



ARCADE BEAUTY
A CENTURY OF DISCOVERIES

2024 Open Enrollment Presentation

Presented by



November 2023

Welcome to the 2024 Open Enrollment!

- Open enrollment is your annual opportunity to make benefit plan elections for the coming plan year. During open enrollment:
 - You can enroll in benefit plans
 - You can drop benefit plans
 - You can add or drop dependents
 - You can enroll in plans that you previously waived
- All elections made during this open enrollment will be effective January 1, 2024 and remain in effect until December 31, 2024.
- Mid-year benefit changes are permitted only if you experience a qualifying life event. (e.g., marriage, divorce, birth, adoption, loss of other coverage, spouse's open enrollment, etc.). You must inform Human Resources within 31 days of the qualifying event if you wish to make a change.

Welcome to the 2024 Open Enrollment!

- Your enrollment will be through UKG site. After you log in, click on Myself>Open Enrollment.
- This will be a passive enrollment for most benefits - Medical, Dental, Vision, Life Insurance and Disability, which means that your current benefits will roll over to next year if you go into the UKG portal and select **Stay enrolled in current benefit plans**.
- For FSA (Health Care, Limited Purpose and/or Dependent Care), this will be an active enrollment. If you wish to contribute in 2024, you will need to elect the plan(s) and specify your contribution amount(s).
- If you do not make any elections in the portal, you will end up with the company paid benefits only.
- Open Enrollment begins on **Monday, November 6th and will close at midnight on Wednesday, November 17th**.
- Benefit counselors will be available to walk you through the enrollment process from **Monday, November 13th to Wednesday, November 17th**. There is limited availability of counselors this year and bi-lingual needs have priority. The HR staff will also be available for enrollment needs.

Welcome to the 2024 Open Enrollment!

Open Enrollment

Passive Enrollment allows you to keep the same options you currently have. It is recommended that you review the options to be sure you know what you have.

Go To: [Myself](#) // [Benefits](#) // [Benefits Summary](#)

☒ Make new elections

Review my existing plan year elections and/or make election changes. Please guide me through the Open Enrollment work event.

☐ Stay enrolled in current benefit plans

By choosing to stay enrolled in my current benefit plans, I understand that the costs and other plan details could change in the new plan year. (Note: To review your current elections, visit [Myself > Benefits > Current Benefits](#)).

OK

Cancel

2024 Open Enrollment - What's Changing?

☐ Medical Insurance

- Virtual Visits will be covered at 100%
- Employee contributions will be increasing by 2.5%
- One Pass Select discount gym program added

☐ Dental Insurance

- PPO plan maximum will exclude preventive services

MEDICAL INSURANCE

2024 Medical Plans – United Healthcare

You have 3 medical plans to choose from:

- **HSA** – High Deductible Health Plan with access to both in-network and out-of-network providers; can be combined with a Health Savings Account (HSA); includes an employer HSA contribution (EE Only: \$600/Other Tiers: \$1,200)
- **EPO** - In-network only plan; no coverage for out-of-network providers unless you have a true emergency
- **PPO** - Access to both in-network and out-of-network providers

2024 Medical Plans – United Healthcare

What do all plans have in common?

- Your medical plans are administered by United Healthcare
- UHC Choice or Choice Plus network – UHC's largest; available nationally
- Primary Care Physician (PCP) election is not required but recommended.
- No referrals are required to see specialists
- All 3 plans are based on same contract – all covered services are the same; all exclusions are the same
- Routine preventive services are covered 100% when services are obtained from an in-network provider (e.g., routine physicals, well baby care, immunizations, screening mammograms, screening colonoscopy, PSA, Pap test, etc.).
- **(NEW)** Virtual Visits are covered 100% (when using UHC designated virtual providers)
- All 3 plans include pharmacy coverage administered by RxBenefits, using CVS/Caremark as the Pharmacy Benefits Manager (PBM).

2024 Pharmacy Benefits – RxBenefits

- Your pharmacy benefits coverage is with CVS/Caremark. The CVS/Caremark network includes most national chains (e.g., CVS, Walgreens, Costco, Walmart, Publix, etc.) and many independent pharmacies. Specialty medications are available through CVS Specialty Pharmacy.
 - Register on [caremark.com](https://www.caremark.com) to find medications in the formulary, find lower cost alternatives, determine medication tier, prior authorization requirements, step therapy requirements, drug pricing, plan details, locate participating pharmacies, etc.
- RxBenefits provides the servicing of the pharmacy plan. For pharmacy plan questions and issue resolution, you can reach out to the Member Services Team at (800) 334-8134 or via email at RxHelp@rxbenefits.com

2024 Medical Plans – United Healthcare/RxBenefits

HSA Plan	In-Network	Out-of-Network
Calendar Year Deductible (Ind/Fam)	\$3,000 / \$6,000 (Non-Emb)	\$6,000 / \$12,000 (Non-Emb)
Coinsurance	20%	50%
Maximum Out-of-Pocket (Ind/Fam)	\$4,000 / \$8,000 (Non-Emb)	\$8,000 / \$16,000 (Non-Emb)
Routine Preventive Care	Covered in full	50% after deductible
Physician Office Visit - Primary Care	20% after deductible	50% after deductible
Physician Office Visit - Specialist	20% after deductible	50% after deductible
Virtual Care Visit (must use Designated Virtual Network Provider)	Covered in full	Not Covered
Outpatient Diagnostic (Lab/X-ray)	20% after deductible	50% after deductible
Outpatient Advanced Imaging (PET, CAT, MRI)	20% after deductible	50% after deductible
Hospital Admission	20% after deductible	50% after deductible
Outpatient Surgery	20% after deductible	50% after deductible
Emergency Room	20% after deductible	Same as in-network
Urgent Care Center	20% after deductible	50% after deductible
Retail/Specialty Pharmacy (30 day supply) Generic Preferred Brand Non-Preferred Brand	\$10 copay after deductible \$35 copay after deductible \$70 copay after deductible	Not Covered
Retail Pharmacy (90 day supply) Generic Preferred Brand Non-Preferred Brand	\$30 copay after deductible \$105 copay after deductible \$210 copay after deductible	Not Covered
Mail Order (90 day supply) Generic Preferred Brand Non-Preferred Brand	\$20 copay after deductible \$70 copay after deductible \$140 copay after deductible	Not Covered

2024 Medical Plans – United Healthcare/RxBenefits

EPO Plan	In-Network
Calendar Year Deductible (Ind/Fam Max)	\$2,000 / \$5,000 (Emb)
Coinsurance	20%
Maximum Out-of-Pocket (Ind/Fam Max)	\$4,000 / \$10,000 (Emb)
Routine Preventive Care	Covered in full
Physician Office Visit - Primary Care	\$35 copay
Physician Office Visit - Specialist	\$50 copay
Virtual Care Visit (must use Designated Virtual Network Provider)	Covered in full
Outpatient Diagnostic (Lab/X-ray)	20% after deductible
Outpatient Advanced Imaging (PET, CAT, MRI)	20% after deductible
Hospital Admission	20% after deductible
Outpatient Surgery	20% after deductible
Emergency Room	\$100 copay
Urgent Care Center	\$50 copay
Retail/Specialty Pharmacy (30 day supply)	Rx Deductible: \$50 /\$100
Generic	\$10 copay
Preferred Brand	\$35 copay
Non-Preferred Brand	\$70 copay
Specialty	30% coinsurance
Retail Pharmacy (90 day supply)	Rx Deductible: \$50 /\$100
Generic	\$30 copay
Preferred Brand	\$105 copay
Non-Preferred Brand	\$210 copay
Mail Order (90 day supply)	Rx Deductible: \$50 /\$100
Generic	\$20 copay
Preferred Brand	\$70 copay
Non-Preferred Brand	\$140 copay

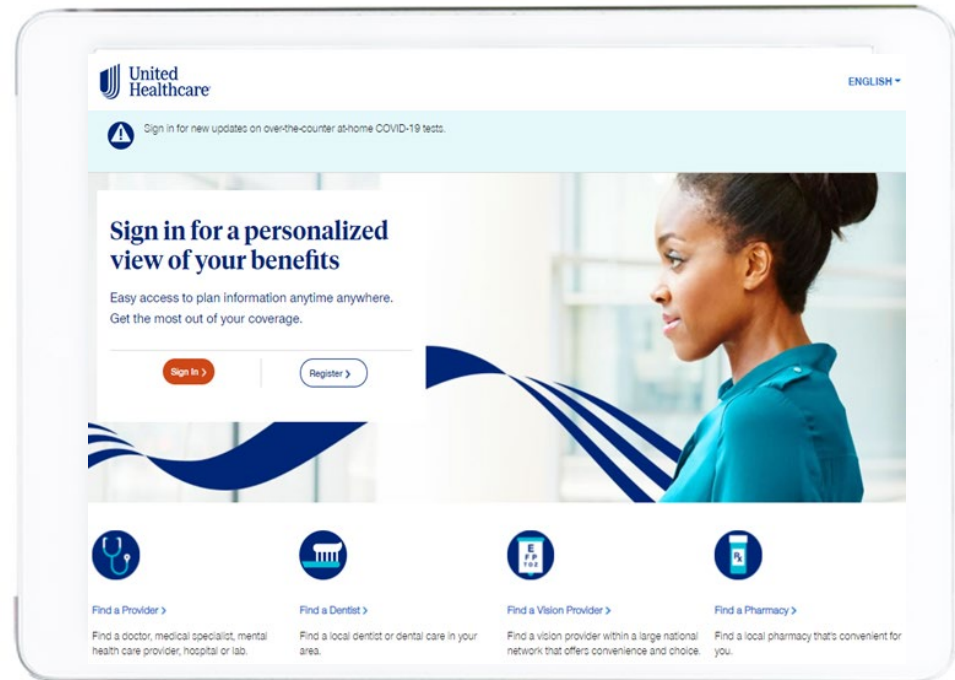
2024 Medical Plans – United Healthcare/RxBenefits

PPO Plan	In-Network	Out-of-Network
Calendar Year Deductible (Ind/Fam)	\$1,000 / \$2,500 (Emb)	\$3,500 / \$7,000 (Emb)
Coinsurance	10%	30%
Maximum Out-of-Pocket (Ind/Fam)	\$5,080 / \$12,700 (Emb)	\$7,000 / \$17,500 (Emb)
Routine Preventive Care	Covered in full	30% after deductible
Physician Office Visit - Primary Care	\$35 copay	30% after deductible
Physician Office Visit - Specialist	\$50 copay	30% after deductible
Virtual Care Visit (must use Designated Virtual Network Provider)	Covered in full	Not Covered
Outpatient Diagnostic (Lab/X-ray)	10%	30% after deductible
Outpatient Advanced Imaging (PET, CAT, MRI)	10%	30% after deductible
Hospital Admission	10% after deductible	30% after deductible
Outpatient Surgery	\$100 copay; then 10% after deductible	30% after deductible
Emergency Room	\$250 copay	\$250 copay
Urgent Care Center	\$50 co-pay	\$50 copay
Retail/Specialty Pharmacy (30 day supply) Generic Preferred Brand Non-Preferred Brand Specialty	Rx Deductible: \$50 /\$100 \$10 copay \$35 copay \$70 copay 30% coinsurance	Not Covered
Retail Pharmacy (90 day supply) Generic Preferred Brand Non-Preferred Brand	Rx Deductible: \$50 /\$100 \$30 copay \$105 copay \$210 copay	Not Covered
Mail Order (90 day supply) Generic Preferred Brand Non-Preferred Brand	Rx Deductible: \$50 /\$100 \$20 copay \$70 copay \$140 copay	Not Covered

Access your plan easily with myuhc.com®

Activate your myuhc.com account after enrolling and gain access to:

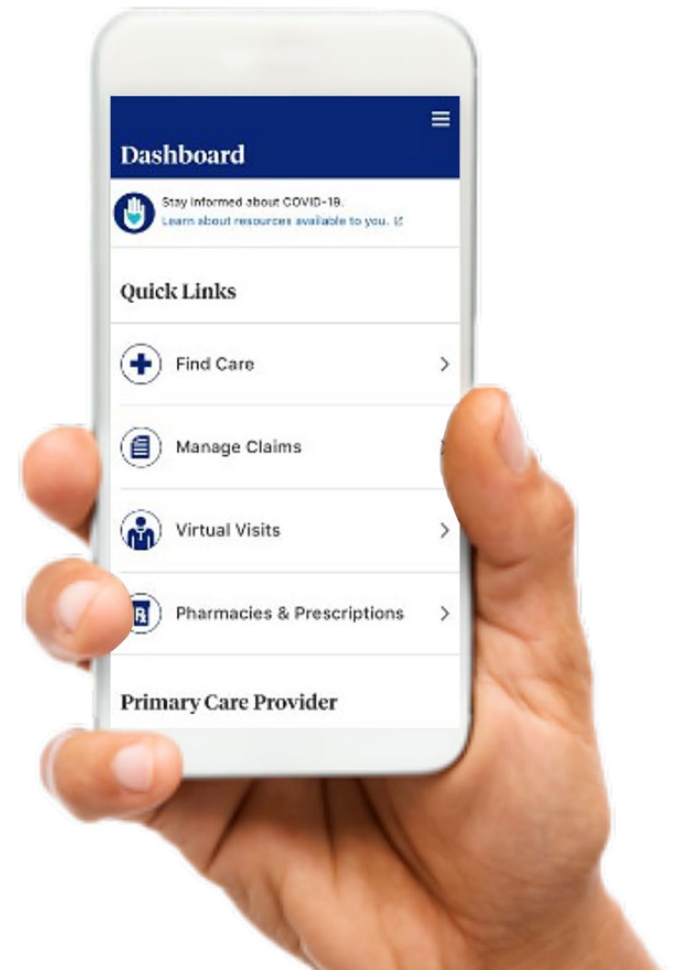
- Find and estimate the cost of care
- See what's covered
- View claim details
- Check your plan balances
- Find network doctors



Get on-the-go access with the UnitedHealthcare® app

Use the UnitedHealthcare app to easily

- Find care options in your network
- See claim details and view progress toward your deductible
- View and share your health plan ID card
- Video chat with a doctor 24/7



Download the app



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United Healthcare - Medical Digital ID Cards

UHC is introducing digital Medical ID Cards to medical plan subscribers who have elected to go paperless as a preference in myuhc.com.

- Instead of a physical ID card, employees will receive an email containing information about their new digital ID card - how to access it and how to add it to their Apple or Google Wallet
- If you prefer to receive a physical ID card, you can adjust your preferences in myuhc.com

United Healthcare Virtual Visits

Sick? See a doctor wherever, whenever

Virtual Visits – Covered at 100%*

- Get 24/7 care by video or phone.
- May be used for common medical conditions
 - Allergies
 - Eye infections
 - Rashes
 - Bronchitis
 - Sore Throat
 - And more



*You must use a Designated Virtual Network Provider - **Amwell, Teladoc, Doctors on Demand, Optum Virtual Care, Walmart Virtual Care**. Telemedicine visits with regular in-network providers will not be covered at 100%.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

One Pass Select (NEW)

One Pass Select is a subscription-based fitness and well-being program that supports a healthier lifestyle. Employees have access to thousands of gyms and online classes with:

- No long-term contracts or annual gym registration fees
- Flexible fitness options and the ability to use locations nationwide (not limited to 1 gym)
- The ability to add up to 4 family members (ages 18+) at a 10% monthly discount
- The option to change tiers monthly
- A grocery delivery subscription

One Pass Select will be available on January 1, 2024

Go to: www.myuhc.com or www.OnePassSelect.com

One Pass Select (NEW)

A variety of employee membership options to fit different lifestyle goals

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$29	\$64	\$99	\$144
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11,000+	12,000+	14,000+	16,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	10,000+	10,000+	10,000+	10,000+	10,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery		✓	✓	✓	✓
Family memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

*10% discount.



One Pass Select (NEW)

Participating Fitness Brands

Digital	Classic	Standard	Premium	Elite
				
				
				
				
				
				
				

One Pass Select (NEW)

Participating grocery delivery services:



- Groceries and household essentials delivered directly to the member's door
- Free monthly membership (\$99 annual savings)
- Free shipping on orders > \$35

PRE-TAX PLANS

Health Savings Account (HSA) – Optum Financial

- When you enroll in the HSA Plan, Arcade Beauty will contribute to your Health Savings Account (HSA) to help defray the cost of the deductible.
 - Single: \$600/year
 - Employee + Spouse: \$1,200/year
 - Employee + Children: \$1,200/year
 - Family: \$1,200/year
- The company contribution will be deposited into your HSA for the new year in mid-February.
- The employer contribution is yours and cannot be forfeited once in your account.
- You can also contribute to your HSA via pre-tax payroll deductions, up to the 2024 IRS limit.
- You do not have to contribute to the HSA to get the employer contribution.

Health Savings Account (HSA) – Optum Financial

What is an HSA?

An HSA is a triple tax advantaged account used to pay for out-of-pocket expenses not covered by your medical plan. It is always paired with an HSA-compatible High Deductible Health Plan like the HSA Plan.

- Funds are deposited into the account tax-free; interest or investment earnings grow tax free, and withdrawals are tax free when used for qualified health care expenses
- You own the account; you decide when you want to spend the funds
- Unused funds are yours and will roll over from year to year
- Qualified health expenses include medical, dental, and vision expenses for you, your spouse and tax qualified dependents
- You keep all the funds you contribute to the account, even if you switch to a different medical plan or even change jobs.

Health Savings Account (HSA) – Optum Financial

Are you eligible to join?

- You must be enrolled in the OAP HSA Plan
- You cannot be enrolled in any other medical plan that is not HSA compatible
- You may not be enrolled in a Healthcare FSA
- You cannot be enrolled in Medicare
- You cannot be claimed as a dependent on another person's taxes

How much can I contribute to my HSA?

For 2024, IRS has set the following limits:

- Individual: **\$4,150**
- Family: **\$8,300**
- If you are age 55 or older, you may contribute an additional **\$1,000**

The IRS maximum contribution limits are inclusive of both employer and employee contributions.

Save your receipts . You will be responsible to verify HSA funds were used to pay for eligible expenses if you are audited by the IRS.

Health Savings Account (HSA) – Optum Financial

Optum Financial is the HSA administrator.

- If you enroll in the HSA medical plan, a Health Savings Account will be automatically opened on your behalf with Optum Bank, and you will be mailed a debit card.
- How do I access my HSA funds?
 - Optum Bank Debit MasterCard
 - Optumbank.com
 - Optum Bank Mobile App
 - Optum Bank paper checks
- Use the Optum Bank portal, <https://www.optumbank.com> or the Mobile app to manage your HSA – file a claim online or reimburse yourself, view account balances and transactions, pay a bill, upload receipts, check monthly statements, designate beneficiaries, download tax forms, update personal information, etc.
- After you have accumulated **\$1,000** in your account, you will be able to invest in a choice of mutual funds or ETFs.

Flexible Spending Accounts – United Healthcare

Flexible Spending Accounts allow you to set aside a portion of your earnings on a pre-tax basis, to pay for certain healthcare and/or dependent care expenses incurred by you and your tax dependents. There are 3 types of accounts.

Health Care FSA

Use funds to pay out-of-pocket medical, dental and/or vision expenses (e.g., co-pays, deductibles, orthodontia, contact lens cleaner/solution, corrective eye surgery, over the counter medications, feminine care products, etc.) for you and dependents you can claim on your taxes.

- You can contribute up to **\$3,050*** per year (2023 IRS Maximum)
- Minimum contribution: None
- Includes **\$610*** rollover to 2025; any excess will be forfeited
- The amount you elect will be withheld in equal installments throughout the year, but the total amount is available immediately on the effective date.
- You cannot participate in the Health Care FSA if you enroll in the HSA plan, but you will be able to contribute to the Limited Purpose FSA instead.

*Subject to change if IRS adjusts the limits for 2024

Flexible Spending Accounts – United Healthcare

Limited Purpose FSA

A type of FSA that can only be used for eligible out-of-pocket dental and vision expenses for you and your tax dependents. Unlike the Health Care FSA, it can be held at the same time as a Health Savings Account (HSA).

- You can enroll only if you are enrolled in the HSA Plan
- Will only reimburse dental and vision expenses
- You can contribute up to \$3,050* per year (2023 IRS Maximum)
- Minimum contribution: None
- Includes \$610* rollover; any excess will be forfeited
- The amount you elect will be withheld in equal installments throughout the year, but the total amount is available immediately on the effective date.

*Subject to change if IRS adjusts the limits for 2024

Flexible Spending Accounts – United Healthcare

Dependent Care Spending Account

Use funds to pay for qualified dependent care expenses for children up to age 13, a disabled spouse or a disabled dependent of any age. To use this account, you and your spouse must be working, looking for work or be full-time students.

- You can contribute up to **\$5,000*** per year (**\$2,500*** if married filing separately) (2023 IRS Maximum)
- Minimum contribution: None
- Qualified expenses include child or adult daycare; summer day camp; pre-school, nursery school, before or after school programs, etc.
- The amount you elect is withheld from your pay in equal installments throughout the year and funds become available as they are deducted from your paycheck.
- Those receiving care must be a tax dependent.

*Subject to change if IRS adjusts the limits for 2024

Flexible Spending Accounts – United Healthcare

United Healthcare is the FSA administrator.

How do I access my FSA funds?

- UHC Healthcare Spending MasterCard (Healthcare/Limited Purpose FSA only)
- Upload claims to member portal
- Paper claims

Register on the United Healthcare portal (<https://member.uhcbs.com>) to manage your accounts – upload and submit claims, view claim status, view account balance, register for direct deposit, download claim form, view plan information, update personal information, report a lost or stolen debit card, etc.

Claims Submission Deadline:

- All FSA claims must be submitted within 90 days after the end of the plan year (3/31)
- If you terminate employment midyear, all Healthcare and Limited Purpose FSA claims must be submitted within 90 days after the end of the plan year for expenses incurred through the date of termination; Healthcare FSA is Cobra eligible.
- If you terminate employment midyear, all Dependent Care FSA claims must be submitted within 90 days after the end of the plan year for expenses incurred through the end of the plan year.

DENTAL INSURANCE

2024 Dental Plans – United Healthcare

You have a choice of 2 dental plans:

- **PPO** – gives you access to both in-network and out-of-network providers. If you receive care from a dentist participating in the Options PPO 30 network (UHC's largest network), you will pay less for services because UHC negotiates lower fees with network dentists and passes the savings along to you. If you go out-of-network, UHC will pay up to usual, customary and reasonable fees and you will be responsible for the balance beyond what UHC pays the dentist.
- **DHMO** - gives you access to in-network providers only. You must visit providers of the National Select Managed Care network. When you do, you will pay your provider based on the fee schedule. There is no coverage for out-of-network providers. Due to poor provider participation, this plan is not available in the Dixon location.

2024 Dental Plans – United Healthcare

PPO Plan	In-Network	Out-of-Network
	You pay	You pay
Calendar Year Deductible (Individual/Fam Max)	\$50 / \$150	
Preventive/Diagnostic Services (e.g., Exams, Cleanings, X-rays, Fluoride, Sealants)	0% no deductible	0% no deductible
Basic Services (e.g., Fillings, Root Canals, Oral Surgery)	20% after deductible	20% after deductible
Major Services* (e.g., Crowns, Bridges, Dentures,)	50% after deductible	50% after deductible
Annual Maximum Benefit** (per covered member)	\$2,000 per year (excludes preventive services)	
Orthodontia (Children to age 19)	50% no deductible	50% no deductible
Orthodontia Lifetime Maximum	\$1,000 per child	

*Implants are not covered

** Preventive services do not accumulate toward the annual maximum.

2024 Dental Plans – United Healthcare

(NEW) Preventive MaxMultiplier

- Included in PPO Plan only
- Covers preventive dental care without counting those claims towards the plan's annual maximum helping you stretch the available plan dollars for more expensive Basic and Major services.
- What preventive services are covered?
 - ✓ Exams
 - ✓ Cleanings
 - ✓ X-rays
 - ✓ Fluoride treatment for children
 - ✓ Sealants for children

2024 Dental Plans – United Healthcare

DHMO Plan	In-Network Only
	You pay
Calendar Year Deductible	\$0
Annual Maximum Benefit	Unlimited
Preventive Services	Fee Schedule
Diagnostic Services	Fee Schedule
Restorative Services	Fee Schedule
Endodontic Services	Fee Schedule
Periodontic Services	Fee Schedule
Prosthodontic Services	Fee Schedule
Implant Services	Fee Schedule
Orthodontia (Adult & Child)	Fee Schedule
Orthodontia Lifetime Maximum (per person)	1 course of treatment

DHMO plan is not available to employees in Dixon, IL location.

VISION INSURANCE

2024 Voluntary Vision Plan – United Healthcare

- Plan utilizes the UHC vision network (also known as Spectera)
 - Retail locations include: LensCrafters, Target Optical, Costco, Walmart, America's Best, Cohen's Fashion Optical, etc.
 - Online: 1-800 Contacts, WarbyParker.com, GlassesUSA.com
- You can visit in-network or out-of-network providers. Staying in-network will provide you the best value, as services and materials are discounted.
- Register at www.myuhcvision.com to print an ID card, view benefits and claims, out-of-network claim form, find a provider, etc.
- If you receive services from an out-of-network provider, you will have to pay provider in full. Don't forget to get an itemized receipt and file it with an out-of-network claim form for reimbursement up to the maximum allowance.

2024 Voluntary Vision Plan – United Healthcare

	In-Network	Out-of-Network	Frequency
	You Pay	Plan reimbursement	
Routine Eye Exam	\$10 co-pay	Up to \$40	Once every 12 months
Eyeglass Frame	\$130 allowance +30% discount on balance	Up to \$45	Once every 12 months
Spectacle Lenses • Single vision • Lined bifocal • Lined trifocal • Lenticular	\$10 co-pay \$10 co-pay \$10 co-pay \$10 co-pay	Up to \$40 Up to \$60 Up to \$80 Up to \$80	Once every 12 months
Contact Lenses* • Formulary • Non-Formulary • Medically Necessary	\$10 copay; up to 4 boxes disposables \$130 allowance \$10 copay	Up to \$130 Up to \$130 Up to \$210	Once every 12 months

*Contact lenses are in lieu of eyeglasses.

LIFE INSURANCE / AD&D

2024 Basic Life Insurance/AD&D – Reliance Standard

- Life Insurance: 1 x Base Pay; Maximum \$100,000
- Guarantee Issue: \$100,000
- You are automatically covered for an equal amount of AD&D
- Arcade Beauty pays 100% of the cost
- Enrollment is automatic
- Benefit reduces to 65% at age 65; to 40% at age 70, to 25% at age 75 and to 15% at age 80
- Federal law requires that you pay taxes on the value of company paid life insurance in excess of \$50,000. “Imputed Income” will be included in your W-2.
- Open Enrollment is a great time to make any necessary beneficiary designation changes. You can do that in the UKG portal.

2024 Voluntary Life Insurance – Reliance Standard

- 100% employee paid (post-tax)
- You may purchase additional Life Insurance for yourself, your spouse and/or your children.
 - Employee: 1, 2, 3, 4 or 5 x Base Pay; Maximum: \$750,000
 - Spouse: \$10,000, \$25,000, \$50,000 or \$100,000; Max: 50% of employee benefit
 - Children: \$5,000 or \$10,000 (from birth to age 26)
- Guarantee Issue (GI) - This is the amount of insurance you can buy without answering any health questions (available only to new hires)
 - Employee: \$200,000
 - Spouse: \$25,000
 - Children: \$10,000
- If you have coverage and wish to increase it during this open enrollment, you will need to submit Evidence of Insurability (EOI) to Reliance Standard for approval.
- If you did not elect this coverage at the last open enrollment or declined the coverage when you were first eligible as a new hire in 2023, you can still elect coverage during this open enrollment. However, you will have to submit EOI for approval of the entire amount by Reliance Standard.

2024 Voluntary AD&D – Reliance Standard

- 100% employee paid (post-tax)
- You may purchase additional AD&D Insurance for yourself, your spouse and/or your children.
 - Employee: 1, 2, 3, 4 or 5 x Base Pay; Maximum: \$750,000
 - Spouse: \$10,000, \$25,000, \$50,000 or \$100,000; Max: 50% of employee benefit
 - Children: \$5,000 or \$10,000 (from birth to age 26)
- AD&D benefit amounts are all guaranteed. No EOI is required for this plan
- The Voluntary AD&D plan stands on its own. It is not in any way tied to the Voluntary Life insurance plan.

2024 Voluntary Life & Voluntary AD&D - Reliance Standard

- You must purchase coverage for yourself in order to purchase coverage for your spouse and/or children.
- Children are covered until the end of the month after they turn age 26.
- The cost of Voluntary Life insurance for you and your spouse is based on your age (5-year age bands).
- The cost of Voluntary AD&D is not age based.

SHORT TERM DISABILITY

Short Term Disability (STD) - Reliance Standard

- Pays you a benefit if you are unable to work due to a non-occupational illness or injury.
- Benefit starts on the 8th day of an accident or illness
- Company pays 100% of the Core STD* Plan; Employees pay 100% of the Buy-up STD with after-tax contributions.
- Benefit Amount:
 - Core STD: 66.7% of weekly base pay to \$500 per week benefit
 - Buy-up STD: 66.7% of weekly base pay to \$2,000 per week benefit
- Benefit is payable for up to 25 weeks
- Company paid benefit is taxable. Employee paid benefit is not taxable.
- Enrollment in the Core benefit is automatic. You must elect the Buy-Up plan.
- Pre-existing conditions: A benefit will not be paid for 12 months after the initial effective date for a condition for which you received treatment during the 3 months prior to the effective date (applies to Buy-Up plan only).

*If you reside in NY or NJ, the state mandated disability program (NYDBL or NJTDI) is your Core STD plan.

LONG TERM DISABILITY INSURANCE

2024 Long-Term Disability – Reliance Standard

- Pays you a benefit if you are unable to work due to an illness or injury lasting more than 180 consecutive days
- Benefit starts the 181st day of disability
- Benefit Amount: 60% of monthly base pay
- Maximum Benefit: \$10,000 per month
- Benefit is payable until SSNRA, or you no longer qualify
- Arcade Beauty pays 100% of the cost.
- Enrollment is automatic.
- Because the company pays the full cost of the plan, your benefit will be taxed upon receipt.
- Pre-existing conditions: A benefit will not be paid for 12 months after the initial effective date for a condition for which you received treatment during the 3 months prior to the effective date (applies to new hires only).

LEGAL PLAN

2024 Group Legal Plan – LegalShield

Enroll through Human Resources

LegalShield offers employees with convenient and affordable access to a highly qualified network of attorneys for everyday personal legal matters.

LegalShield membership includes:

- Direct access to a dedicated law firm
 - Legal advice/consultations on unlimited personal issues
 - Letters/calls made on your behalf
 - Contracts/documents review
 - Will preparation (Living Wills, Health Care POA, Financial POA)
 - Speeding ticket assistance
 - Residential loan documents assistance (for purchase of primary residence)
 - IRS audit assistance
 - Trial defense (for civil litigations)
 - Uncontested divorce, separation, adoption, or name change representation
 - 25% discount for non-covered services (e.g., bankruptcy, criminal charges, DUI, personal injury, etc.)
- Family plan includes coverage for employee, spouse, never married dependent children under age 26 living at home or if full-time student in college, etc.
 - 100% employee paid (post-tax)

IDENTITY THEFT INSURANCE

2024 Identity Theft Protection - IDShield

Enroll through Human Resources

IDShield is a comprehensive identity protection plan that offers 24/7 protection, instant alerts, credit bureau monitoring and full identity restoration services.

IDShield membership includes:

- Identity Consultation Services
 - Privacy and Security Best Practices
 - Lost/Stolen Wallet Assistance
 - Data Exposure/Data Breach
- Security Monitoring
 - Dark Web Surveillance
 - Credit Score Tracker/ Credit Monitoring
 - Username/Password Monitoring
 - Instant Hard Credit Inquiry Alerts
 - Address Change Alerts
 - Social Media Monitoring
- Identity Restoration - \$1Million Protection policy (pays for lost wages, travel expenses, elder and childcare, legal consultation and CPA costs related to identity theft)
- Family plan covers you, your spouse and up to 10 dependents
- 100% employee paid (post-tax)

SUNLIFE VOLUNTARY PLANS

2024 Accident Insurance – Sun Life

- Pays you cash benefits for covered accidents and/or medical treatments associated with an accident.
- Pays you a benefit regardless of what other health coverages you may have in place – does not coordinate.
- There are no health questions or pre-existing conditions clause.
- Includes Wellness Screening Benefit - \$50 per year
- **Arcade Beauty pays 100% of the cost of individual coverage.** You can purchase coverage for your dependents.
- Employee contributions are deducted on a post-tax basis.



2024 Hospital Indemnity Insurance – Sun Life

- This plan pays benefits if you are hospitalized for covered accidents or illness.
 - First day of hospital confinement - \$1,000
 - \$100 per day for up to 30 days of hospital confinement per year
 - \$100 per day for up to 10 days of confinement in an ICU
- Pays you a benefit regardless of what other health coverage you have in place – does not coordinate.
- Includes Wellness Screening Benefit - \$50 per year
- There are no medical questions to answer – guaranteed issue coverage.
- Confinements due to routine pregnancy are subject to a 10-month waiting period.
- You can purchase coverage for yourself, spouse and children.
- You pay 100% of the cost of coverage (post-tax)



2024 Critical Illness Insurance – Sun Life

- This plan pays you cash for the diagnosis of certain medical conditions (e.g., heart attack, end stage renal disease, stroke, cancer, organ failure, blindness, severe burns, paralysis, etc.)
 - Employee: \$10,000 - \$30,000 in \$5,000 increments
 - Spouse: \$5,000 - \$15,000 in \$2,500 increments; Max: 50% of employee benefit
 - Children: \$2,500 - \$15,000 in \$2,500 increments; Max: 50% of employee benefit
- Includes Wellness Screening Benefit - \$50 per year.
- Plan includes a pre-existing conditions clause. Plan will not pay a benefit for a critical illness for which you are diagnosed within 12 months of your effective date or within 12 months after a benefit increase, if you have sought treatment in the 12 months prior to your insurance effective date.
- You pay 100% of the cost of coverage (post-tax)



Thank You!

