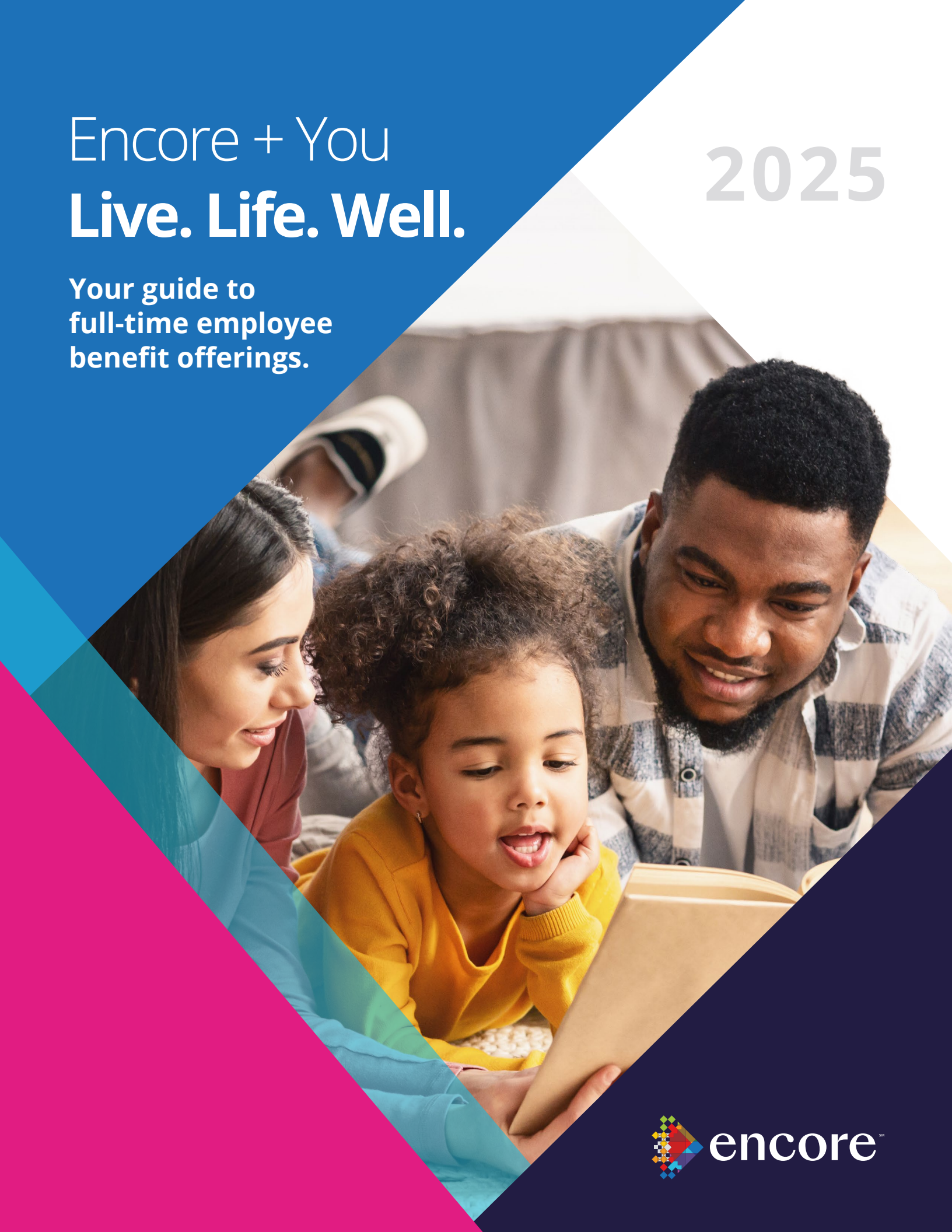


# Encore + You **Live. Life. Well.**

2025

Your guide to  
full-time employee  
benefit offerings.



# Welcome to your **2025** **Encore Employee Benefits.**

At Encore, we strive to provide the benefits you need to

**Live. Life. Well.**

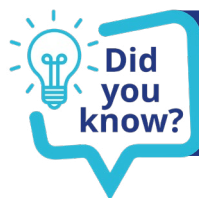
But that can look different for different people. Maybe you are a single parent with a lot of responsibilities. Maybe you're caring for your aging parents — or your partner's. Or maybe Encore is your first job and you're still trying to figure out the whole adulting thing and don't know what benefits you need.

This is the time to look at **your** life. **Your** needs. **Your** plans. And find the collection of Encore benefits that works for **your** life in 2025.

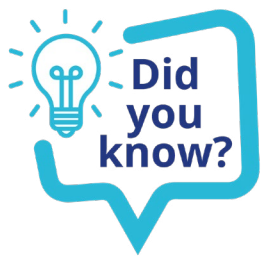
This guide provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or Encore's Policies, the plan documents or policies shall govern. All Summary Plan Descriptions are available through the Benefits Team. We reserve the right to modify any of these plans at any time.

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Look for this logo throughout the guide to learn more about your Encore benefits!



# Encore Benefits Trivia

Stuff you didn't know about your Encore benefits, but probably should...

## Fertility Treatment

**Plan members have access to fertility benefits through Aetna and OptumRx.**

Encore offers a great fertility benefits package to support your journey to parenthood. You'll get coverage for one cycle of Assisted Reproductive Technology (ART) through Aetna, plus a \$10,000 lifetime maximum for fertility medications via OptumRx.

## Teladoc

**How well do you know Teladoc?**

- Q1.** During what hours can you use Teladoc?  
**Q2.** How many visits are covered each month by Encore's medical plan?  
**Q3.** True or False? I can only use Teladoc in my home state. If I'm traveling, I need to go to Urgent Care.  
**Q4.** True or False? Details of my Teladoc visit are shared with Encore and the health plan administrator.  
Answers are on **page 11**.

## Prescription Drugs

## Diabetes stinks!

OptumRx provides extra support to members with diabetes including a Certified Diabetes Care and Education Specialist and a free ContourNext glucose meter. Learn more about the ContourNext glucose meter by calling **800-401-8440** and mentioning ID code CTR-OPX. You can also visit **ascensiadiabetes.com**. Info on the Prescription Drug Plan is on **page 12**.

## UKG Wallet

**Our UKG Wallet gives team members access to a percentage of the money they earned but haven't yet been paid.**

For hourly team members, the Overtime Savings Program lets you save an assigned percentage of overtime pay in a UKG Wallet debit/savings card. Plus, Encore will match up to \$100 each year once you save \$500 of your earned overtime. Find more info on **page 21**.

## Encore 401(k)

**A dollar today is worth \$36 tomorrow.**

**One dollar** invested in a retirement account at age 25 could be worth more than \$36 at age 65.

- First, because **Encore matches your contributions** 50 cents on the dollar (up to 6% of your pay).
- Second, because of the length of time it grows. It's called compound interest, and it's your friend.

Even if you can only invest a little in the 401(k) Plan now, do it. Get in the habit. Future You will thank you.

Info on the 401(k) Retirement Plan is on **page 22**.



# Am I eligible?

## Am I eligible?

Make sure you verify your eligibility before you make your elections, as well as the eligibility of your dependents.

**YOU** are eligible for coverage if you are an active, full-time team member.

An eligible **SPOUSE** is your legally married spouse or common law spouse (only if it exists in a state which recognizes such a marriage, and you provide us with company-required documents).

Eligible **DEPENDENTS** include your biological, adopted, and stepchildren under the age of 26, and over the age of 26 if an eligible tax dependent.

### REMEMBER!

Don't forget to provide your supporting documents for all eligible dependents within 30 days of enrolling in our plan. Find a list of eligible documents on **Encore Connect > HR > Benefits**. Use the 'Add Employee Document' link on the UKG Benefit Enrollment screen (Document type: Dependent Documentation). This is only viewable by you and the Benefits Team. Failure to submit documents will result in dependents being removed from coverage.

## What if I'm a tobacco user?

If you're a **tobacco user\*** and you elect to participate in a medical plan, you will have a **\$27.69 bi-weekly surcharge** applied. This is in **addition** to your bi-weekly medical contributions.



Make sure your tobacco usage details are correct. If they are found to be incorrect, you may face a retroactive surcharge and disciplinary action.



Smoking Cessation Programs are available to team members enrolled in one of the medical plans. If you successfully complete the program, your surcharge will be waived. More details about this program can be found at [www.aetna.com](http://www.aetna.com).

\* A tobacco user is someone who uses tobacco products, including cigars, at least four times a week over a six-month period. Tobacco use can include smoking, vaping, and using e-cigarettes.

### DON'T PAY FOR SMOKING IF YOU DON'T!

If you are a non-smoker and don't complete a tobacco affidavit through the UKG enrollment process, you will default to the surcharge. So make sure to complete the tobacco affidavit when you enroll.

## What if my child is almost 26?

Your children are eligible to participate in Encore benefits until they reach age 26. If you have a child who will turn 26 in 2025, their coverage will end on the last day of the month they turn 26.

Dependent children who are eligible tax dependents will not lose coverage at age 26 if you provide the appropriate documentation to Encore.

# How do I enroll?

Making your elections is easy. Just follow these four simple steps:



Visit  
**n21.ultipro.com**  
Menu > Myself >  
Benefit Enrollment



Add/update  
dependent  
information.



Print confirmation  
page before you  
click "Submit".

You won't receive an  
email confirmation.



Submit your benefit  
elections within  
30 days of your  
date of hire.

## Questions? Schedule a Benefit Counselor appointment.

A Benefit Counselor can:

- Review your benefits package with you to help you understand what's available
- Answer questions and customize a benefits package to suit your needs
- Share screens to support you while enrolling you and your dependents
- Enroll you in Universal Life Insurance directly

Slots fill up quickly, so schedule your appointment early.

### To schedule an appointment:



Visit  
**encore.mybenefitsappointment.com**



Call  
**888.602.9167**, Mon-Fri 8am - 6pm CT

Please be sure not to miss your appointment that could otherwise be used by someone else.

## ALEX®, the Benefits Counselor, is here to help

ALEX® can help you choose a plan that's right for you and your family. It's an interactive and educational tool that allows you to simulate scenarios and compare costs. Talk to ALEX® before you make your elections.

✓ **Online/mobile friendly** ✓ **Quick & easy** ✓ **Anonymous** ✓ **Tailored advice**

**Make sure you enter your elections in UltiPro after learning from ALEX®!**



Follow this link or scan the QR code: **<https://start.myalex.com/encore>**



## We know your world changes

If you experience a qualifying life event, such as marriage, divorce, or the birth of a child, you can update your benefit elections within 30 days after the event. To make a change, visit the Life Events section of your UKG profile or learn more on **Encore Connect>HR>Benefits**. Due to ERISA regulations, elections after 30 days are not allowed.



# What are my **medical plan options?**

With Aetna as your medical plan provider, you have access to four robust medical plans, empowering you to make the right choices for you and your family.

No one plan is better than the other; you should make your choices based on your financial situation for the year ahead. You should consider the plan's paycheck contribution, as well as the costs you will need to pay at the time of service.

| Lower paycheck costs, higher point-of-care costs                                                                                                                                              |                                                                                                                                                                                           | Higher paycheck costs, lower point-of-care costs                                                                                                                                             |                                                                                                                                                                                                  |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Value PPO w/HSA                                                                                                                                                                               | Basic PPO w/HSA                                                                                                                                                                           | Traditional PPO                                                                                                                                                                              | Premier PPO                                                                                                                                                                                      |
| <ul style="list-style-type: none"><li>• Coverage for in- and out-of-network care</li><li>• Highest deductible, lowest employee contributions</li><li>• Company contributes into HSA</li></ul> | <ul style="list-style-type: none"><li>• Coverage for in- and out-of-network care</li><li>• High deductible, lower employee contributions</li><li>• Company contributes into HSA</li></ul> | <ul style="list-style-type: none"><li>• Coverage for in- and out-of-network care</li><li>• Copays for office visits and Rx</li><li>• Low deductible, higher employee contributions</li></ul> | <ul style="list-style-type: none"><li>• Coverage for in- and out-of-network care</li><li>• Copays for office visits and Rx</li><li>• Lowest deductible, highest employee contributions</li></ul> |
| \$                                                                                                                                                                                            | \$ \$                                                                                                                                                                                     | \$ \$ \$                                                                                                                                                                                     | \$ \$ \$ \$                                                                                                                                                                                      |

# Understanding medical plan terminology

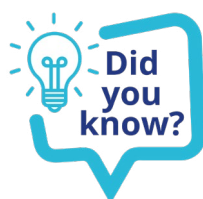
**Contribution** is the amount that comes out of your paycheck each pay period.

**Copay** is a fixed amount you pay for a covered healthcare service each visit.

**Deductible** is the amount you pay when you use healthcare services. You pay the full deductible before the plan covers services, with the exception of preventive care.

**Coinsurance** is the percentage you pay toward a healthcare service after you have paid the deductible.

**Out-of-Pocket Maximum** is the most you will pay for covered services in the plan year, which includes your deductible and copays. Any cost above your out-of-pocket maximum is paid 100% by the plan.



On the spectrum? We've got your back. All four medical plan options include the support of an autism advocate and coverage for Applied Behavior Analysis (ABA).



# Choosing Your Plans

Take time to compare plan designs and costs. You should also consider how you prefer to pay for healthcare: higher paycheck costs and pay less when you receive care, or lower paycheck costs and pay more when you receive care.

## Make the most of our network

Check if your doctor is in-network at [www.aetna.com](http://www.aetna.com). Choose network: Aetna Choice POS II – Open Access. You will save money every time you choose doctors who are in the network.

## In-network medical plan benefits

|                                                     | Value<br>PPO w/HSA   | Basic<br>PPO w/HSA    | Traditional<br>PPO                               | Premier<br>PPO       |
|-----------------------------------------------------|----------------------|-----------------------|--------------------------------------------------|----------------------|
| <b>MEDICAL BENEFITS</b>                             |                      |                       |                                                  |                      |
| <b>Deductible<br/>(individual / family)</b>         | \$4,250 / \$8,500    | \$3,300 / \$6,500     | \$2,600 / \$7,400                                | \$1,000 / \$3,000    |
| <b>Out-of-Pocket<br/>(individual / family)</b>      | \$7,000 / \$13,500   | \$7,000 / \$13,500    | \$6,900 / \$13,800                               | \$6,000 / \$12,000   |
| <b>Preventive</b>                                   | 100%                 | 100%                  | 100%                                             | 100%                 |
| <b>Office Visit<br/>(Primary Care / Specialist)</b> | 70% after deductible | 75% after deductible  | \$35 / \$60 copay                                | \$35 / \$60 copay    |
| <b>Emergency Care</b>                               | 70% after deductible | 100% after deductible | \$250 copay*                                     | \$250 copay*         |
| <b>Inpatient Hospital</b>                           | 70% after deductible | 75% after deductible  | \$150 per admission then<br>80% after deductible | 80% after deductible |
| <b>BI-WEEKLY CONTRIBUTIONS (PRE-TAX)</b>            |                      |                       |                                                  |                      |
| <b>Employee</b>                                     | \$22.71              | \$42.06               | \$67.58                                          | \$110.56             |
| <b>Employee + Spouse</b>                            | \$46.52              | \$91.25               | \$146.58                                         | \$250.02             |
| <b>Employee + Child(ren)</b>                        | \$40.31              | \$77.99               | \$125.82                                         | \$209.30             |
| <b>Family</b>                                       | \$88.27              | \$162.48              | \$254.44                                         | \$421.52             |

\* Waived if admitted.

Detailed coverage summaries and SPDs are available on  
Encore Connect >HR > Benefits.

# OptumRx – Prescription Costs

|                                                 | Value<br>PPO w/HSA | Basic<br>PPO w/HSA | Traditional<br>PPO | Premier<br>PPO     |
|-------------------------------------------------|--------------------|--------------------|--------------------|--------------------|
| <b>PRESCRIPTION DRUG BENEFIT ACCUMULATIONS</b>  |                    |                    |                    |                    |
| <b>Deductible</b>                               | \$4,250 / \$8,500  | \$3,300 / \$6,500  | N/A                | N/A                |
| <b>Deductible Embedded*<br/>or Non-Embedded</b> | Embedded           | Embedded           | N/A                | N/A                |
| <b>Combined with Medical</b>                    | Yes                | Yes                | No                 | No                 |
| <b>Maximum Out of Pocket (MOOP)</b>             | \$7,000 / \$13,500 | \$7,000 / \$13,500 | \$6,900 / \$13,800 | \$6,000 / \$12,000 |
| <b>MOOP Embedded**<br/>or Non-Embedded</b>      | Embedded           | Embedded           | Embedded           | Embedded           |
| <b>Combined with Medical</b>                    | Yes                | Yes                | Yes                | Yes                |
| <b>Maximum Allowable<br/>Benefit (MAB)</b>      | N/A                | N/A                | N/A                | N/A                |
| <b>PRESCRIPTION DRUG COPAY / COINSURANCE</b>    |                    |                    |                    |                    |
| <b>RETAIL COPAY / COINSURANCE</b>               |                    |                    |                    |                    |
| <b>Generic***</b>                               | 30%                | 25%                | \$20               | \$20               |
| <b>Preferred Brand</b>                          | 30%                | 25%                | \$60               | \$60               |
| <b>Non-Preferred</b>                            | 30%                | 25%                | \$80               | \$80               |
| <b>RETAIL 90 COPAY / COINSURANCE - CVS90</b>    |                    |                    |                    |                    |
| <b>Generic***</b>                               | 30%                | 25%                | \$37.50            | \$37.50            |
| <b>Preferred Brand</b>                          | 30%                | 25%                | \$150              | \$150              |
| <b>Non-Preferred</b>                            | 30%                | 25%                | \$200              | \$200              |
| <b>MAIL COPAY / COINSURANCE</b>                 |                    |                    |                    |                    |
| <b>Generic***</b>                               | 30%                | 25%                | \$37.50            | \$37.50            |
| <b>Preferred Brand</b>                          | 30%                | 25%                | \$150              | \$150              |
| <b>Non-Preferred</b>                            | 30%                | 25%                | \$200              | \$200              |
| <b>SPECIALTY COPAY / COINSURANCE</b>            |                    |                    |                    |                    |
| <b>Generic***</b>                               | 30%                | 25%                | \$200              | \$200              |
| <b>Preferred Brand</b>                          | 30%                | 25%                | \$200              | \$200              |
| <b>Non-Preferred</b>                            | 30%                | 25%                | \$200              | \$200              |

\* Embedded Deductible: If a member of the family meets the “Member” deductible then that member will go into the copay/coinsurance phase of their benefit.

\*\* Embedded Maximum Out-of-Pocket: If a member of the family meets the “Member” maximum out of pocket then that member will go into the 100% coverage phase of their benefit.

\*\*\* \$0 preventive generic Rx on all plans.

# Aetna – Medical Support Programs

When you enroll in one of Aetna's medical plans, you also get access to a range of additional support and benefits available to you, at no cost.

## Concierge Service

Healthcare can be complex. An Aetna Concierge can help simplify it by:

- Answering your questions, like where to go for care, how much it will cost, plan coverage and much more
- Helping you budget by providing estimated costs and comparing in- and out-of-network care costs
- Making your life simpler by understanding your needs and finding the best solutions for you – and even making appointments for you



Call **866.422.8966**,  
Mon-Fri 8am-6pm CT



Log into your Aetna Member site  
at **[www.aetna.com](http://www.aetna.com)**

## Got Questions? 2nd.MD Has Answers

If you have a diagnosis you want to verify — or if you aren't really sure what's wrong — 2nd.MD can help you find answers.

1. Request a consult by calling **866.841.2575** or online at **<https://www.2nd.md/activate/step1>**.
2. Speak to a nurse. Explain your medical issues, and an experienced nurse will handle the rest, including collecting medical records and connecting you with a leading specialist who is an expert in your condition.
3. Consult with a leading specialist. Get information about your diagnosis, treatment plan and next steps in care from a nationally recognized specialist.

## CVS MinuteClinic

Sometimes things just happen — like your kid develops flu symptoms after your primary care office has closed for the day. That's why we're offering a perk to eligible Aetna members: access to all covered MinuteClinic services at **no cost to you**.\* Your covered family members can take advantage of this benefit too.

Schedule a visit or walk in to see an experienced practitioner for:

- Minor symptoms, illnesses & injuries
- Vaccinations
- Wellness checkups & physicals
- And more

Now you can also get 24/7 care from MinuteClinic Virtual Care for common conditions.



Log into your Aetna Member site at  
**<https://health.aetna.com/minute-clinics>**.

\*Members enrolled in the Basic or Value PPO plans must meet their deductible first. Once met, such members will be able to access MinuteClinic services at no cost-share.

## Hearing Aid Benefit

Hearing aids, batteries, cleanings, and repairs are covered at 100% after deductible, up to \$3,000 per ear every three years. Implantable hearing devices, such as bone anchored hearing aids (BAHA), are already covered as prosthetic expenses, not under the hearing aid benefit. And don't forget, our Aetna medical plans already cover an annual in-network hearing exam at 100% as part of your preventive care benefits.

# Teladoc – virtual care ... anywhere!

You've probably heard of people using virtual care for the sniffles or an upset stomach. But today's Teladoc is way more than that! It's an affordable, time-saving, no-need-for-a-car-or-baby-sitter option when you need to see a doctor but can't get to the doctor's office.

Get started using **Teladoc.com/Aetna** or app: Register, enter your medical history, and go! Teladoc is only available to team members and their dependents enrolled in an Aetna Medical Plan.

## Teladoc Dermatology

Got a rash you can't identify? Or a teenager with the usual teenage acne issues? Call a Teladoc dermatologist and get clearer skin faster.

### How it works:

- Request a consult — you don't even need to schedule a visit!
- Upload pictures of your skin blemishes
- Get a custom treatment plan within two days

**Good for:** eczema, acne, rashes, and more

## Teladoc Mental Health

Need a therapist to talk to about life? Or need ongoing care from an MD who can help manage your meds? Teladoc offers a full spectrum of mental health support for you and your family.

### How it works:

- Schedule a phone or video visit with the provider of your choice — therapist, psychologist, or psychiatrist
- Support is available 7 days a week, 7 AM – 9 PM (local time)
- Set up ongoing visits with the same provider at set times

**Good for:** anxiety, stress, depression, work or family conflict, parenting, trauma/PTSD, medication management (psychiatry only)

## Teladoc General Medicine

Teladoc definitely **does** treat sniffles and upset stomachs. Both adult and pediatric non-emergency care is available.

### How it works:

- Pick a date and time for your appointment
- Visit with a primary care doctor and choose your preferred pharmacy, if prescriptions are needed

**Good for:** cold & flu, allergies, pink eye, stomach/intestinal issues, and more



Call **855.Teladoc (835.2362)**



Online at **www.Teladoc.com/Aetna**

## Cost to You

|                                                                                                                                                    | Value PPO                              | Basic PPO | Traditional or Premier PPO |
|----------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------|-----------|----------------------------|
| Dermatology                                                                                                                                        | Before deductible is met: \$85 or less |           | \$60                       |
|                                                                                                                                                    | After deductible is met:               |           |                            |
|                                                                                                                                                    | 30%                                    | 25%       |                            |
| Mental Health <ul style="list-style-type: none"><li>• Therapist</li><li>• Psychiatrist (1st visit)</li><li>• Psychiatrist (ongoing care)</li></ul> | Before deductible is met: \$90 or less |           | \$60                       |
|                                                                                                                                                    | \$215 or less                          |           | \$60                       |
|                                                                                                                                                    | \$100 or less                          |           | \$60                       |
|                                                                                                                                                    | After deductible is met:               |           |                            |
|                                                                                                                                                    | 30%                                    | 25%       |                            |
| General Medical                                                                                                                                    | Before deductible is met: \$56 or less |           | \$35                       |
|                                                                                                                                                    | After deductible is met:               |           |                            |
|                                                                                                                                                    | 30%                                    | 25%       |                            |



# Rx – Prescription Benefits

OptumRx will continue as your Rx provider, ensuring safe, easy and cost-effective ways for you to get the medication you need.

The generic copay will remain at \$20 for both the Traditional and Premier plans. To compare prescription coverage based on Medical Plans, go back to **page 9**.

## Home delivery

Get the medications you take regularly through OptumRx home delivery service.

- Order up to a 90-day supply
- Pharmacists are available 24/7
- Set up medication reminders and automatic refills

## Best pharmacies

You'll continue to have access to a wide network of retail pharmacies, including large national chains such as CVS and Walgreens, and many local pharmacies.

## Online tools

Use OptumRx's mobile app and website to help you manage your medications.

- Find a network pharmacy
- Check medication coverage
- Track home delivery orders



Go online.  
**[www.optumrx.com](http://www.optumrx.com)**



Download the mobile app.  
Search for **OptumRx** in the Apple® App Store® or Google Play™.

During your benefit enrollment and throughout the year, find out if your medication is covered, visit **[optumrx.com](http://optumrx.com)** or call the OE Support Center at **844.783.1398** to review the latest prescription drug list. You can also download the OptumRx app in the App Store® or Google Play™.

# Save money on your healthcare expenses.

We're committed to helping you manage your medical costs. That's why we offer a number of different savings accounts to help you plan for healthcare expenses not covered by your medical plan, including deductibles, copays and coinsurance.

You have **two** options to choose from, depending on the medical plan you elect:

**01.**

## Health Savings Account (HSA)

Save pre-tax dollars to pay for healthcare expenses now or in the future.



HSA pairs with Value and Basic High Deductible PPO medical plans.

HSAs are designed to:

- Be used in conjunction with a plan with a higher deductible — like our Value PPO and Basic PPO.
- Help you save for current and future medical expenses.
- Pair with a Limited Purpose FSA — which is used primarily for dental and vision expenses.
- Stay with you as you move from job to job — or even after retirement.

**02.**

## Flexible Spending Accounts (FSAs)

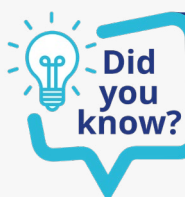
Save pre-tax money on health and dependent care expenses, specifically for 2025.



Healthcare FSA pairs with the Traditional and Premier PPO medical plans or no medical enrollment.

The Limited Purpose FSA pairs with the Value and Basic High Deductible PPO medical plans.

Dependent care FSA can be used by those with an eligible tax dependent child or adult.



You can invest the money in your HSA like a 401k — so you have a nest egg for post-retirement healthcare expenses in addition to your regular retirement savings!

# 01. Health Savings Account (HSA)

An HSA helps you save pre-tax dollars to pay for healthcare expenses now and in the future. You can use your HSA to pay for medical, prescription, dental and vision expenses – **and we will contribute annually too.**

## How does the HSA work?

- All your contributions and health expense withdrawals are **tax-free**. And the account is free too! Encore pays all fees. Verify eligible expenses at **HealthEquity.com/QME**.
- There is **no “use it or lose it” rule**. Your unused funds roll over each year.
- The HSA account is yours. **You keep any unused funds** if you change plans, retire or leave Encore.
- You can adjust your contribution any time throughout the year, not to exceed the IRS maximum.
- We will pay an **annual contribution** into your open HSA account, which will be available in early January 2025.
- Learn all about an HSA with Health Equity at **<https://www.healthequity.com/learn>**.

## Am I eligible for the HSA?

You can contribute into the HSA:

- If you are enrolled in either the Value PPO or Basic PPO medical plan.
- If you are not enrolled in Medicare or TRICARE.
- If you are not covered under any non-HSA eligible health plan.
- If you are not claimed as a dependent on another person's tax return.
- If you do not have access to a Healthcare FSA. However, you can still enroll in a Limited Purpose FSA plan for Dental and Vision expenses.

**The 2025 IRS HSA Contribution Limit is \$4,300 for individual and \$8,550 for family coverage, which includes both employee and employer contributions. If you are age 55 or older and not eligible for, or enrolled in, Medicare, you can make an additional catch-up contribution of \$1,000.**

## What's the Company contribution?

Depending on your medical plan choice, we will contribute into your HSA at the beginning of the year, so the money will be there whenever you need it.

| COMPANY HSA CONTRIBUTION* |           |           |
|---------------------------|-----------|-----------|
|                           | Basic PPO | Value PPO |
| Employee only             | \$600     | \$300     |
| Employee + Spouse         | \$1,200   | \$600     |
| Employee + Child(ren)     | \$1,200   | \$600     |
| Family                    | \$1,200   | \$600     |

\* Company HSA Contributions will be prorated for team members that join the plan after the calendar year begins.



### Contribution Limits Apply to You and Encore Combined!

When you are deciding how much to contribute to an HSA, remember that Encore's contribution counts towards the 2025 Contribution Limit! So deduct that amount from the limit before calculating your contribution.

## 02. Flexible Spending Accounts (FSAs)

FSAs help you save pre-tax money on health and dependent daycare expenses.

There are three types of FSAs available:

### HEALTHCARE FLEXIBLE SPENDING ACCOUNT

- Available to anyone not contributing into an HSA
- Must be enrolled in either the Traditional PPO or Premier PPO health plans, or can be elected with no medical plan enrollment
- Use for eligible medical, dental, and vision expenses for all family members
- Contribute up to \$3,300 in 2025
- Unused funds roll over up to a maximum of \$660

### DEPENDENT CARE ACCOUNT (FOR DAYCARE)

- Available to all team members with eligible tax dependents
- Use to pay for daycare for children **age 12 and under**, elder care, or other qualified dependent care
- Contribute up to \$5,000
- **Unused funds will not roll over**

**NOTE:**

This is not a healthcare account for your spouse or children.

### How do FSAs work?

- All your FSA contributions are tax-free, helping you maximize your savings
- Your eligibility will depend on the medical plan you enroll in
- Funds won't rollover indefinitely – and will be forfeited if you change plans, leave the company or retire – so it's important to plan carefully
- Claims must be substantiated as you go to avoid unexpected taxation at the end of the year

**Be sure the following data points are on the receipt or Explanation of Benefits (EOB):**

- Date of Service
- Provider/Merchant Name
- Name of Patient
- Service/Product Type
- Cost/Amount Due

### LIMITED PURPOSE FSA

- Account is only for Basic or Value high deductible medical plan participants.
- Contribute up to \$3,300 in 2025
- Use for dental and vision expenses. Use your HSA for medical expenses.

If you enroll in an FSA in 2025, you will be provided with an FSA debit card, which you should use to pay for your expenses throughout the year.

If you had an FSA account in 2024, check the expiration date. It's good for three years, and new cards are not issued each year.

Visit **Encore Connect > HR > Benefits** or <https://oe.benefit-info.com/fsa> for great FSA online and mobile tools to manage your account and substantiate your claims

If you choose to enroll in our medical plan and the FSA – your substantiation could be automatic! When you submit an eligible medical claim to your FSA, the system auto verifies the expense with our provider feed.



# Dental

Life's better when you're smiling. We're giving you a reason, and a built-in way, to keep that smile healthy.

Through Delta Dental of Illinois you can access a PPO network to help keep you smiling. You can go to any licensed dentist, however, you will save the most money by visiting a dentist in the Delta Dental PPO network.

Here's a summary of your two options:

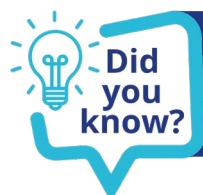
**Delta Dental PPO** dentists agree to accept our allowed PPO fees as payment in full, which means you're not charged the difference between the usual fee and our allowed fee. As a result, patients save 30%, on average, on the fee a Delta Dental PPO dentist would typically submit for a claim. With this plan, you can save on your dental expenses and stretch your benefit dollars – the less the claim reimbursement, the less dollars applied to your annual maximum.

**Delta Dental Premier®** is a safety net for our Delta Dental PPO network. You pay more out-of-pocket with a Delta Dental Premier dentist compared to a Delta Dental PPO dentist. However, you may save more money compared to a non-network dentist. Delta Dental Premier dentists agree to our maximum plan allowances as payment in full, which may be lower than what a dentist would typically charge.

## In-network dental plan features

|                               | Basic Plan       | Enhanced Plan                                            |
|-------------------------------|------------------|----------------------------------------------------------|
| <b>DEDUCTIBLE</b>             |                  |                                                          |
| Individual / Family           | \$50 / \$150     | \$50 / \$150                                             |
| <b>COINSURANCE</b>            |                  |                                                          |
| Preventive / Basic / Major    | 100% / 50% / 40% | 100% / 70% / 50%                                         |
| <b>MAXIMUMS</b>               |                  |                                                          |
| Annual Plan Max               | \$1,500          | \$2,050                                                  |
| Orthodontia Lifetime Max      | Not covered      | \$1,250<br>Adults and children up to age 26 are eligible |
| <b>BI-WEEKLY CONTRIBUTION</b> |                  |                                                          |
| Employee                      | \$6.76           | \$9.51                                                   |
| Employee + Spouse             | \$14.64          | \$20.27                                                  |
| Employee + Child(ren)         | \$15.76          | \$17.80                                                  |
| Family                        | \$27.31          | \$33.59                                                  |

\*Out-of-network coverage is available on both Dental plans.



If you are pregnant or have a health condition that could benefit from more frequent teeth cleanings, you could have three or more cleanings covered each year at no cost to you!

For more information, visit [deltadentalil.com](https://deltadentalil.com). Detailed coverage summaries and certificates are available on Encore Connect >HR > Benefits.

# Vision

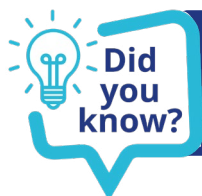
Taking care of your eyes is of the utmost importance, no matter what your age. That's why Aetna provides things like routine eye exams including dilation, one pair of eyeglasses (lenses and frame) or contact lenses and prescription sunglasses as a part of your coverage.

## Vision plan features

|                                           | Aetna Network                             | Other Retail Chain Providers                                                                                                                |
|-------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|
| <b>VISION BENEFITS</b>                    |                                           |                                                                                                                                             |
| <b>Locations</b>                          | 58,000 private locations                  | Access a huge selection of neighborhood retail and national locations, including America's Best, Lens Crafters, Target Optical, and more... |
| <b>GLASSES</b>                            |                                           |                                                                                                                                             |
| <b>Exam / Lenses / Frames (Frequency)</b> | 12 months / 12 months / 12 months         |                                                                                                                                             |
| <b>Exam / Lenses / Frames</b>             | \$10 copay / \$25 copay / \$150 allowance |                                                                                                                                             |
| <b>CONTACT LENSES</b>                     |                                           |                                                                                                                                             |
| <b>Exam / Contact Lenses (Frequency)</b>  | 12 months / 12 months                     |                                                                                                                                             |
| <b>Fitting / Necessary / Elective</b>     | \$40 copay / \$0 copay / \$150 allowance  |                                                                                                                                             |
| <b>BI-WEEKLY CONTRIBUTION</b>             |                                           |                                                                                                                                             |
| <b>Employee</b>                           | \$2.34                                    |                                                                                                                                             |
| <b>Employee + Spouse</b>                  | \$4.45                                    |                                                                                                                                             |
| <b>Employee + Child(ren)</b>              | \$4.68                                    |                                                                                                                                             |
| <b>Family</b>                             | \$6.89                                    |                                                                                                                                             |

### NOTE:

To search for providers, use the online decision support tool, manage your benefits and view your ID card online at [aetnavision.com](https://aetnavision.com) or on the **Aetna Vision Preferred app**.



Vision plan members are eligible for frames every 12 months as opposed to every 24 months!

# Get Talking with **Talkspace**.

Taking care of your mental health has never been more important — or so convenient. Talkspace is like having your own personal counselor in the palm of your hand — because it is. Here's how it works



## **Brief Assessment**

Answer a few questions about your preferences



## **Personalized Match**

Talkspace will match you with a provider (typically within 48 hours)



## **Start Therapy**

Begin the journey towards a happier you

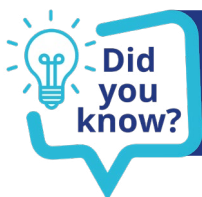
Once you've started, you can text your dedicated therapist or schedule a video session. Whether you need individual therapy or your teen needs someone to talk to, Talkspace is completely confidential and completely free. Team members and their family (13+) have free access.

**Try Talkspace and get talking. To access therapy: [Talkspace.com/EncoreGlobal](https://www.talkspace.com/EncoreGlobal) (use company code **Encore Global** to get free access). To access self-serve resources using **Talkspace Go** app: Create an account or log in, then upgrade to premium for free using company code **encoreglobal**.**

## Employee Assistance Program (**EAP**)

We recognize that finding a good work/life balance can be challenging. Whether you're juggling work and childcare or are dealing with financial stress, our confidential EAP program is here to help. The EAP's counselors are available 24/7 to help with:

- Mental Health Counseling
- Life Coaching
- Legal and Financial Consultation
- Work-Life Referrals
- Personal Assistant Referrals
- Medical Advocacy



You can call and get connected to a counselor instantly, schedule a telephone or virtual session, or visit in-person with a counselor in your city.

You don't need to tackle your problems alone. Your benefits allow you five EAP sessions that are absolutely free, confidential and there for you and your family when you need it; **we want you to take advantage of everything it has to offer. The EAP's definition of "eligible family" is however you define it.**

### **Make the most of the EAP.**

Contact AllOne Health

Company code: RSLI859



Call **855.775.4357**



Visit **[allonehealth.com/reliance-matrix](https://allonehealth.com/reliance-matrix)**

# Protection for you and your family.

Offering you peace of mind when you need it most, we provide you with basic life and accidental death and dismemberment (AD&D) insurance **at no cost to you**. You can elect to purchase additional coverage to suit your needs.

## Life Insurance

You are automatically enrolled in company-funded Basic Life and Accidental Death and Dismemberment (AD&D) insurance to guarantee that, should the worst happen, your dependents and other loved ones will be provided for.

**BASIC LIFE BENEFIT** of 1x your annual earnings up to \$300,000.

**BASIC AD&D BENEFIT** of 1x your annual earnings up to \$300,000.

## Supplemental Life Insurance

In addition to your Basic Life and AD&D insurance, you can elect to pay for Supplemental Life Insurance for yourself and your family. **PLEASE NOTE:** You must elect supplemental life insurance for yourself in order to cover a spouse or child under this plan.

**EMPLOYEE BENEFIT** of up to \$500,000, in \$10,000 increments with a health questionnaire.

**SPOUSE BENEFIT** of up to \$150,000, in \$1,000 increments with a health questionnaire (not to exceed employee supplemental life election).

**CHILD BENEFIT** of \$5,000 or \$10,000 from birth until age 26, who is financially dependent on you.

### EVIDENCE OF INSURABILITY (EOI)

You can elect the following supplemental life insurance with no EOI.

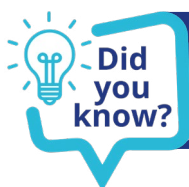
**EMPLOYEE: \$10,000 increase up to total coverage of \$200,000**

**SPOUSE: \$1,000 increase up to total coverage of \$50,000**

**CHILD: No EOI needed**

Coverage over the level above will require EOI, which will be provided to you after your benefit enrollment. Coverage will be effective the first of the following month or when approved by the insurer. Not completing the EOI process will result in your election being reversed to the Guaranteed Issue Amount of \$200,000 for employee and \$50,000 for spouse.

Rates are age-based and are automatically calculated during enrollment. The rate chart is also available on Encore Connect >HR > Benefits.



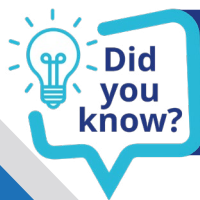
Whether your family looks like the Gilmore Girls or the Brady Bunch you'll pay the same amount for Supplemental Life Insurance coverage for your child — or children. One premium covers them, no matter how many you have!

# Disability Benefits

Taking time off because of an accident, illness, or birth of a child can put a huge strain on your finances. That's why we provide Basic Short-Term Disability (STD) and Long-Term Disability (LTD) insurance to you. Employees will be auto-enrolled in this plan with a **\$1.00 bi-weekly contribution**.

## How does disability coverage work?

| Date of disability                    | STD Benefit begins                                                                                          | STD Benefit ends<br>LTD Benefit begins                               | LTD Benefit ends |
|---------------------------------------|-------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------|------------------|
|                                       |                                                                                                             |                                                                      |                  |
| 7 calendar days                       | Up to 180 calendar days or duration of disability                                                           | From 180 calendar days up to age 65 or Normal Retirement Age         |                  |
| <b>Waiting period:</b><br>No coverage | <b>STD Benefit:</b><br>55% of income up to \$2,000 per week.<br><b>This is a tax-free benefit for 2025*</b> | <b>LTD Benefit:</b><br>50% of income up to maximum benefit per month |                  |



**PARENTAL LEAVE:** Team members who give birth, no matter what method of delivery, will receive 8-weeks of disability at 100% income replacement. Encore also offers a 2-week Parental leave at 100% for the Birth/Adoption/Foster of a child. Team members who reside in a state that does not currently offer Paid Family Leave and meet FMLA requirements will be eligible.

## TAKE NOTE:

\*The premium value of this benefit will have imputed income applied on an employee's paycheck, allowing for the benefit to be tax free. This provides for greater income replacement (72%).



# Supporting your **financial life.**

## UKG Wallet

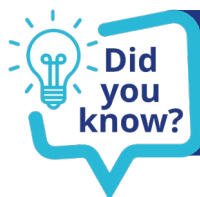
UKG Wallet gives you access to a percentage of the money you have worked for but haven't been paid yet. The funds you receive early simply get deducted from your next paycheck. It's not a loan, so there's no interest — just your money, in your hands sooner.

You can have your advanced wages deposited to a UKG Visa debit card, other debit or payroll cards, Walmart cash pickup, or electronically transferred to your bank account.

For hourly team members, the Overtime Savings Program lets you save an assigned percentage of overtime pay in a UKG Wallet debit/savings card. Plus, Encore will match up to \$100 each year once you save \$500 of your earned overtime.



To get started, scan the QR code with your smartphone camera. You will need your phone number, name, employee ID, and our employer name: **Encore Group (USA)**.



When you have the Abenity app, you can be notified when there's a great deal at a restaurant or business nearby.

## FinFit with Salary Finance\*

Whether you're trying to start a savings plan, pay down debt, or need a reasonably-priced loan, FinFit supports your financial health. Your loan payments are deducted right from your Encore paycheck — so you never miss a payment.

### **Borrow responsibly with affordable loans**

FinFit employee loans typically have higher acceptance and lower interest than those from traditional lenders, allowing you to take control of your debt and improve your credit score.

### **Learn better ways to save**

Whether you want to start saving or grow your existing savings, we offer the simplest way to save through your paycheck and get rewarded for it.

Learn more at [finfit.com/encore](https://finfit.com/encore).

\* Requires 3 months of service

## Abenity

You're bound to save money on everyday expenses and special splurges with Abenity! Check Abenity before you go to the store, the movie theater, or on vacation. Discounts are available to you and your family. When you use Abenity online or on the app, you can:

- Search for nearby locations
- Browse by merchant name
- Browse by merchant type
- Share offers using sharing tools
- Purchase eTickets on demand
- Watch movie trailers before buying your ticket
- Save coupons for later use
- Receive 24/7/365 phone support

Learn more at [encore.benefithub.com](https://encore.benefithub.com).



# 401(k) – Invest in your future.

Our 401(k) plan, through **Empower**, is designed to help you reach your financial goals and plan for the retirement you want.

We make it easy as a new hire! You are eligible for 401(k) the 1<sup>st</sup> of the month following 30 days of employment and you are automatically enrolled at 4% of pay. The 4% contributions will begin after the 30 day opt-out period. If you wish to opt-out of the automatic enrollment, you must do so by registering your account with Empower within 30 days of becoming eligible. Please keep in mind that contribution changes may take up to three pay periods to update.

**We'll contribute 50¢ for every \$1 you put in, up to 6% of your eligible earnings** on any of the pre-tax, Roth(k) or catch-up options. A variety of investment funds are available as well. To be eligible for the discretionary match, you must be actively employed on the last day of the quarter. After 5 years of service, you're 100% vested!

## Maximize your future savings

Salary per year    \$40k    401(k) contribution    **6%**

Your  
contribution per year:  
**\$2,400**

Encore  
contribution per year  
**\$1,200**

**TOTAL SAVINGS:**  
**\$3,600**



Don't forget to elect your beneficiaries. Go to **[empowermyretirement.com](https://empowermyretirement.com)** or call **800.345.2345**.

Find more information on our 5-year vesting schedule or other plan options on **Encore Connect > HR > Benefits**.

**Love to Dream? Love to Plan?** Empower's Financial Wellness program provides you with tools and services to review your overall financial health. Take advantage of the Financial Wellness Assessment, the Retirement Income Calculator or Virtual one-on-one coaching. Learn how you can control your financial future at **[www.empower.com/learning\\_center/#](https://www.empower.com/learning_center/#)**.



Don't know how to invest? Target-date funds take the guesswork out of investing. Just pick the fund that matches the year you plan to retire (or start making withdrawals) and the fund automatically adjusts as you get closer to the date.



# Voluntary Benefits

To provide you and your family with extra support when you need it, we offer a range of voluntary benefit options for you to choose from. These benefits are entirely voluntary, so you can elect individual benefits to suit your needs. Contact details for your voluntary benefit providers are provided at the end of this guide.

## Legal Services

Legal Insurance through ARAG provides a benefit you can use to plan for the expected and unexpected times in your life. **For a bi-weekly contribution of just \$7.08, you'll get support with:**

- Parents and Grandparents Services
- Minor Traffic violations
- Custody/Child Support
- Reproductive Assistance
- Estate planning
- Will & trust writing
- Real estate matters
- Family law
- Identity theft
- And much more!

Go online to see how a legal plan can protect you at [ARAGlegal.com/myinfo](https://ARAGlegal.com/myinfo) (access code: **18833en**).

## Accident Insurance

If you're hurt off-the-job and need treatment, Accident Insurance, through **Reliance Matrix**, provides you and your family with cash benefits paid directly to you.

## Hospital Indemnity Insurance\*

When you're hospitalized, Hospital Indemnity Insurance, through **Reliance Matrix**, provides a benefit payment you can use to cover your deductible or any other expenses that may be difficult to pay because of your hospitalization.

### What's covered:

**\$1,000** for the **first day of a hospital stay**, once per year.

- Not paid for a newborn child's initial confinement after birth

**\$100** for **each day you are in an intensive care unit**, max. 30 days.

**\$100** for **each day of a hospital stay**, max. 180 days.

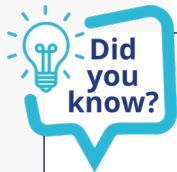
\* This fixed indemnity policy may pay you a limited dollar amount if you're sick or hospitalized. This is not health insurance and you're still responsible for paying the cost of your care.

|                               | Hospital | Accident |
|-------------------------------|----------|----------|
| <b>BI-WEEKLY CONTRIBUTION</b> |          |          |
| <b>Employee</b>               | \$3.54   | \$3.94   |
| <b>Employee + Spouse</b>      | \$9.60   | \$9.10   |
| <b>Employee + Child(ren)</b>  | \$6.12   | \$11.31  |
| <b>Family</b>                 | \$10.32  | \$14.81  |

## Matrix

To make a claim:  Call **877.202.0055**  Visit [www.matrixabsence.com](https://www.matrixabsence.com)

More information about Voluntary Benefits is available on Encore Connect > HR > Benefits



## Get Paid for Getting a Check-Up!

Our Critical Illness Insurance Plan will pay you to get a check-up — or colonoscopy or mammogram or one of a whole list of tests and scans! Up to four covered members can receive \$50 each (up to \$200!) for getting a covered preventive care service. That's like getting a huge discount on your coverage!

### Critical Illness

If you're diagnosed with a critical illness, have a stroke, or become paralyzed, Critical Illness coverage, through **Reliance Matrix**, provides a lump-sum cash payment for financial peace of mind.

#### Elect up to:

**\$30,000** for you or your spouse

**\$10,000** for your child(ren)  
(must not exceed your personal election)

### Universal Life

In the event of the death of you or an enrolled family member, Universal Life insurance, through **Allstate**, provides a lump-sum cash payment to help cover costs. Tax benefits, withdrawals, and loans are available; however, taxes and penalties may affect your decision. Make your decisions and changes online – and get immediate confirmation of your selections at

<https://awd.benselect.com/Enroll>.

#### Elect up to:

**\$150,000** for yourself

**\$100,000** for your working spouse

**\$50,000** for your child(ren)

NOTE: The cost for this benefit is paid directly to Allstate and not deducted via payroll.

**Your rates will be personalized during the enrollment process. Rates for both insurances are based on your level of coverage and age, and will also be dependent on your tobacco status.**

### Commuter Benefits

Provided through **WEX**, the Commuter Benefit for Mass Transit and Parking is a pre-tax account used to pay for qualified expenses as part of your daily commute to work. It's easy to use and provides you with a variety of convenient payment methods: sending a payment directly to your parking provider, getting reimbursed for eligible commuting expenses you pay out-of-pocket for, or using the WEX card to pay your Mass Transit and Parking provider.

#### Monthly contribution maximums for 2025:

- Up to \$325 per month for qualified Mass Transit
- Up to \$325 per month for qualified Parking

#### How to enroll:

You can elect this benefit any time throughout the year through an UKG Life Event. Simply decide how much to contribute up to the allowed monthly limit and enroll by the 1st of the current month to be effective by the 1st of the following month. Funds are withdrawn from your paycheck before taxes are deducted.

# Benefit Vendor Contact Information

If you need to contact any of your benefit providers you can find their details below.

| Benefit                                  | Vendor name and details                | Phone #      | Website/Email                                                                                                                                                                                                                                                                                        | Page # |
|------------------------------------------|----------------------------------------|--------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| <b>Benefit Counselors</b>                | EOI Service Company                    | 888.602.9167 | <a href="https://encore.mybenefitsappointment.com">encore.mybenefitsappointment.com</a>                                                                                                                                                                                                              | 05     |
| <b>Medical</b>                           | Aetna                                  | 866.422.8966 | <a href="https://www.aetna.com">www.aetna.com</a>                                                                                                                                                                                                                                                    | 08     |
| <b>Aetna Concierge Service</b>           | Aetna                                  | 866.422.8966 | <a href="https://www.aetna.com">www.aetna.com</a>                                                                                                                                                                                                                                                    | 10     |
| <b>Virtual Doctor Visit</b>              | Teladoc                                | 855.835.2362 | <a href="https://www.Teladoc.com/Aetna">www.Teladoc.com/Aetna</a>                                                                                                                                                                                                                                    | 11     |
| <b>Prescription</b>                      | OptumRx                                | 844.783.1398 | <a href="https://www.optumrx.com">www.optumrx.com</a>                                                                                                                                                                                                                                                | 9      |
| <b>Specialty Pharmacy</b>                | Optum® Specialty Pharmacy              | 855.427.4682 | <a href="https://specialty.optumrx.com">specialty.optumrx.com</a>                                                                                                                                                                                                                                    | 12     |
| <b>Mail Order Pharmacy</b>               | OptumRx                                | 844.783.1398 | <a href="https://www.optumrx.com">www.optumrx.com</a>                                                                                                                                                                                                                                                | 12     |
| <b>Health Savings Account (HSA)</b>      | HealthEquity                           | 866.346.5800 | <a href="https://my.HealthEquity.com">my.HealthEquity.com</a>                                                                                                                                                                                                                                        | 14     |
| <b>Flexible Spending Accounts (FSAs)</b> | WEX                                    | 866.451.3399 | <a href="https://www.benefitslogin.wexhealth.com/login">www.benefitslogin.wexhealth.com/login</a>                                                                                                                                                                                                    | 15     |
| <b>Dental</b>                            | Delta Dental of Illinois               | 800.323.1743 | <a href="https://www.deltadentalil.com">www.deltadentalil.com</a>                                                                                                                                                                                                                                    | 16     |
| <b>Vision</b>                            | Aetna                                  | 866.422.8966 | <a href="https://www.aetnavision.com">www.aetnavision.com</a>                                                                                                                                                                                                                                        | 17     |
| <b>Mental Health Support</b>             | Talkspace                              |              | To access therapy:<br><a href="https://Talkspace.com/EncoreGlobal">Talkspace.com/EncoreGlobal</a><br>(use company code <a href="#">Encore Global</a> )<br><br>To access self-serve resources using Talkspace Go app: Create an account, then upgrade using company code <a href="#">encoreglobal</a> | 18     |
| <b>EAP</b>                               | AllOne Health<br>Company Code: RSLI859 | 855.775.4357 | <a href="https://allonehealth.com/reliance-matrix">allonehealth.com/reliance-matrix</a>                                                                                                                                                                                                              | 18     |

| Benefit                                         | Vendor name and details      | Phone #                       | Website/Email                                                                                                                              | Page # |
|-------------------------------------------------|------------------------------|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------|--------|
| <b>Life and AD&amp;D Insurance</b>              | Reliance Matrix              | 800.351.7500                  | <a href="http://www.reliancematrix.com">www.reliancematrix.com</a>                                                                         | 19     |
| <b>Supplemental Life and AD&amp;D Insurance</b> | Reliance<br>Policy: GL156719 | 800.351.7500                  | <a href="http://www.reliancematrix.com">www.reliancematrix.com</a>                                                                         | 19     |
| <b>Short-Term and Long-Term Disability</b>      | Reliance Matrix              | 877.202.0055                  | <a href="http://www.matrixabsence.com">www.matrixabsence.com</a>                                                                           | 20     |
| <b>Paycheck Advance Program</b>                 | UKG Wallet                   | 855.854.0485                  | <a href="http://www.payactiv.com">www.payactiv.com</a><br><a href="mailto:ukgwalletsupport@payactiv.com">ukgwalletsupport@payactiv.com</a> | 21     |
| <b>Perks and Discounts</b>                      | Abenity                      | 855.ABENITY<br>(855.223.6489) | <a href="http://encore.benefithub.com">encore.benefithub.com</a>                                                                           | 21     |
| <b>Financial Wellbeing Program</b>              | FinFit                       | 888.928.7248                  | <a href="http://finfit.com/encore">finfit.com/encore</a><br><a href="mailto:ffcustomerservice@finfit.com">ffcustomerservice@finfit.com</a> | 21     |
| <b>401(k)</b>                                   | Empower                      | 800.345.2345                  | <a href="http://empowermyretirement.com">empowermyretirement.com</a>                                                                       | 22     |
| <b>Legal Services</b>                           | ARAG<br>Access code: 18833en | 800.247.4184                  | <a href="http://ARAGlegal.com/myinfo">ARAGlegal.com/myinfo</a>                                                                             | 23     |
| <b>Hospital Indemnity Insurance</b>             | Reliance Matrix              | 877.202.0055                  | <a href="http://www.matrixabsence.com">www.matrixabsence.com</a>                                                                           | 23     |
| <b>Accident Insurance</b>                       | Reliance Matrix              | 877.202.0055                  | <a href="http://www.matrixabsence.com">www.matrixabsence.com</a>                                                                           | 23     |
| <b>Critical Illness</b>                         | Reliance Matrix              | 877.202.0055                  | <a href="http://www.matrixabsence.com">www.matrixabsence.com</a>                                                                           | 24     |
| <b>Universal Life</b>                           | Allstate<br>Policy: GUL22    | 800.521.3535                  | <a href="http://www.allstatebenefits.com">www.allstatebenefits.com</a>                                                                     | 24     |
| <b>Commuter Account</b>                         | WEX                          | 866.451.3399                  | <a href="http://www.benefitslogin.wexhealth.com/login">www.benefitslogin.wexhealth.com/login</a>                                           | 24     |



### Your Benefits Team

For all other inquiries relating to your benefits or enrollment, please contact the Encore Benefits Team at **800.876.5141** or **BenefitsTeam@Encoreglobal.com** or scan the QR code below.



### Teladoc quiz answers (from page 3)

- A1.** Teladoc is available 24/7/365.
- A2.** There is no limit. Use Teladoc as often as you need to!
- A3.** False! Teladoc has providers in all 50 states so you can get virtual care virtually anywhere!
- A4.** False. Nothing is shared with anyone unless you say so.  
(But sharing info with your regular doctor is usually a good idea.)





# Connect

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Be Purpose-driven

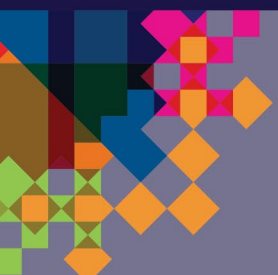
# Belong

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Be Valued For Who You Are



## Focus on You



# Grow

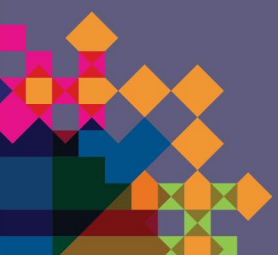
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Be Career-focused

# Thrive

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Be Safe and Successful



This guide provides a highlight of the plans offered by your employer and in no way serves as the Summary Plan Description or plan document for the plans. If any discrepancies exist between this brochure and the plan documents or Encore's Policies, the plan documents or policies shall govern. All Summary Plan Descriptions are available through the Benefits Team. We reserve the right to modify any of these plans at anytime.

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