



百康仁德

# 2024 New Hire Presentation



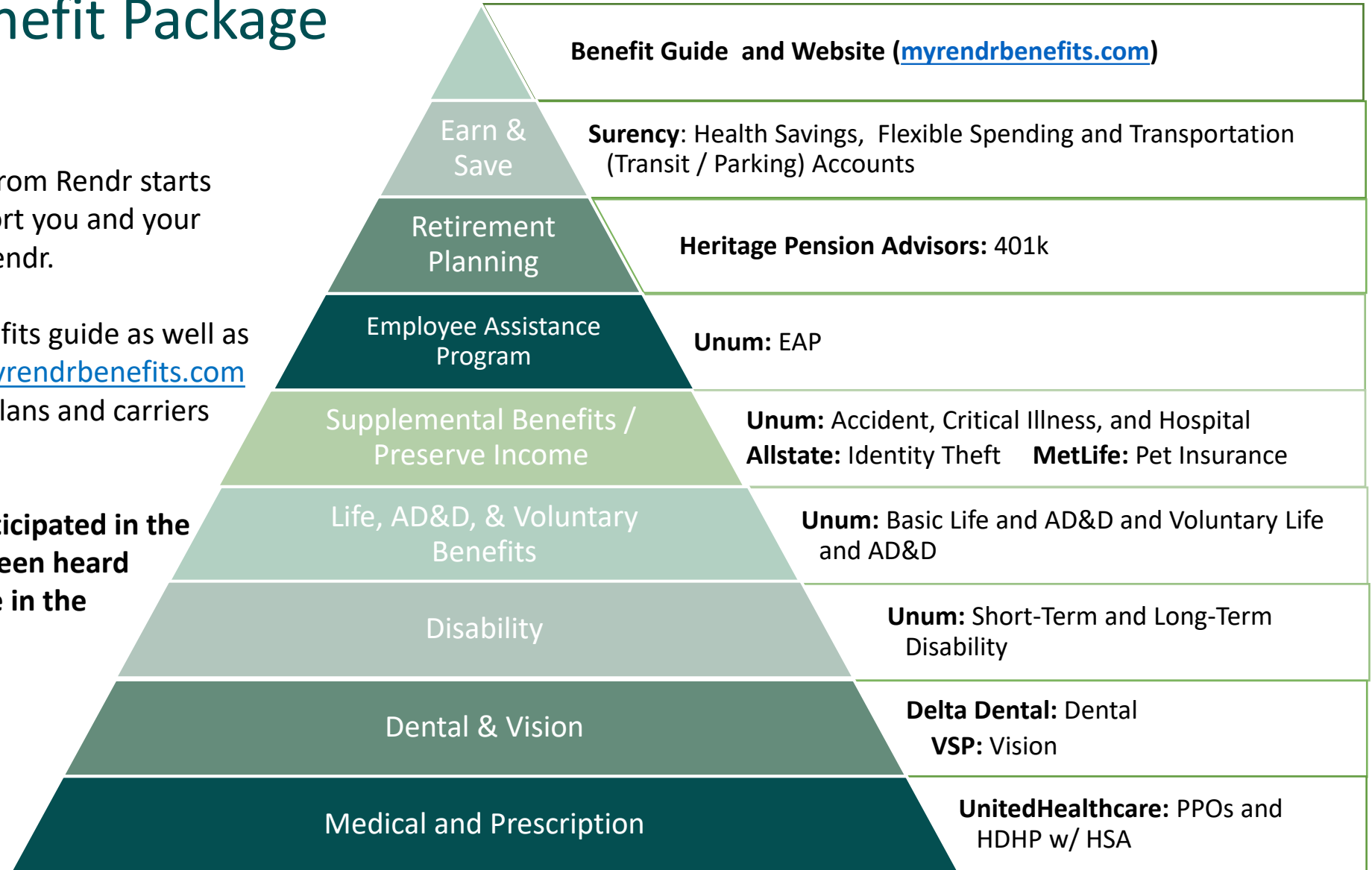


# Rendr's Benefit Package

Understanding your benefits from Rendr starts here! The carriers listed support you and your needs while employed with Rendr.

Please reference Rendr's benefits guide as well as the new employee website [myrendrbenefits.com](http://myrendrbenefits.com) for more information on the plans and carriers listed.

**Thank you for those who participated in the Survey. Your requests have been heard and are hoping you find value in the enhancements made!**





# 2024 Medical Program

Plan Benefits	PPO 0 Plan		PPO 1000 Plan		HSA 2000 Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible/Individual	\$0	\$2,000	\$1,000	\$2,000	\$2,000	\$6,000
Annual Deductible/Family	\$0	\$4,000	\$2,000	\$4,000	\$4,000	\$12,000
Coinsurance	0%	Ded/20%	20%	Ded/40%	20%	Ded/40%
Office Visit/Exam	\$10 copay	Ded/20%	\$25 copay	Ded/40%	Ded/20%	Ded/40%
Outpatient Specialist Visit	\$35 copay	Ded/20%	\$40 copay	Ded/40%	Ded/20%	Ded/40%
Annual Out-of-Pocket Limit/Individual	\$2,500	\$5,000	\$4,000	\$8,000	\$4,000	\$12,000
Annual Out-of-Pocket Limit/Family	\$5,000	\$10,000	\$8,000	\$16,000	\$8,000	\$24,000
Deductible Included in Out-of-Pocket Limits	Yes	Yes	Yes	Yes	Yes	Yes
Deductible Embedded	Yes	Yes	Yes	Yes	Yes	Yes
Inpatient Hospital Services	\$500	Ded/20%	Ded/20%	Ded/40%	Ded/20%	Ded/40%
Surgical Services	\$250	Ded/20%	Ded/20%	Ded/40%	Ded/20%	Ded/40%
Emergency Services	\$200 copay		\$300 copay		Ded/20%	
Urgent Care	\$50 copay	Ded/20%	\$50 copay	Ded/40%	Ded/20%	Ded/40%



# 2024 Prescription Drug Benefits

	PPO 0 Plan		PPO 1000 Plan		HSA 2000 Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Prescription Drug Deductible</b>	Not Applicable		Not Applicable		Combined with Medical	
<b>Retail (30-day supply)</b>						
Generic / Tier 1	\$15 copay	Ded/40%	\$15 copay	Ded/40%	Ded. then \$15 copay	Ded/40%
Brand (Formulary/Preferred) / Tier 2	\$35 copay	Ded/40%	\$35 copay	Ded/40%	Ded. then \$35 copay	Ded/40%
Brand (Non-Formulary/Non-preferred/Specialty) / Tier 3	\$75 copay	Ded/40%	\$75 copay	Ded/40%	Ded. then \$75 copay	Ded/40%
<b>Mail Order (90-day supply)</b>						
Generic / Tier 1	\$30 copay	Not Covered	\$30 copay	Not Covered	Ded. then \$30 copay	Not Covered
Brand (Formulary/Preferred) / Tier 2	\$70 copay	Not Covered	\$70 copay	Not Covered	Ded. then \$70 copay	Not Covered
Brand (Non-Formulary/Non-preferred/Specialty) / Tier 3	\$150 copay	Not Covered	\$150 copay	Not Covered	Ded. then \$150 copay	Not Covered



# 2024 Medical Rates

## PPO \$0 Plan: Bi-Weekly Medical Plan Rates for 2024/2025

Employee Only	\$91.66
Employee + Spouse	\$307.98
Employee + Child(ren)	\$243.81
Family	\$384.97

## PPO \$1,000 Plan: Bi-Weekly Medical Plan Rates for 2024/2025

Employee Only	\$71.54
Employee + Spouse	\$260.77
Employee + Child(ren)	\$200.77
Family	\$316.15

## HSA \$2,000 Plan: Bi-Weekly Medical Plan Rates for 2024/2025

Employee Only	\$30.79
Employee + Spouse	\$161.66
Employee + Child(ren)	\$117.01
Family	\$184.75



# UHC Resources

## UHC Member Portal

All plans give you access to the UHC app and member portal to help you get the most out of your plan.

Register at [myuhc.com](https://myuhc.com) to access the member portal or download the app to:

1. Find care and compare costs for providers and services in your network
2. Check your plan balances
3. View your claims
4. Access your ID card
5. 24/7 virtual visits
6. Compare prescription costs and order refills

## UHC Advocate Team

The UHC Advocate Care Team is here to assist with such things as:

- Understanding your benefits and claims
- Provide answers about a bill or payment
- Locate care and cost options
- Provide additional information about your prescriptions
- Find support if you have a child with complex needs
- And much more

## Finding Providers

You can find a provider by going to [myuhc.com](https://myuhc.com) and scrolling to the “Find a Provider” section

## What type of provider are you looking for?



**Medical Directory**  
Find a doctor, medical specialist, hospital or lab



**Behavioral Health Directory**  
Find a mental health and substance use provider or facility



### Real Appeal

Online weight management program. It's available to you and eligible family members at no additional cost as part of your UHC health insurance.

Real Appeal provides:

- ✓ Supportive Coaching Sessions – Get personalized guidance from a coach, who leads collaborative weekly group sessions
- ✓ Making Behavior Change Possible – Together, we'll address topics like emotional eating, mindset and motivation and more
- ✓ Resources to stay Motivated – Your Success Kit gives you access to online fitness classes, scales, a portion plate and more

Get started now at [enroll.realappeal.com](https://enroll.realappeal.com)

### One Pass

One Pass Select can help you reach your fitness goals, while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle

#### Find your fit with One Pass Select



At the gym

Choose from UHC's large nationwide network of gym brands and local fitness studios. Use any gym in the network and create a routine just for you



At home

Work out at home with live or on-demand online fitness classes. Try UHC's workout builder to get routines created just for you, no matter what your fitness level and interests are.



In the kitchen

Get groceries and household essentials delivered to your home. UHC will make it easy to plan for everything you need to enjoy delicious, nutritious meals

Get started now at [onepassselect.com](https://onepassselect.com)



# Health Savings Account Overview



Money is put into special savings account which is then used to pay for qualified medical expenses\*

No income tax is paid on the money put in

No income tax is paid on the interest earned

No income tax is paid on the money taken out

\*For a full list of Qualified Medical Expenses, please visit the IRS website

Tax-advantaged medical savings account available to taxpayers who are enrolled in a high-deductible health plan (HDHP).

Your HSA is portable regardless of:



## 2024 IRS Total Contributions

<i><b>Enrollee Type</b></i>	<i><b>Total Annual Maximum Contribution</b></i>
Individual	\$4,150*
Family	\$8,300*

\*Age 55+ may contribute an extra \$1,000 per year





# Flexible Spending Accounts



- The FSA plan allows eligible employees to set aside a specific pretax dollar amount for unreimbursed medical, dental, vision, orthodontia and dependent care expenses. These accounts are subject to an IRS annual contribution limits:
  - The annual contribution limit for a **Healthcare or Limited Purpose Flexible Spending Account** is \$3,200 per year.
  - The annual contribution limit for a **Dependent Care Account** is \$5,000 per year.
  - FSA accounts are a use or lose it program, it is not portable, so please keep that in mind when electing your annual amount
  - If you enroll in the **HSA Medical Plan**, you may only enroll in the **Dependent Care Account** or a **Limited Purpose FSA**. The Limited Purpose FSA has an annual contribution limit of \$3,200 and can only be used to pay for dental and vision expenses.



Medical



Prescriptions



Dental



Vision



Daycare\* (DCFSA)



# Transportation Accounts Overview



## Surency Prepaid Benefits Card

- You will receive **one** Prepaid Benefits Card for use with your Health Care Flexible Spending Account (if enrolled) and your commuter accounts.
- You will use the Surency Visa Card to pay for qualified parking/transit expenses at approved merchants. If you cannot use your card for purchases, you may submit a claim for reimbursement. Expenses will only be paid up to the amount available in your account.

2024 IRS Total Contributions	
<i>Transportation Account</i>	<i>Total Annual Maximum Contribution</i>
Transit	\$315/month
Parking	\$315/month

\*Available Services include Qualified parking, Transit Parking & Vanpooling.





# Transportation Accounts Overview



## How the Plan Works:

- Estimate your monthly transportation and/or parking expenses and elect to have this amount evenly deducted pre-tax from your paycheck each pay period.
- You can make changes to your election anytime during the year through PrimePay.
- Non-Smart Commute changes must be made by the 15<sup>th</sup> of the month and will be effective the 1<sup>st</sup> day of the following month. For Smart Commute changes must be made no later than midnight EST on the 10<sup>th</sup> of the month. The next slide indicated Smart Commute expenses.
- Unused funds roll over monthly, but you cannot spend more than the \$315 (for 2024) IRS maximum per account in any given month.

\*Available Services include Qualified parking, Transit Parking & Vanpooling.



# Smart Commute for New York



## UTILIZE YOUR COMMUTER BENEFITS WITH THESE OPTIONS

- ***Drive your own car and park with SpotHero. Use the SpotHero mobile app (or go only to access the site) to find an available parking spot close to the office. Next, pre-pay for your spot using your Surency Benefits Card, drive to work, scan and show your pass, and then park in your reserved spot***
- ***Take a LyftShare or UberX Share. Request your LyftShare or UberX Share and pay for the ride using your Surency Benefits Card.***
- ***Take advantage of contactless payments. Add your Surency Benefits Card to your mobile wallet to pay for your ride to and from work***
- ***Ride the rail using your MetroCard. Walk to the subway station to purchase your MetroCard at the vending machine. Select fare amount/pass and use your Surency Benefits Card as payment. Swipe your MetroCard through the turnstile and ride the rail***



# Smart Commute for New York



UTILIZE YOUR COMMUTER BENEFITS WITH THESE OPTIONS

- ***Use the MTA eTix app to ride the train on Metro-North railroad. Download the MTA eTix mobile app and create an account. Select the fare and enter your Surency Benefits Card information and confirm the transaction. Activate your ticket just before boarding and show the activated ticket screen so it's visually validated by the conductor.***
- ***Use Mail and Ride to ride the Long Island Rail Road. Purchase a Mail and Ride ticket online on MTA's website using your Surency Benefits Card. You will receive your ticket in the mail one week prior to the start of the month in which the ticket is valid. Provide your ticket at the Long Island Rail Road Station.***
- ***Use your SmartLink card to take the Path train. A complete the online request form on the Path's site to receive the SmartLink Card. You'll receive your SmartLink Card in the mail. Create an online account on the PATH's site and link the SmartLink card. Go to the PATH train station and present your SmartLink card within 1-2 inches of the center of the circular target on the PATH turnstile.***



# 2024 PPO Dental Program and Rates



Benefits	Current Core Plan			NEW Buy-up Plan		
	PPO Network	Premier Network	Out of Network	PPO Network	Premier Network	Out of Network
Individual Deductible	\$50	\$50	\$50	\$50	\$50	\$50
Family Deductible	\$150	\$150	\$150	\$150	\$150	\$150
Waived for Preventive	Yes			Yes		
Deductible - Calendar Year or Lifetime	Calendar Year			Calendar Year		
Annual Maximum	\$1,500			\$2,500		
Preventive - Type 1	100%	100%	100%	100%	100%	100%
Basic - Type 2	80%	80%	80%	80%	80%	80%
Major - Type 3	50%	50%	50%	50%	50%	50%
Ortho - Type 4	50%	50%	50%	50%	50%	50%
Ortho Age Limit	Adult & Child(ren)			Adult & Child(ren)		
* Ortho Lifetime Maximum	\$1,500			\$2,500		
Endodontics	80%	80%	80%	80%	80%	80%
Periodontics - Non-Surgical	80%	80%	80%	80%	80%	80%
Periodontics - Surgical	80%	80%	80%	80%	80%	80%
Oral Surgery	80%	80%	80%	80%	80%	80%

Cost for Dental Coverage		Bi-Weekly Premiums
PPO CORE PLAN	Employee Only	\$9.31
	Employee + Spouse	\$18.48
	Employee + Child(ren)	\$23.07
	Family	\$35.08
PPO BUY-UP PLAN	Employee Only	\$11.45
	Employee + Spouse	\$22.83
	Employee + Child(ren)	\$28.47
	Family	\$36.36

\*Orthodontia benefits have a Lifetime Maximum it will not reset due to moving to Delta – this means any amount spent previously with Guardian for orthodontia will be applied to Delta.



## Looking for a provider?

Visit Delta Dental's website at [deltadentalins.com](https://deltadentalins.com) or call customer service at 800-932-0783





# 2024 DHMO Dental Program and Rates



Dental HMO	
Benefits Provisions	Delta Dental Network
<b>Calendar Year Max Benefits</b>	N/A
<b>Calendar Year Deductible</b> (Individual/Family preventive services) (waived for)	N/A
<b>Preventive Care</b>	You pay a copay for each covered procedure (e.g., an office visit copay is \$5). See the Certificate of Benefits for details.
<b>Basic Care</b>	
<b>Major Care</b>	
<b>Orthodontia</b> (Child and Adult)	

Cost for Dental Coverage		Bi-Weekly Premiums
<b>HMO PLAN</b>	Employee Only	\$1.09
	Employee + Spouse	\$1.90
	Employee + Child(ren)	\$2.34
	Family	\$3.37

**Now Available in all 50 States!**



## Looking for a provider?

Visit Delta Dental's website at [deltadentalins.com](https://deltadentalins.com) or call customer service at 800-932-0783



# 2024 Vision Program and Rates



Benefits Provisions	VSP Choice Network	Out-of-Network	Frequency
<b>Exams Copay</b>	\$10	N/A	Every calendar year
<b>Exam Allowance</b>	Covered at 100% after Copay	Up to \$39	Every calendar year
<b>Materials Copay</b>	\$20		Every calendar year
<b>Eyeglass Lens Allowances</b>			
Single Vision	Covered at 100% after Copay	Up to \$30	Every calendar year
Lined Bifocal	Covered at 100% after Copay	Up to \$50	Every calendar year
Lined Trifocal	Covered at 100% after Copay	Up to \$65	Every calendar year
Lenticular	Covered at 100% after Copay	Up to \$100	Every calendar year
<b>Contact Lenses Allowance</b> (in place of Glasses)			
Elective			
Material/Fitting	Up to \$130	Up to \$105	Every calendar year
Medically Necessary	Covered at 100%	Up to \$210	Every calendar year
<b>Frame Retail Allowance</b>	Up to \$130 plus 20% off balance	Up to \$70	Every calendar year

Note: Detailed plan information is available in the Vision Summary.

Cost for Vision Coverage	Bi-Weekly Premiums
Employee Only	\$0.61
Employee + Spouse	\$1.23
Employee + Child(ren)	\$1.24
Family	\$1.98



## Looking for a provider?

Visit VSP website at [vsp.com](http://vsp.com) or call customer service at 1-800-428-4833

This is the same network and coverage as the 2023/2024 plan year.





## Basic Life and AD&D Insurance



Rendr provides Basic Life and AD&D for employees at NO COST to you through Unum. Coverage is \$100,000 (reduced by 35% at age 65 and 50% at age 70). You must designate a beneficiary.

AD&D provides another layer of benefits to you or your beneficiary if you suffer from loss of a limb, speech, sight, or hearing loss or if you die in an accident.

*Due to IRS regulations, a life insurance benefit of \$50,000 or more is considered a taxable benefit. You will see the value of the benefit included in your taxable income on your paycheck and W-2.*



# Voluntary Life and AD&D



- You may choose to purchase voluntary life and AD&D insurance for yourself, your spouse, and/or your dependent children.
- Rates are based on age and the coverage level chosen.
- Rates will not change for 2024

Voluntary Life and AD&D Insurance		
Coverage Level	Benefit	Coverage Initially Provided Without Evidence of Insurability
Employee	Increments of \$10,000 up to \$500,000 Benefit Reduction: 35% at age 65: 50% at age 70	Under age 65: \$150,000 Age 65-69: \$50,000 Age 70+: \$10,000
Spouse	Increments of \$5,000 up to \$250,000; not to exceed 100% of employee benefit	Under age 65: \$25,000 Age 65-59: \$10,000 Age 70+: \$0
Child(ren)	Increments of \$1,000 up to \$10,000; not to exceed 10% of employee benefit	\$10,000

Since Rendr is moving to Unum April 1<sup>st</sup>, during Open Enrollment you may enroll in Voluntary Life coverage up to the guaranteed issue amount without going through medical underwriting. The employee guaranteed issue amount is \$150,000 if under age 65, \$50,000 if between 65-69, and \$10,000 if over 70 years of age.

\*If you were previously denied coverage you will need to go through medical underwriting.



# Disability Insurance



Rendr provides full-time employees with STD & LTD coverage through Unum at no cost to you, the employee

Coverage	Benefit
Short-Term Disability	<ul style="list-style-type: none"><li>• Provided to full-time employees.</li><li>• 60% of your salary, to a maximum of \$2,500 per week for the first 12 weeks of a disability after the 8<sup>th</sup> -day waiting period.</li></ul>
Long-Term Disability*	<ul style="list-style-type: none"><li>• Rendr provides LTD coverage to full-time employees through Unum, at no cost to you.</li><li>• 60% of your salary up, to a maximum of \$10,000 per month if you are disabled and are unable to work for more than 91 days.</li><li>• Benefits are offset with other sources of income, such as Social Security Normal Retirement Age.</li></ul>

\* There is no longer a Buy-Up LTD, Rendr will be covering the cost for the higher annual maximum effective 4/1/2024



# Disability Insurance

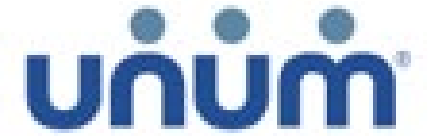


## Important Information About Disability Benefits

- Coordination of benefits: Unum will deduct from your regular benefit other types of income you receive or are eligible to receive from other sources due to your disability (e.g. statutory disability benefit).
- New York Paid Family Leave: Employees must file for New York Paid Family Leave (PFL) to receive short-term disability (STD) benefits through Rendr. STD will pay the difference between 60% of base compensation (up to \$2,500) and what PFL pays.
- Pre-existing conditions: The LTD plan includes a pre-existing condition limitation of a three-month look back and 12 months covered under the plan. A pre-existing condition consists of any condition/symptom for which you consulted with a physician, received treatment, or took prescribed drugs in the specified period before coverage in this plan.



# Accident Insurance



- Accident Insurance pays a benefit directly to you if you suffer a covered injury due to an accident and need treatment.
- These payments offset the high cost of copays, deductibles, and other expenses your medical insurance does not cover.
- This plan covers on and off the job accidents.

BI-WEEKLY RATES				
	Employee Only	Employee & Spouse	Employee & Children	Family
Rates	\$2.66	\$4.60	\$5.45	\$7.39

## Examples of Covered Expenses:

- Burns
- Dislocations
- Fractures
- Concussions
- Eye Injuries
- Lacerations
- Brain Trauma

*\*You must be enrolled in a major medical plan to be eligible for this plan in the state of New York*

*\*\*Employee must be enrolled in benefit to enroll spouse and child(ren)*





# Critical Illness



- Critical Illness insurance helps protect you financially by paying a lump sum payment directly to you at the first diagnosis of a covered condition.
- Employees can use this coverage more than once for different conditions, but each condition is payable once per lifetime.
- You can also purchase coverage for your spouse and dependents.
- During Open Enrollment Pre-Existing Conditions will be waived.

## Employee – Coverage Amounts

\$10,000, \$20,000 or \$30,000

### Examples of Covered Illnesses:

- Cancer
- Heart Attack
- Stroke
- Organ Failure
- Kidney Failure

*\*You must be enrolled in a major medical plan to be eligible for this plan in the state of New York*

*\*\*Employee must be enrolled in benefit to enroll spouse and child(ren)*





# Hospital Indemnity



- Hospital Indemnity insurance covers many of the costs associated with a hospital stay and outpatient surgery.
- It helps cover expenses associated with a hospital stay if you suddenly become sick or injured.
- It could help pay your health care deductible, coinsurance payment, childcare expenses, or the costs of travel to and from the hospital.
- Best of all, it is money paid directly to you, so you can use it for whatever you would like.

BI-WEEKLY RATES				
	Employee Only	Employee & Spouse	Employee & Children	Family
Rates	\$6.93	\$12.12	\$9.85	\$15.04

*\*You must be enrolled in a major medical plan to be eligible for this plan in the state of New York*

*\*\*Employee must be enrolled in benefit to enroll spouse and child(ren)*





# Allstate Identity Protection



## Are you protected from identity fraud?

Identity theft and cybercrime can happen to anyone – 1 in 4 Americans have experienced cybercrime – Rendr is now offering **Allstate Identity Protection Pro + Cyber** as a benefit effective 4/1/2024

Allstate Identity Protection is proud to have a broad, inclusive definition of “family” that covers everyone under your roof, no matter their age!

Get comprehensive identity monitoring and fraud resolution designed to help you protect yourself and your family against today’s digital threats, plus cybersecurity features designed to identify and address vulnerabilities before they can be exploited

BI-WEEKLY RATES		
	Employee Only	Employee + Family
Rates	\$4.36	\$7.82



Allstate Identity Protection was named Javelin Strategy & Research’s 2022 overall “Best-in-Class” award winner for B2B identity protection service providers

\* This benefit is 100% Employee Paid, can be terminated at any time and is portable if you want to take it with you





# MetLife Pet Insurance

**Protect your furry family with Pet Insurance that meets your needs and your budget!**

Pet Insurance can cover the following:

Accidental Injuries	Medications
Illnesses	Ultrasounds
Exam fees	Hospital stays
Surgeries	X-rays & diagnostic testing
Hip dysplasia	Alternative therapies
Hereditary conditions	Holistic care
Congenital conditions	Chronic conditions



Dog Insurance



Cat Insurance

- Employees can enroll on the [myrendrbenefits.com](https://myrendrbenefits.com)
- This benefit will be direct billed which means a monthly invoice will be sent directly to you
- This benefit is 100% employee paid



# Employee Assistance Program



Unum's Employee Assistance Program (EAP) gives you and your family members access to confidential personal support for everything from stress management and nutrition to handling legal or financial issues.

The services available include consultations with experienced professionals and access to resources and discounts designed to help you in various ways.

## How The EAP Can Help



Consultative services are available to provide direct support and assistance (unlimited telephone counseling and up to three face-to-face sessions)



Work/life assistance that can help you save money and balance commitments



Access to legal and financial assistance and resources – including Life Planning Solutions and Travel Assistance

## How to Access Care

Visit [www.unum.com/lifebalance](http://www.unum.com/lifebalance) ; For more information or support, you can reach out by calling 800-845-1446. The team is available 24 hours a day, seven days a week.



# 401(k) Retirement Plan Reminder

- Employees are eligible after 90 days of employment with Rendr
- Automatic 3% contribution (can opt out)
- Changes to contributions are made in PrimePay/SynchHR
- Safe Harbor Match –up to 4% of compensation
- Plan includes both traditional 401(k) with pre-tax contributions (taxes paid at withdrawal) and after-tax Roth 401(k) (not taxes paid at withdrawal)
- Plan includes a loan option (pay yourself back principal and interest) – minimum balance required
- Hardship withdrawal permitted
- Rollover contributions from other 401(k)/IRA Plans
- Employees can enroll at anytime

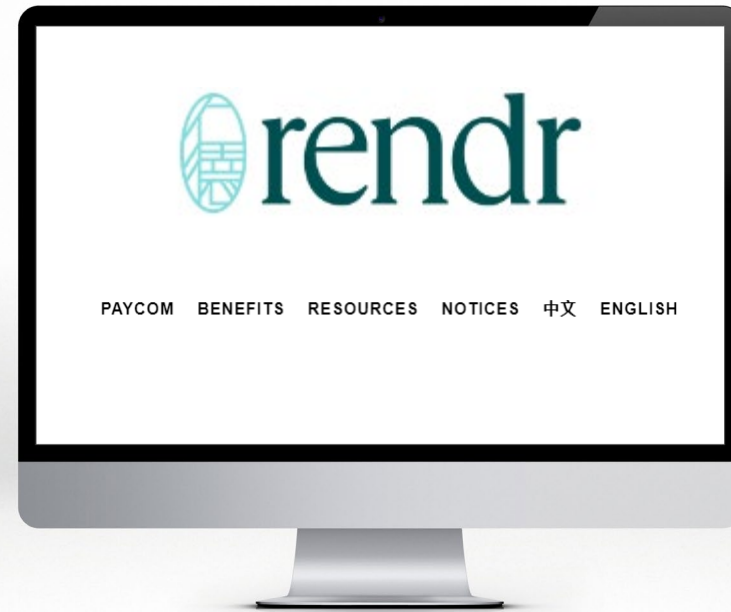




## Want More Information?

Visit <https://myrendrbenefits.com>

This benefits and resource center allows you and your family to access general benefit and contact information all at the click of your mouse





## How to Enroll?

1. Log in to your Employee Self-Service (ESS) portal via Prime Pay at [primepay.com](https://primepay.com)
2. From your home page, click on the notification bell and click on “Enroll.”
3. Review and confirm your contact information
4. Review and update your dependent information
5. Once you have made your elections, click “Finalize” and then sign and click “Submit” to complete your enrollment.



Thank You!

**THANK YOU!**