

2024 Employee Benefits Overview

Bi-Weekly Employee Premiums

UHC Medical	Option 1	Option 2	Option 3
Employee Only	\$96.59	\$50.93	\$32.48
Employee & Spouse	\$399.98	\$280.54	\$160.74
Employee & Child(ren)	\$340.72	\$233.13	\$133.31
Family	\$665.23	\$413.68	\$264.63

Unum Dental	Base Plan	Buy-Up Plan
Employee Only	\$6.87	\$8.30
Employee & Spouse	\$20.04	\$23.56
Employee & Child(ren)	\$23.59	\$29.93
Family	\$26.90	\$34.73

Unum Vision	Base Plan	Buy-Up Plan
Employee Only	\$2.70	\$4.28
Employee & Spouse	\$5.11	\$8.12
Employee & Child(ren)	\$6.00	\$9.52
Family	\$8.43	\$13.40

Changes for 2024

Because we know how important quality benefits are to our team, we evaluate our benefit plans at every renewal to ensure that we're providing the best possible value to our employees. We are pleased to announce that effective January 1, 2024, we will be partnering with United Healthcare for our medical insurance plans. United offers one of the largest provider networks in the United States, ensuring access to Community Brands employees throughout the country. We have worked hard to maintain the medical plan designs to which you are accustomed, and absorbed the entire premium increase so that employee premiums would remain unchanged for 2024. The deductible on the option 3 HDHP has been increased by \$200 to comply with IRS requirements, but other medical plan benefits remain the same for 2024. Due to the change from Cigna to United Healthcare, HSA administration will be moving to Optum Bank.

Other enhancements for 2024 include:

- Dental insurance will now be offered through Unum.
- Base and Buy-up dental plans will both include a rollover feature, allowing some unused benefits to roll over to the next plan year
- Maximum annual benefits on the buy-up plan has increased from \$2,000 to \$5,000!
- Out-of-network dentists paid at the 90th percentile of Usual and Customary Reimbursing, reducing the occurrence of balance billing when using a non-Unum dentist.

Who is Eligible?

Unless otherwise stated, you are eligible to participate in the Community Brands benefit program if you are a full-time employee scheduled to work at least 30 hours per week. Your benefits eligibility date is the first of the month following your date of full-time employment.

Eligible dependents include:

- Your spouse or Domestic Partner (with signed affidavit)
- Your dependent children up to age 26 (age limitations may vary by insurance carrier)
- When approved, your unmarried dependent children over age 26 who are incapable of self-care because of a handicap and who rely on you for support.



At Community Brands, our goal is to provide a comprehensive employee benefits program designed to help our employees stay healthy, feel secure, and maintain an appropriate work/life balance.

Your 2024 Employee Benefits Program includes:

- Medical Insurance
- Health Savings Account
- Dental Insurance
- Vision Insurance
- Basic and Voluntary Life and AD&D Insurance
- Short-Term Disability Insurance
- Long-Term Disability Insurance
- Medical Flexible Spending Account (FSA)
- Limited Purpose FSA
- Dependent Care FSA
- Accident & Critical Illness Insurance
- Pet Insurance through Nationwide
- Employee Assistance Program (EAP)



Enrolling and Making Changes

When you first become eligible for benefits and during the annual open enrollment, you have the opportunity to review all of your benefit options and then select those that best meet your needs. Your elections will remain in place throughout the year unless you experience a qualifying change in family status. If you have a qualifying change in family status during the year, you can make changes to your benefits within 31 days of the event. The changes you request must be consistent with the status change event.



Events that would qualify for a mid-year change in benefits include:

- Marriage
- Divorce
- Death
- Change in the employment status of employee or spouse
- Change in the number of dependents including birth or adoption.

Monthly Surcharges

Nicotine User Surcharge

If you are currently a nicotine user you will be assessed a \$50 monthly surcharge. To eliminate this surcharge you can complete the UHC tobacco cessation program. For more information, please contact benefits@communitybrands.com.

2024 Employee Benefits Overview

Medical Plans, Health Savings Account and Flexible Spending Accounts

Flexible Spending Accounts Administered by Wex Health

Medical FSA

- Maximum annual contribution: \$3,200 per Employee & Spouse
- Eligible Expenses: Medical, Pharmacy, Dental & Vision
- Cannot have a Medical FSA if enrolled in an HSA
- Up to \$610 in unused funds can be rolled over to new plan year
- For more information, please go to www.wexinc.com/solutions/benefits/participants-employees/

Limited Purpose FSA

- Maximum annual contribution: \$3,200 per Employee & Spouse
- Eligible Expenses: Dental & Vision
- Can be paired with Health Savings Account

Dependent Care FSA (DCFSA)

- Maximum annual contribution: \$5,000 per Employee & Spouse
- Qualifying Dependents include dependent child under the age of 13 who lives with you for more than half of the year or a spouse or other tax dependent who resides in the house a minimum of eight hours a day and requires assistance with day-to-day living
- For more information, please go to www.wexinc.com/solutions/benefits/participants-employees/

DCFSA Eligible Expenses:

- Daycare, nursery school, summer day camp or before/after school programs that meet state and local requirements
- Babysitters, as long as they are not your legal dependent

DCFSA Ineligible Expenses

- Overnight camps
- Kindergarten
- Note: You will be required to furnish the Tax ID or Social Security Number of all dependent care providers

Community Brands employees have access to comprehensive medical coverage through United Healthcare. The UHC Choice Plus network is one of the largest in the country, providing access to over a million providers throughout the country. Because Choice Plus is a PPO network, a referral is not required for members to see an in-network specialist.

	Option 1 PPO		Option 2 PPO Higher Deductible		Option 3 Consumer Directed Health Plan	
	Network	Non-Network	Network	Non-Network	Network	Non-Network
Office Visits						
Wellcare	100% Covered	Not Covered	100% Covered	Not Covered	100% Covered	Not Covered
Primary Care	\$30 Copay	50%*	\$35 Copay	50%*	20%*	40%*
Specialist	\$60 Copay	50%*	\$70 Copay	50%*	20%*	40%*
Urgent Care	\$60 Copay	50%*	\$70 Copay	50%*	20%*	40%*
Telehealth	No Cost	Not Covered	No Cost	Not Covered	No Cost	Not Covered
Deductible						
Single	\$2,500	\$8,000	\$4,000	\$8,000	\$3,200	\$8,000
Family	\$5,000	\$16,000	\$8,000	\$16,000	\$6,400	\$16,000
Coinsurance	30%	50%	30%	50%	20%	40%
Out-of-Pocket Max						
Single	\$4,500	\$8,000	\$5,000	\$10,000	\$5,000	\$10,000
Family	\$9,000	\$16,000	\$10,000	\$20,000	\$10,000	\$20,000
Inpatient & Outpatient	30%*	50%*	30%*	50%*	20%*	40%*
Emergency Room	\$250 Copay	\$250 Copay	\$350 Copay	\$350 Copay	20%*	20%*
Prescription Drugs						
Retail	\$10 / \$35 / \$70 Copay		\$10 / \$35 / \$70 Copay		20%*	
Specialty	25% up to \$250		25% up to \$250		20%*	

* After deductible

HDHP Deductible has been increased to \$3,200 to comply with IRS requirements

Health Savings Account

Option 3 is a qualified Consumer Deductible Health Plan, which can be paired with a Health Savings Account (HSA). An HSA allows you to set money aside pre-tax to pay for qualified medical, dental, and vision expenses. Unused funds roll over from year to year. **In 2024, the HSA will be administered through Optum Bank.** Community Brands continues to contribute \$38.46 each paycheck (up to \$1,000/year) into the HSA account of every eligible employee enrolled in Option 3 who elects the HSA with employee only coverage. Employees enrolled in Option 3 with dependent coverage who elect the HSA will receive a contribution of \$57.69 each paycheck, up to \$1,500/year.

The Community Brands HSA contribution must be factored in the IRS limits (\$4,150/\$8,300 for 2024). The IRS also allows a \$1,000 per year "catch-up" contribution for those age 55 or older. Please visit <https://www.optumbank.com/health-accounts/hsa.html> for full details on how an HSA can help you.

The CDHP is compatible with a Health Savings Account (HSA). Any eligible employee may select the CDHP option, but no HSA contributions may be deposited by the employee or employer unless the following IRS regulations criteria are met: 1. Enrollment in a Qualified Plan (CDHP) 2. No other health insurance coverage (including Medicare or Regular FSA), can be in place 3. Cannot be claimed as a dependent on someone else's tax return.



2024 Employee Benefits Overview

Dental & Vision Benefits

Unum Dental Insurance

Community Brands provides access to comprehensive dental insurance through Unum. Benefits include two annual cleanings, basic services such as fillings, and major services such as crowns and dentures. Employees may choose between Base and Buy-Up plans, with the Buy-Up plans including five times the annual benefit maximum as well as orthodontia benefits for adults and children.

Dental benefits have been structured so that even out-of-network dentists receive a high rate of reimbursement. This means that even if your dentist does not participate in the Unum dental network, you are unlikely to be balanced billed.

To search for participating dentists near you, please go to <https://bit.ly/cbunumdental> to search by provider name or location.



	Unum Dental Insurance			
	Base Plan		Buy-Up Plan	
	Network	Non-Network*	Network	Non-Network*
Deductible (Lifetime)				
Single	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
Co-Insurance				
Preventive	0%	0%	0%	0%
Basic	20%	20%	20%	20%
Major	50%	50%	50%	50%
Orthodontia	N/A	N/A	50%	50%
Maximum Benefits				
Dental	\$1,000	\$1,000	\$5,000	\$5,000
Ortho (Lifetime)	N/A	N/A	\$2,000	\$2,000

* Out-of-Network Claims are paid at 90th percentile of Usual & Customary Reimbursement

Unum Vision Insurance

Vision insurance is offered through Unum, using the national EyeMed Insight network. Both plans include benefits for an annual eye exam, glasses and frames, or contact lenses in lieu of eyeglasses. The Buy-Up plan eliminates copays for exams and materials.

Please be sure to choose an in-network provider, as out-of-network benefits are substantially reduced. To search for vision providers near you, please go to <https://bit.ly/unumvision> and enter your zip code to perform a search.

	Unum Vision Insurance			
	Low Plan		High Plan	
	Network	Non-Network*	Network	Non-Network*
Vision Network	Eyemed Insight Network			
Professional Fees				
Eye Exam Cost	\$10 Copay	\$10 Copay	No Copay	\$10 Copay
Eye Exam Benefit	Paid in Full	Up to \$40	Paid in Full	Up to \$40
Materials				
Single Lenses	\$25 Copay	Up to \$30	Paid in Full	Up to \$30
Bifocal Lenses	\$25 Copay	Up to \$50	Paid in Full	Up to \$50
Trifocal Lenses	\$15 Copay	Up to \$70	Paid in Full	Up to \$70
Frames	\$130 Allowance	Up to \$91	\$130 Allowance	Up to \$91
Elective Contacts	\$130 Allowance	Up to \$130	\$130 Allowance	Up to \$130
Service Frequency				
Exam	Every 12 Months		Every 12 Months	
Lenses	Every 12 Months		Every 12 Months	
Frames	Every 24 Months		Every 12 Months	



2024 Employee Benefits Overview

Life, Disability, Accident, Critical Illness & Pet Insurance

Need help with your coverage?

Help is a phone call away!



Medical
Traditional Plans
866-633-2446

High-Deductible Health Plan
& Health Savings Accounts
866-314-0335

<https://myuhc.com>
<https://bit.ly/optumbankcb>



Dental, Vision, Life, Disability,
Accident, Critical Illness
866-679-3054
www.unum.com



Flexible Spending Accounts
866.451.3399
Benefitslogin.wexhealth.com



Nationwide Pet Insurance
877-738-7874
[https://benefits.petinsurance.com/
communitybrands](https://benefits.petinsurance.com/communitybrands)

Life and Accidental Death & Dismemberment (AD&D)

Community Brands is pleased to offer all eligible employees with \$50,000 in basic life insurance through Unum. There is also a dismemberment schedule. If you were to lose a limb or eyesight, a portion of your AD&D benefit would be payable to you. **This coverage is 100% paid by Community Brands and is payable to your beneficiary.**

Optional Life/Accidental Death & Dismemberment

Community Brands offers employees the opportunity to purchase additional life insurance through Unum. Employees may purchase up to \$500,000 in increments of \$10,000, not to exceed 5x your annual salary. Employees who enroll also receive AD&D coverage equal to the amount of life insurance coverage elected. If you were to lose a limb or eyesight, a portion of your benefit would be payable to you based on the dismemberment schedule. You may also enroll your spouse in optional life with a maximum benefit equal to 100% of the amount elected on the employee, not to exceed \$250,000. A child benefit of \$10,000 is also available. When one is initially eligible for coverage—typically as a new employee— up to \$250,000 in coverage is guaranteed-issue for employees, \$50,000 for spouse and the full \$10,000 for child(ren). Guaranteed-issue means no medical underwriting is required and you can't be turned down regardless of any existing medical conditions. If you choose/chose not to enroll when initially eligible and wish to elect this benefit at this time, medical underwriting will be required and coverage may be denied. During the enrollment, those requiring medical underwriting will be prompted to complete an Evidence of Insurability form in Workday.

Short-Term and Long-Disability

Short Term Disability (STD) insurance can help you replace a portion of your income during a covered disability. The benefit amount is 60% of your pre-disability weekly base salary up to \$1,500 per week. Benefits begin on the 8th day following an off-the-job accident, injury or illness (including pregnancy). Benefits can continue for as long as you are disabled, to a maximum duration of 12 weeks. **Short-Term Disability premiums are 100% paid by Community Brands.**

Long Term Disability (LTD) insurance helps replace a portion of your income if you become disabled for an extended period of time. Benefit payments would begin after 90 days of disability due to a qualified illness or injury, with coverage continuing until Normal Social Security Retirement Age as long as one remains disabled as defined in the policy. When one is first eligible for coverage— typically as a new employee— LTD is Guaranteed Issue. If you did not elect LTD when first eligible but wish to enroll at this time, medical underwriting will be required by completing and submitting an Evidence of Insurability (EOI) form in Workday.

Employees may choose between two LTD coverage options. The only difference between the policies is the level of benefit provided and the associated premium. The first option provides benefits equal to 60% of your pre-disability base monthly earnings to a maximum monthly benefit of \$10,000. This option is called the "Advantage" plan. The second option, called the "Value" plan, provides benefits equal to 50% of pre-disability base earnings, also limited to a maximum monthly benefit of \$10,000. This option has a lower premium compared to the 60% benefit option. Long-Term Disability is a voluntary benefit, with premiums payroll deducted for employees electing coverage.

Accident & Critical Illness

Employees may also elect Voluntary Accident and Critical Illness through Unum. When a claim occurs, these policies pay cash benefits directly to you. Please visit the www.communitybrandsbenefits.info microsite to learn more about these popular benefit options!

Pet Insurance

Employees may elect payroll deducted pet insurance through Nationwide, one of the leading pet insurance companies in the country. To learn more and view the cost of coverage for your pet, please visit [https://benefits.petinsurance.com/
communitybrands](https://benefits.petinsurance.com/communitybrands) or call 1-877-738-7874 and mention that you are a Community Brands employee.

2024 Employee Benefits Overview

Resources from UHC

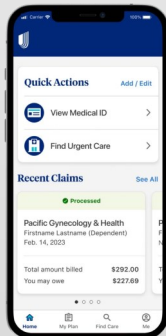
Estimate your Costs Tool

Did you know that the costs of medical procedures can vary greatly among facilities? A MRI in one location can be \$400 and \$1500 in another. The same is true for medications! Using the **Cost Estimator** tool at member.uhc.com, you can see what your projected cost would be for an upcoming medical procedure as well as compare pricing among in network facilities nearby.

UHC Mobile App

With the UHC Mobile App, you can:

- Download or send an electronic version of your membership card for you or a family member
- Search for network doctors and hospitals
- Estimate the costs of common procedures
- View claims, and the amount you've met toward your deductible and out-of-pocket maximum
- Review past claims and track the status of pending claims
- Review your benefit plans
- Manage your mail-order prescription refills
- Speak with a doctor 24/7 via



UHC One Pass Select

UHC One Pass Select makes it easy to prioritize your health and wellness through a low-cost, extensive nationwide gym network, digital fitness, and grocery delivery service. Best of all, you can choose the option that best meets your specific needs!

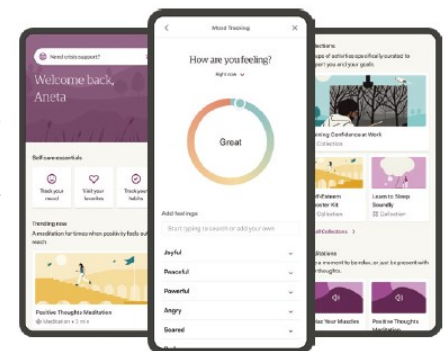
- No long-term contracts or annual gym registration fees
- Flexible fitness options with the ability to change tiers monthly
- Multiple-location access with no waiting period
- The ability to add family members (ages 18+) at a 10% monthly discount



Category	Digital	Classic	Standard	Premium	Elite
Monthly Fee	\$10	\$29	\$64	\$99	\$144
Gym Network Size	N/A	11,000+	13,000+	15,000+	17,000+
Premium Network			X	X	X
Multi-Location Access		X	X	X	X
Digital Classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	X	X	X	X	X
Livestreaming	X	X	X	X	X
Workout Builder	X	X	X	X	X
Grocery Deliver		X	X	X	X

Self Care help from AbleTo

UHC plan members can also access AbleTo, providing on-demand access to self-help for stress and emotional well-being. The AbleTo app includes meditation tools, tools and resources from topics like work life balance and sleep, and more! Visit ableto.com/begin to start your self care journey. Please have your UHC Health Plan ID handy when you register for AbleTo.



Maternity Support

Whether you are thinking about having a baby or have one on the way, UHC maternity support is there to provide information and resources—from planning for a pregnancy to postpartum.

Includes 24/7 access to 7 online maternity courses on subjects like what to expect in each trimester, nutrition, breastfeeding, and more!

Visit myuhc.com/maternity to complete the pregnancy assessment and learn more about maternity support.