up quickly. With Nationwide Pet Insurance, you can save on unexpected veterinary expenses plus optional coverage to help pay for routine veterinary care, such as vaccines, wellness exams, and teeth cleaning. To enroll, visit benefits.petinsurance.com/thekey or call **800-540-2016**. If enrolled, you pay for this benefit directly with Nationwide. The cost will not be deducted from your paycheck effective January 1, 2024.

Identity Theft Protection

Receive the tools, resources, and guidance you need to help you identify, mitigate, or respond to identity theft. The Identity Theft program through Allstate provides you with access to personal case managers who offer step-by-step assistance and guidance if you experience identity theft. You have access to credit monitoring, credit card fraud assistance, lost wallet protection, and social media account correction.

For more information or to enroll in the plan, call **800-789-2720** or go online to allstate.com/identity-protection.

Legal Plan

When you enroll in the MetLife Legal Plan, you have access to attorneys who can provide assistance and advice on a variety of legal issues. Your plan covers you, your spouse or domestic partner, and your dependents.

The legal plan gives you access to:

- A free 30-minute consultation
- Assistance with document creation
- Discounted attorney fees
- Legal document review
- Online access to lawyers
- Online tools to create customized wills, living wills, and powers of attorney

Find more information by calling **800-821-6400** or by visiting info.legalplans.com.



Additional Benefits -> Accident • Critical Illness • Hospital Indemnity • Pet • Identity Theft • Legal • [401\(K\)](#)

401(k) Retirement Plan

Being retirement ready is an important part of financial wellness. The key to success is to start saving now. TheKey's 401(k) Plan, administered by Ascensus, offers a variety of investment options. The company generously matches employee 401(k) contributions to help grow your retirement savings.

Eligibility

You are eligible to participate in the 401(k) plan on the first of the month following 6 months of employment. Once eligible, you may enroll in the 401(k) plan, designate beneficiaries, and allocate your asset distribution at any time. You do not need to wait for open enrollment to make changes.

401(k) Contributions

TheKey will match 20% of your contribution amount. In 2024, you may contribute up to the IRS maximum of \$23,000 pre-tax, through convenient payroll deductions. If you are age 50 or over, you can make "catch-up" contributions up to \$7,500.



Helpful Tips on Saving for Retirement

Start saving as soon as possible to grow your retirement account.

Begin with small contributions, if necessary, and increase contributions over time.

Make setting aside money for retirement a habit.

Understand investment returns may fluctuate.

Let it sit. Avoid penalties by leaving funds in your 401(k) until retirement.

Speak to a Senior Retirement Plan Advisor

Reach out for personal retirement planning advice.

Call | **800-577-5521**

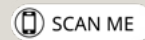
Enroll & Make Changes

Call | **866-794-2158**

Visit | myaccount.ascensus.com/sharebuilder401k

Scan | QR code

Download | The Ascensus mobile app



Your Benefit Contacts

Coverage	Carrier	Group Number	Phone	Website/Email
Health Advocacy Benefits Information Open Enrollment Support Qualified Life Event Support	TouchCare	TheKey	866-486-8242	touchcare.com assist@touchcare.com
Employee Assistance Program (EAP)	ComPysch	N/A	888-225-0215	guidanceresources.com
Medical	Anthem	L06504M	800-331-1476	anthem.com/ca
	Kaiser	604689 (No. CA) 232398 (So. CA)	800-464-4000	kp.org
Virtual Care	LiveHealth Online Kaiser Telehealth - No. CA Kaiser Telehealth - So. CA	TheKey	N/A 866-454-8855 833-574-2273	livehealthonline.com kp.org/telehealth kp.org/telehealth
Dental	Cigna	3344706	800-CIGNA24	mycigna.com
Vision	VSP	40156897	800-877-7195	vsp.com
Flexible Spending Account (FSA) Healthcare FSA (HCFSA) Limited Purpose FSA (LPFSA) Dependent Care FSA (DCFSA)	Igoe	TheKey	800-633-8818	golgoe.com
Health Savings Account (HSA)	Igoe	TheKey	800-633-8818	golgoe.com
Commuter Benefit	Igoe	TheKey	800-633-8818	golgoe.com
401(k)	Acensus	214342	866-794-2158	myaccount.ascensus.com/sharebuilder401k

Your Benefit Contacts, continued

Coverage	Carrier	Group Number	Phone	Website/Email
Basic Life and AD&D Voluntary Life and AD&D	Unum	714611-003	866-779-1054	unum.com
Disability Short-Term Disability (STD) Vol. Long-Term Disability (LTD) Hawaii New Jersey New York Vol. STD - Caregivers Vol. LTD - Caregivers	Unum	714611 714613 714843 714841 714842 TBD TBD	866-779-1054	unum.com
Voluntary Health Benefits Accident Critical Illness Hospital Indemnity	Unum	714844 714845 714846	866-779-1054	unum.com
Pet Insurance	Nationwide	TheKey	800-540-2016	benefits.petinsurance.com/thekey
Identity Theft Protection	Allstate	TheKey	800-789-2720	allstate.com/identity-protection
Legal Plan	MetLife	9907700	800-821-6400	members.legalplans.com
TheKey HR Service Center	HR & Benefit Questions	N/A	888-874-8088	HRServiceCenter@TheKey.com
COBRA	Igoe	TheKey	800-633-8818	golgoe.com

This communication highlights some of your TheKey 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. TheKey reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment. Additional plan documents (SBCs, Benefit Summaries, Plan Documents, SPDs, Required Notices, etc.) are available upon request from TheKey and are posted in Workday.

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