TheKey

2026 Benefits at a Glance

You work hard to make TheKey a place where care and compassion thrive. We truly value your dedication to improving the lives of others and want to ensure you and your family are supported. Our benefits package is designed to safeguard your physical, emotional, social, and financial well-being. This snapshot provides an overview of the benefits available to TheKey employees and their covered dependents. Full coverage details can be found in the 2026 Benefit Guide.

Eligibility

Employees

- As an active **Full-Time** employee working 30 or more hours per week, you are eligible for all benefit offerings provided by TheKey.
- As an active **Part-Time** employee working 18 or more hours per week, you are eligible for all benefit offerings other than Medical.
- All benefit-eligible employees must enroll in Workday within 31 days of their date of hire.

Dependents

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)

Effective Dates

Corporate/Field

Full-Time and Part-Time

- First day of the month following the date of hire

Caregivers

Full-Time and Part-Time

- **EAP and TouchCare:** First day of the month following the date of hire
- **All other benefits:** First day of the month coinciding with or after 60 days from the date of hire

Important: A Caregiver's date of hire is their first day of employment (orientation) and not the start of their first paid shift with a client.

Caregivers

Rehired within 90 days of most recent separation

- Date of rehire

TouchCare

TouchCare is a health advocacy service that helps you make informed healthcare decisions and save money. TouchCare can help with things like locating providers, scheduling appointments, resolving billing issues, and comparing plans to make sure you choose what's best for you and members of your family.

Medical

TheKey offers Full-Time employees three medical plans, through Anthem, and one through Kaiser. The Kaiser plan is only available to employees living in California. The plans differ in monthly premiums and cost for care. All plans provide telehealth and pharmacy benefits. Employees enrolled in the HSA $2,500 plan may participate in a Health Savings Account (HSA). All other benefits-eligible employees may choose to put money into a Healthcare Flexible Spending Account (FSA). The HDHP $3,500 plan provides in-network only, critical illness insurance of $5,000 at no cost to you. The Zero Deductible plan has no deductible to satisfy before the plan pays benefits, and copays are based on Tier of the physician and facility. This plan provides in-network coverage only.

Dental

You can choose between the High or Low Delta Dental plans. Both options include in-and out-of-network benefits, while only the High plan covers orthodontia. The dental plans both include an extra teeth cleaning for pregnant women.

Vision

Vision benefits are offered through VSP and provide in- and out-of-network benefits, including a generous frame allowance and low copays for exams.

TheKey's HSA Contribution: FREE Money!

Each year, TheKey contributes up to **$600** individual / **$1,200** family coverage to eligible employees' accounts. If you enroll in an HSA-eligible plan, you **must** open an HSA banking account within 90 days of enrolling. The money in an HSA can be used to pay for current medical, dental, and vision expenses or saved for future use. Funds never expire and go with you, even into retirement.

If you do not complete the registration, you will be dis-enrolled, your contributions will be refunded, and you will NOT be eligible for the employer contribution.

Employee Assistance Program (EAP)

The EAP offers free, confidential counseling and advice for personal, family, and work-related issues. This benefit, available through New York Life, provides up to three face-to-face counseling sessions per incident, per year, to you and members of your household.

Lantern Surgery Care

If you and your dependents (18+) are enrolled in one of TheKey's Anthem plans, TheKey offers a supplemental benefit for planned non-emergency surgeries through Lantern. Lantern provides a personalized concierge experience with a dedicated Care Advocate, as well as access to high-quality care through a network of providers. By using Lantern, you may save money through waved coinsurance. Covered procedures may include hip, knee, shoulder, neck, back, heart, and cancer surgeries.

Additional Benefits

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

TheKey provides Basic Life and AD&D coverage, through New York Life, to all employees working at least 18 hours per week. Part-Time Corporate and Part-Time Caregivers are eligible for $10,000, and Full-Time Caregivers are eligible for $25,000 in life insurance at no cost. Full-Time Corporate and Executives receive one time their annual earnings and Executive Top Management receives two times their annual earnings.

Voluntary Life and AD&D

You may purchase additional Life and AD&D insurance for yourself, your spouse, and your children at group rates. During this year's annual enrollment from 10/31 to 11/14, if you are currently enrolled in the Voluntary Life and AD&D plan, you can increase your coverage by up to $10,000 for yourself, and up to $5,000 for your spouse, without having to answer any medical questions. If your election exceeds the guarantee issue limits, you will be required to answer medical questions.

New Hires are eligible to elect up to the Guaranteed Issue Amount without Proof of Good Health within 31 days of becoming eligible for the Guaranteed Issue Amounts. Proof of Good Health is required for any late applicants; those who are no longer new hires.

Short-Term Disability (STD)

STD provides a portion of your income if you are unable to work due to illness, injury, or pregnancy. Corporate Full-Time, K1 Executives, and Executive Top Management receive STD coverage at no cost.

Voluntary Short-Term Disability (STD)

You may purchase STD for yourself at group rates. Voluntary STD is available to our Part-Time Corporate, Full-Time and Part-Time Caregivers. New Hires are eligible to purchase STD coverage without Proof of Good Health within 31 days of becoming eligible. Proof of Good Health is required for any late applicants; those who are no longer new hires.

Long-Term Disability (LTD)

If you are unable to work for an extended period, LTD provides up to 60% of your monthly income (maximums apply). Executive Top Management receives LTD at no cost. Full-Time Corporate and Full-Time Caregivers may purchase LTD at group rates. New Hires are eligible to purchase LTD without Proof of Good Health within 31 days of becoming eligible. Proof of Good Health is required for any late applicants; those who are no longer new hires.

Flexible Spending and Commuter FSA

The FSAs allow eligible employees to put aside money to use on healthcare and dependent care expenses. At the end of the year, the money in your medical FSA is forfeited if it is more than $680. This is the maximum you will be able to roll over into 2027. Please note that the Dependent Care FSA is intended for employees who have eligible dependents. The Commuter FSA helps cover the cost of transit and parking expenses. Money for these accounts is taken from your paycheck pre-tax.

Additional Voluntary Benefits

You may also purchase the following:

- Accident, Critical Illness, and Hospital Indemnity insurance
- Identity Theft and Cybersecurity Protection
- Legal Plan
- Pet insurance

401(k) Retirement Savings Plan

Following six months of employment, you are eligible to participate in the 401(k) Retirement Savings Plan, administered by Ascensus. TheKey will match 100% on the first 3% you contribute and 50% on the next 2%, for a total of 4% employer match. To receive the maximum employer contribution, you must contribute 5% of your salary. You are immediately vested on all employee and employer contributions. In 2026, you may contribute up to the IRS maximum of $23,500 pre-tax, through convenient payroll deductions. If you are between the ages of 50 and 59 or 64 or older during the calendar year, you can make "catch-up" contributions up to an additional $7,500. If you are between the ages of 60 and 63, you can make additional "catch-up" contributions up to a maximum of $11,250.

Your Cost for Coverage

Anthem Medical — HDHP $3,500

Salary	Enrollment Tier	Monthly	Bi-Weekly	Weekly
$0-$74,999	Employee Only	$125.00	$57.69	$28.85
	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
$75,000 - $124,999	Employee Only	$165.00	$76.15	$38.08
	Employee + Spouse	$900.00	$415.38	$207.69
	Employee + Child(ren)	$545.00	$251.54	$125.77
	Employee + Family	$1,025.00	$473.08	$236.54
$125,000+	Employee Only	$180.00	$83.08	$41.54
	Employee + Spouse	$915.00	$422.31	$211.15
	Employee + Child(ren)	$560.00	$258.46	$129.23
	Employee + Family	$1,040.00	$480.00	$240.00

Anthem Medical — HSA $2,500

Salary	Enrollment Tier	Monthly	Bi-Weekly	Weekly
$0-$74,999	Employee Only	$195.00	$90.00	$45.00
	Employee + Spouse	$1,000.00	$461.54	$230.77
	Employee + Child(ren)	$615.00	$283.85	$141.92
	Employee + Family	$1,120.00	$516.92	$258.46
$75,000 - $124,999	Employee Only	$205.00	$94.62	$47.31
	Employee + Spouse	$1,010.00	$466.15	$233.08
	Employee + Child(ren)	$625.00	$288.46	$144.23
	Employee + Family	$1,130.00	$521.54	$260.77
$125,000+	Employee Only	$215.00	$99.23	$49.62
	Employee + Spouse	$1,020.00	$470.77	$235.38
	Employee + Child(ren)	$635.00	$293.08	$146.54
	Employee + Family	$1,140.00	$526.15	$263.08

Delta Dental

Plan	Enrollment Tier	Monthly	Bi-Weekly	Weekly
Low PPO	Employee Only	$20.00	$9.23	$4.62
	Employee + Spouse	$63.18	$29.16	$14.58
	Employee + Child(ren)	$80.24	$37.03	$18.52
	Employee + Family	$110.20	$50.86	$25.43
High PPO	Employee Only	$30.00	$13.85	$6.92
	Employee + Spouse	$74.33	$34.31	$17.15
	Employee + Child(ren)	$94.41	$43.57	$21.79
	Employee + Family	$129.65	$59.84	$29.92

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

Anthem Medical — Zero Deductible Plan

Enrollment Tier	Monthly	Bi-Weekly	Weekly
Employee Only	$565.00	$260.77	$130.38
Employee + Spouse	$1,690.00	$780.00	$390.00
Employee + Child(ren)	$1,365.00	$630.00	$315.00
Employee + Family	$2,465.00	$1,137.69	$568.85

Kaiser Medical (CA Only) — Kaiser CA HMO

Enrollment Tier	Monthly	Bi-Weekly	Weekly
Employee Only	$314.95	$145.36	$72.68
Employee + Spouse	$1,141.65	$526.92	$263.46
Employee + Child(ren)	$708.01	$326.77	$163.39
Employee + Family	$1,284.25	$592.73	$296.37