



2024 BENEFITS

designed with YOU in mind

*Open Enrollment
November 13 –
November 29*



OPEN ENROLLMENT GUIDE

Benefits Effective: January 1 – December 31, 2024

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Your 2024 Benefits



Team,

Your HireRight Benefits team is constantly evaluating benefits programs to find you the highest quality benefits at the lower cost to you. Healthcare continues to be in the forefront of our minds, so I encourage you to take charge of your health by reviewing the information in this benefits guide and select the plan that is best for you and your family.

This year, you **must actively enroll** in a benefits plan if you would like to have benefits coverage in 2024. **Your 2024 benefits will not roll over.**

OPEN ENROLLMENT is November 13 - 29. Please take the time to carefully review the information in this guide, and make sure you go online to select your plan(s). You can also visit YourBenefitsCenter.com any time for comprehensive information on HireRight's benefits offerings, including videos, links, and FAQs.

If you have questions, please email Benefits@HireRight.com for any benefit-related inquiries or assistance.

Regards,
HireRight Human Resources



Open Enrollment is November 13 - 29

The benefits are effective January 1 through December 31, 2024

This guide is an overview and does not provide a complete description of all benefit provisions. For more detailed information, please refer to your plan benefit booklets or Summary Plan Descriptions (SPDs) located on YourBenefitsCenter.com. The plan benefit booklets determine how all benefits are paid.

Pre-Enrollment Checklist

- ✓ **THINK** about how your needs have changed
- ✓ **EXPLORE** what's new or changing
- ✓ **COLLECT** the birth date, Social Security number, and address for each dependent
- ✓ **REVIEW** any benefits offered
- ✓ **DECIDE** how much to contribute to an FSA or HSA

Your 2024 Benefits



It's time to choose your benefits and enroll

HireRight is pleased to offer a comprehensive benefits program with the flexibility you need to choose solid coverage and protection at an affordable cost.

If you're a current employee, you need to make your benefit elections during the annual Open Enrollment period — November 13 – November 29. Any benefits you choose will be in effect from January 1 to December 31, 2024.

If you were hired within the past 30 days, you need to make your benefit elections before the 30-day enrollment window closes.

If you experience a life event after you enroll, you have 30 days (60 days for eligibility or loss of healthcare coverage; and 60 days for the birth or adoption of a child) to notify Human Resources of any benefit changes you wish to make. Keep in mind, changes must be consistent with the type of life event.

Who's Eligible?

Employees

You're eligible to enroll in HireRight's benefits program if you're a full-time or part-time employee working 30 hours or more per week.

Dependents

When you enroll for benefits, you can also enroll your eligible dependents, including your:

- Legal spouse
- Eligible domestic partner*
- Children up to age 26**
- A disabled child of any age who becomes disabled prior to age 26 and who is dependent on you for financial support

* Someone with whom you share a common domestic life (but aren't legally married)

** Includes natural, adopted, legal guardianships, and stepchildren regardless of student, marital, military, or employment status; includes a domestic partner's children

Use this guide to:



Review your benefit choices, including any new plans and benefit changes



Understand how the plans work



Learn about the tools and resources available with each plan



Select the benefits that are best for you and your family



QUESTIONS? We Can Help

Benefits counselors are ready to help you understand your benefit options and make the right choices for your needs and budget.

Email Benefits@HireRight.com for any benefit-related inquiries or assistance.

What's New for 2024?

New Medical Plan – “Aetna Value Copay Plan”

This plan offered through Meritain utilizes Aetna's network and provides you and your family members with comprehensive in-network coverage at an affordable price. Routine office visits and generic drug prescriptions are not subject to a deductible, and preventive services are fully covered.

New Gender Affirmation Surgery benefit

In line with DE&I initiatives, HireRight demonstrates its commitment to inclusivity by offering a gender affirmation surgery benefit to all eligible team members. This benefit is available across all medical plans.

New Voluntary Accident plan (“High” and “Low” options)

This plan offered through Hartford with High and Low plan options provide you with the flexibility to choose the level of protection you desire for you and your dependents. Accident insurance is designed to safeguard individuals in the event of unexpected accidents, offering financial support during challenging times.

Other Changes to Understand effective January 1, 2024:

- **Increased deductibles for Aetna HDHP plan:** The deductibles for the Aetna HDHP plan offered through Meritain are increasing to \$1,600 for individuals and \$3,200 for families, in accordance with IRS regulations.
- **Increased HSA contribution limits:** Annual HSA contribution limits for 2024 are increasing to \$4,150 for self-only coverage and \$8,300 for family coverage.
- **Increased Health Care FSA contribution limit:** The annual Health Care FSA contribution limit is increasing to \$3,200 due to IRS guidelines.
- **Dependent eligibility audit:** Employees are required to verify legitimacy of their enrolled dependents and disenroll any dependents who are not verified. Verification is required on an annual basis.
- **Specialty drug carve-out to Vivio:** Vivio will be managing specialty drugs, ensuring efficient and cost-effective handling. All specialty drugs require a Prior Authorization. For more information on a specialty drug, please call Vivio at 1-800-470-4034.

Your Three Enrollment Opportunities

1 Upon Hire

You become eligible for most benefits on the first day of the month following or coinciding with 30 days of employment.

2 During Open Enrollment

This is your annual opportunity to enroll for benefits or make changes to your existing benefits. This year's Open Enrollment period is:

November 13 – November 29, 2023

Generally, benefits you elect during Open Enrollment will be effective January 1 through December 31, 2024 unless you experience a qualifying life event that lets you change your coverage or makes you ineligible for coverage.

3 Following a Life Event

If you experience a status change or a qualifying life event during the year that affects your eligibility for benefits, you may enroll for coverage in new plans and make changes to existing coverage. You must submit a request through Your Benefits Center along with supporting documentation within 30 days of the event to make changes. Note: If benefit changes are the result of eligibility or loss of healthcare coverage, you have 60 days to make changes. You also have 60 days for the adoption or birth of a child.



Qualifying Life Events

Qualifying life events include, but aren't limited to, marriage, divorce, legal separation, birth or adoption of a child, or a change to your or your spouse's employment status that affects benefits eligibility.



NOT Qualifying Life Events

- Failure to pay premiums
- Voluntarily dropped coverage
- Failure to provide documents

Life Event Key Points

- Benefit changes must be CONSISTENT with the life event**
Example: Your spouse just gave birth. You can't remove your spouse from your medical coverage when this happens because that isn't consistent with the event. But you could add dependent coverage for the newborn child.
- You have 30 DAYS to request changes**
 To request a change in benefits, submit a request through Your Benefits Center and provide supporting documentation through benefits.plansource.com within 30 days of the Qualifying Life event.

What Benefits Can Be Changed When

Benefit that can be changed	Change in marital status (marriage, divorce, death of spouse)	Change in number of dependents (birth, adoption, death of dependent)	Start or end of employment (by spouse or dependent)	Change in your work hours	Significant change in health care plan coverage (through your spouse's plan)	Changes allowed anytime during the year (qualifying life event not necessary)
Medical, Dental, Vision	X	X	X	X	X	
Health Savings Account	X	X	X	X	X	X
Health Care FSA	X	X	X	X	X	
Dependent Care FSA	X	X	X	X		
Voluntary Employee Life/AD&D, Spouse/Dependent Life	X	X	X	X		
Required Documentation	Marriage certificate, divorce decree, death certificate	Birth certificate, adoption agreement, or death certificate	Letter from employer confirming prior coverage termination date and reason for termination	Letter from spouse's employer confirming coverage change and effective date	None	



HEALTH *benefits*

Health insurance exists to help offset the costs of medical events, whether they're planned or happen unexpectedly. The cost of health insurance will vary based on your individual situation, like your age, where you live, or even lifestyle.

Insurance doesn't pay everything, leaving you with out-of-pocket costs. In addition to your plan premiums, out-of-pocket costs include copayments, deductibles, and coinsurance. Each plan also includes an out-of-pocket maximum. It's important to understand how these costs work before you choose a plan.

LOWER COSTS



- You're younger
- You have fewer health issues

HIGHER COSTS



- You're 50 or older, because you may experience more health issues
- You use tobacco products
- You include your spouse/dependents because you're charged for each person covered

Important Health Insurance Terms

①

COPAY: The fixed dollar amount you pay for certain health services or prescription drugs.

②

DEDUCTIBLE: The amount you pay each year for covered nonpreventive care before your health insurance starts to pay.

③

COINSURANCE: Your share (percentage) of costs after you've met your deductible.

④

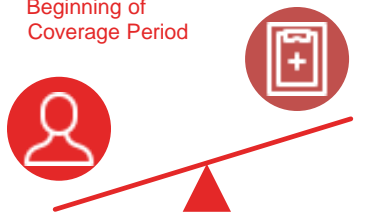
OUT-OF-POCKET (OOP) MAXIMUM:

The most you have to pay in copays, deductible, and coinsurance during a single year. Once you reach it, your health insurer typically covers 100% of costs for the rest of the year.

You and Your Insurer Share Costs – Example

Jane's HDHP Plan Deductible: \$1,600 Coinsurance: 10% Out-of-Pocket Limit: \$3,350

January 1st
Beginning of
Coverage Period



Jane pays **100%**
Her plan pays **0%**

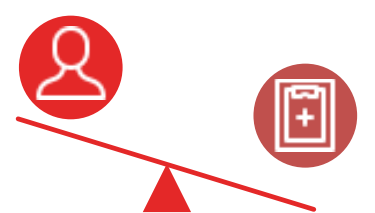
Jane hasn't reached her \$1,600 **deductible** yet

Her plan doesn't pay any of the costs.

Office visit costs: \$150
Jane pays: 100% of \$150 = \$150
Her plan pays: 0% of \$150



more costs



Jane pays **10%**
Her plan pays **90%**

Jane reaches her \$1,600 deductible, **coinsurance** begins

Jane has seen a doctor several times and paid \$1,600 in total. Her plan pays some of the costs for her next visit.

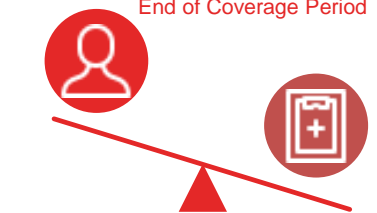
Office visit costs: \$150
Jane pays: 10% of \$150 = \$15
Her plan pays: 90% of \$150 = \$135



more costs



December 31st
End of Coverage Period



Jane pays **0%**
Her plan pays **100%**

Jane reaches her \$3,350 **out-of-pocket limit**

Jane has seen the doctor often and paid \$5,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs: 10%
Jane pays: \$0
Her plan pays: 10%

Your Specialty Drug Program

VIVIO is a valuable part of your employer-sponsored benefits. Because VIVIO only works with specialty prescriptions, you will use VIVIO only if you or a covered family member is prescribed a specialty drug. Specialty drugs are medications prescribed to treat complex or rare conditions such as cancer, hemophilia, rheumatoid arthritis, psoriasis, multiple sclerosis, and cystic fibrosis, among others.

VIVIO doesn't use a drug formulary, so your doctor has more freedom to recommend treatment options. Partnering with your doctor, VIVIO will use your personal clinical records and available clinical data to assess your specialty drug options. VIVIO may determine that the specialty drug prescribed by your doctor is your best option or that a different drug may support a better outcome, have fewer side effects, or support a comparable outcome but at a lower total cost.

The cost that you pay for specialty drugs will be based on the plan that you select at open enrollment. Keep specialty drug costs in mind when making open enrollment decisions.

If you have a question about how VIVIO works or if you'd like to know if a specialty drug is managed by VIVIO, please contact the VIVIO Concierge Team at **800-470-4034** or **concierge@viviohealth.com**.



Administered by **VIVIO**

NEW! Aetna Value Copay Plan

The chart below provides an overview of key coverage features and costs of HireRight's new Aetna Value Copay Plan.

	In-Network
Carrier Network	Aetna EPO
Annual deductible	
Per person/per family	\$6,000 / \$12,000
Out-of-pocket maximum	
Per person/per family	\$8,700 / \$17,400
Medical coverage	
Office Visit	\$30 (deductible waived)
Specialist Visit	30% (after deductible)
Telemedicine	\$30 (deductible waived)
Chiropractic (20 visits per calendar year)	30% (after deductible)
Diagnostic Lab and X-ray	30% (after deductible)
Urgent Care	30% (after deductible)
Emergency room	30% (after deductible)
Inpatient Hospital Services	30% (after deductible)
Outpatient Surgery	30% (after deductible)
Prescription Drugs	In-Network
Deductible	Medical deductible applies
Out-of-Pocket Maximum	Prescriptions subject to medical out-of-pocket maximums
30 Day Supply (Retail Pharmacy)	
Generic	\$20 copay (deductible waived)
Preferred	30% (after deductible)
Non-Preferred	30% (after deductible)
Specialty	30% (after deductible, no maximum)
90 Day Supply (Home Delivery)	
Generic	\$40 copay (deductible waived)
Preferred	30% (after deductible)
Non-Preferred	30% (after deductible)

SimplePay Core Plan



The chart below provides an overview of key coverage features and costs of HireRight's SimplePay Core Plan by tier.

	Tier 1	Tier 2	Tier 3	Out-of-Network
Carrier Network	Aetna Choice POS II			
Annual deductible				
Per person/per family	None			
Out-of-pocket maximum				
Per person/per family	\$5,750 / \$11,500			Unlimited
Savings Account				
Savings account eligibility	Flexible Spending Account (FSA) Eligible			
Employer contribution to savings account	None			
Medical coverage				
Office Visit	\$30	\$40	\$65	\$80
Specialist Visit	\$55	\$75	\$125	\$150
Telemedicine	No Charge	No Charge	No Charge	Not Covered
Chiropractic (20 visits per calendar year)	\$55	\$75	\$125	\$150
Diagnostic Lab and X-ray	\$80	\$110	\$180	\$225
Urgent Care	\$55	\$75	\$125	\$150
Emergency room	\$525 (copay waived if admitted)			
Inpatient Hospital Services	\$2,850	\$3,800	\$5,750	\$6,900
Outpatient Surgery	\$925	\$1,235	\$2,050	\$2,500
Prescription Drugs	<i>All other In-Network Pharmacies</i>	<i>CVS</i>	<i>Walgreens</i>	<i>Out-of-Network</i>
Deductible	Deductible does not apply			
Out-of-Pocket Maximum	Prescriptions subject to medical out-of-pocket maximums			
31 Day Supply (Retail Pharmacy)				
Generic	\$5 copay	\$10 copay	\$20 copay	Not covered
Preferred	\$45 copay	\$50 copay	\$85 copay	Not covered
Non-Preferred	\$65 copay	\$80 copay	\$130 copay	Not covered
Specialty	No charge	No charge	No charge	Not covered
90 Day Supply (Home Delivery)				
Generic	\$10 copay	\$10 copay	\$10 copay	Not covered
Preferred	\$90 copay	\$90 copay	\$90 copay	Not covered
Non-Preferred	\$130 copay	\$130 copay	\$130 copay	Not covered

Aetna POS (PPO)

The chart below provides an overview of key coverage features and costs of HireRight's Aetna POS (PPO).

	In-Network	Out-of-Network
Carrier Network	Aetna Choice POS II	
Annual deductible		
Per person/per family	\$3,000 / \$6,000	\$3,000 / \$6,000
Out-of-pocket maximum		
Per person/per family	\$6,000 / \$12,000	\$6,000 / \$12,000
Savings Account		
Savings account eligibility	Flexible Spending Account (FSA) Eligible	
Employer contribution to savings account	None	
Medical coverage		
Office Visit	\$30 (deductible waived)	40% (after deductible)
Specialist Visit	\$50 (deductible waived)	40% (after deductible)
Telemedicine	\$30 (deductible waived)	Not Covered
Chiropractic (20 visits per calendar year)	\$30 (deductible waived)	40% (after deductible)
Diagnostic Lab and X-ray	20% (after deductible)	40% (after deductible)
Urgent Care	\$50 (deductible waived)	40% (after deductible)
Emergency room	20% (after deductible)	
Inpatient Hospital Services	20% (after deductible)	40% (after deductible)
Outpatient Surgery	20% (after deductible)	40% (after deductible)
Prescription Drugs	In-Network	Out-of-Network
Deductible	Deductible does not apply	
Out-of-Pocket Maximum	Prescriptions subject to medical out-of-pocket maximums	
31 Day Supply (Retail Pharmacy)		
Generic	\$10 copay	Not covered
Preferred	\$25 copay	Not covered
Non-Preferred	\$50 copay	Not covered
Specialty	30% coinsurance (up to \$150 maximum)	Not covered
90 Day Supply (Home Delivery)		
Generic	\$20 copay	Not covered
Preferred	\$50 copay	Not covered
Non-Preferred	\$100 copay	Not covered

The chart below provides an overview of key coverage features and costs of HireRight's Aetna HDHP.

	In-Network	Out-of-Network
Carrier Network	Aetna Choice POS II	
Annual deductible		
Per person/per family	\$1,600 / \$3,200	\$1,600 / \$3,200
Out-of-pocket maximum		
Per person/per family	\$3,350 / \$6,700	\$3,350 / \$6,700
Savings Account		
Savings account eligibility	Health Savings Account (HSA) Eligible	
Employer contribution to savings account	Individual: \$70 per month / \$840 per year Family: \$140 per month / \$1,680 per year	
Medical coverage		
Office Visit	10% (after deductible)	30% (after deductible)
Specialist Visit	10% (after deductible)	30% (after deductible)
Telemedicine	\$49 copay (after deductible)	Not Covered
Chiropractic (20 visits per calendar year)	10% (after deductible)	30% (after deductible)
Diagnostic Lab and X-ray	10% (after deductible)	30% (after deductible)
Urgent Care	10% (after deductible)	30% (after deductible)
Emergency room	10% (after deductible)	
Inpatient Hospital Services	10% (after deductible)	30% (after deductible)
Outpatient Surgery	10% (after deductible)	30% (after deductible)
Prescription Drugs	In-Network	Out-of-Network
Deductible	Medical deductible applies	
Out-of-Pocket Maximum	Prescriptions subject to medical out-of-pocket maximums	
31 Day Supply (Retail Pharmacy)		
Generic	\$10 copay	Not covered
Preferred	\$25 copay	Not covered
Non-Preferred	\$50 copay	Not covered
Specialty	30% coinsurance (up to \$150 maximum)	Not covered
90 Day Supply (Home Delivery)		
Generic	\$20 copay	Not covered
Preferred	\$50 copay	Not covered
Non-Preferred	\$100 copay	Not covered

HDHP Plan + Health Savings Account

The Aetna High Deductible Health Plan (HDHP) has two key features:

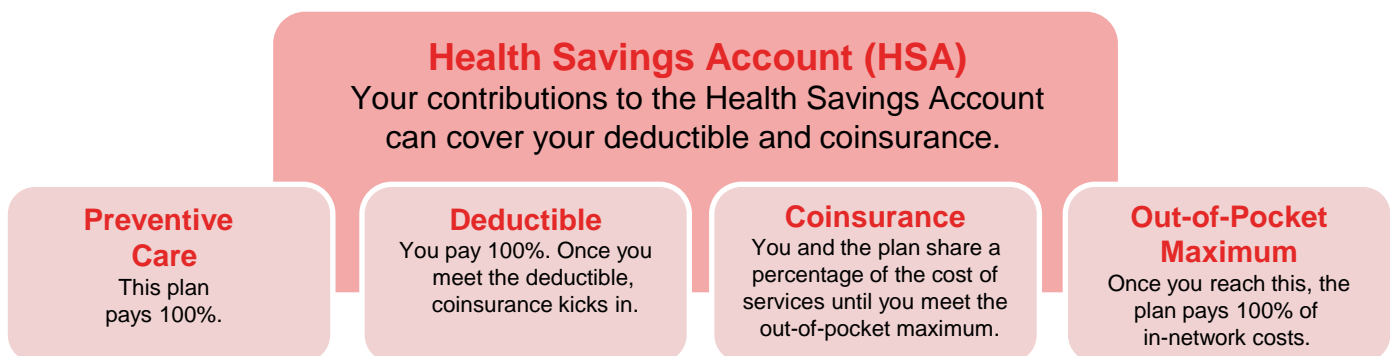
- 1 Tax-free health savings account, with free money from HireRight**

HDHP participants may open a personal health savings account (HSA) to pay for eligible health expenses — including deductibles and coinsurance — with tax-free* dollars. As an added bonus, HireRight contributes to your account to help you cover costs — in 2024, you'll get \$840 if you have employee only coverage or \$1,680 if you have family coverage.

- 2 Free in-network preventive care**

Preventive care is fully covered, so you pay nothing as long as you receive it from in-network providers. Preventive care includes annual physicals, well-child checkups, immunizations, flu shots, well-woman exams, and mammograms and other cancer screenings.

When you enroll in an HDHP, you will want to review your options and make thoughtful decisions to obtain the best care while maximizing your HSA dollars.



How the HSA Works

A health savings account lets you pay for current or future health care expenses with tax-free* dollars. And unlike a flexible spending account, there isn't a "use-it-or-lose-it" rule with an HSA. The money is yours and rolls over each year. You never forfeit HSA funds.

Both you and HireRight can contribute to your HSA, up to the limits set by the IRS. Keep in mind, the contribution limits shown include both your contributions and HireRight's contributions combined.

	Current HSA Contribution Limits	HireRight's Contribution	Your Maximum Contribution
UNDER AGE 55			
Employee-only	\$4,150 per year	\$840 per year	\$3,310 per year
Family	\$8,300 per year	\$1,680 per year	\$6,620 per year
AGE 55 OR OLDER (until enrolled in Medicare or Medicaid)*			
Employee-only	\$5,150 per year	\$840 per year	\$4,310 per year
Family	\$9,300 per year	\$1,680 per year	\$7,620 per year

**When you are enrolled in Medicaid or Medicare, you and HireRight will not be able to continue making any further contributions to your HSA.*

USING YOUR HSA

1

START IT



When you enroll in the Aetna HDHP medical plan, you'll be eligible for the HSA account. Elect how much you want to contribute, anything up to the IRS maximum.

2

BUILD IT



HireRight will deposit an **employer contribution** into your account each pay period. Throughout the year, you can change how much you Contribute.

3

USE IT



Use your HSA balance to pay for eligible expenses, tax-free, including deductible, coinsurance, prescriptions, and more. See [irs.gov](https://www.irs.gov) (Publication 502) for a complete list of eligible expenses.

4

GROW IT



Unused money in your HSA automatically rolls over from year to year. **You never lose funds in your HSA.** They go with you if you change companies, switch plans or retire.

** All tax references are for federal income taxes. State and other taxes vary, depending on your residency. Check with your tax advisor for more details.*

Who is Eligible for an HSA?

Because the HSA comes with special tax advantages, the IRS also limits who is eligible to receive an HSA.

In order to take advantage of the tax savings and other benefits of an HSA, you must meet these requirements:

- **You must be enrolled** in HireRight's HDHP/HSA medical plan.
- **You can't have other health care coverage**, including a health care FSA under your spouse's plan, for example.
- **You aren't enrolled in Medicare**, Medicaid, or TRICARE.
- **No one claims you as a tax dependent.**

**Remember,
you can't have a full-service
FSA and an HSA
at the same time.**



Important Tax Tips

Because your HSA offers significant tax advantages, there are also a few tax implications you need to be aware of.

Save your receipts in case of an IRS audit.

You are responsible for proving that you used your HSA only for qualified medical expenses. If you use your HSA funds for other expenses, you will owe taxes on the withdrawal, as well as a 20% penalty tax. If you use a credit card, personal check, or cash to pay for a qualified expense, you can use your HSA to reimburse yourself, but make sure to keep the receipt as proof.

Disclose all HSA contributions and withdrawals on your taxes. You will need to submit Form 8889 along with your tax return. WEX will provide a 2023 HSA statement you can use when filing your taxes. In addition, your W-2 will display the total amount HireRight contributed to your HSA.

Don't exceed the IRS contribution limit.

If the total contributions to your HSA (from you and HireRight) exceed the annual IRS limit, the excess amount is subject to standard income tax plus an excise tax. If you withdraw the excess amount before your tax filing deadline, you can avoid paying the excise tax.

Include your after-tax HSA contributions (if any) on Form 1040 to deduct this amount from your income.

Flexible Spending Accounts (FSAs)

HireRight offers two types of flexible spending accounts (FSAs) to help you save on medical, dental, vision, and many daycare expenses: Healthcare Flexible Spending Account (FSA) and Dependent Care Flexible Spending Account (DCFSA)

Remember, you can't have a full-service health care FSA and an HSA at the same time.

FSA *Fast Facts*



Contribution limit. Set aside up to \$3,200 for eligible health care expenses.



Lower your taxable income. Money you set aside is pre-tax dollars, so you pay taxes on a lesser amount.



Take advantage of payroll deduction. Contribute equal amounts each pay period.



Changes not allowed. Unless you experience a qualifying life event, you cannot change your annual contribution amount.



Separate accounts. You cannot use health care FSA funds to pay dependent care expenses, or vice versa.

Use-It-Or-Lose-It Rule

Plan your health care FSA contribution amount carefully. Any unused funds greater than any allowed rollover amount are forfeited. Visit naviabenefits.com for help estimating expenses. Be sure to keep all receipts for your tax records as you may need to provide proof of eligible expenses.

FSA *Quick Look*

	HEALTH CARE FSA	DEPENDENT CARE FSA
Who may enroll?	All Employees except for those who are enrolled in HDHP plan	All Employees
What types of expenses are reimbursable? ¹	Eligible medical, dental, vision, and prescription drug expenses (includes deductibles, copays, and coinsurance)	Eligible dependent care expenses for children under 13 years old or for an adult dependent who lives with you and is physically or mentally incapable of selfcare (includes childcare, adult daycare, day camps, before and after school care, and preschool)
What is the maximum annual contributions?	\$3,200	\$5,000
Does the company contribute?	No	No
Do leftover funds roll over each year?	No, but you may incur expenses during a 2.5-month grace period following the plan year (through March 15, 2024). All claims for expenses must be submitted by March 15, 2024 to receive reimbursement. Funds remaining after the grace period are forfeited.	No, you must use it or lose it – funds remaining at the end of the plan year are forfeited.

¹ For a list of eligible expenses, visit naviabenefits.com.

Lifestyle Spending Account (LSA)

HireRight is committed to promoting a healthy lifestyle and providing wellness options for you. We have partnered with Forma to provide you with a Lifestyle Spending Account that provides a wellness stipend to purchase wellness-related items and programs such as a gym membership, sports equipment, wellness apps, and more!

Sponsored by HireRight for all benefit eligible employees, whether or not you are enrolled in benefits.

Receive up to \$75 per quarter to use on eligible lifestyle expenses

Sign in on joinforma.com to get started. Use your Forma card, browse the Forma store online, or submit a reimbursement claim



Examples of Eligible Expenses

- **NEW!** Student loans
- Nutrition apps (LifeSum, My Diet Coach, MyFitnessPal)
- Athletic clothing (yoga pants, running shorts, ski jacket)
- Meditation apps (Headspace, Meditopia, Insight Timer)
- Smart Watches (Apple Watch, Fitbit)
- Fitness Trackers (Fitbit, Oura Ring)
- Home gym equipment (Squat rack, weight bench, home gym floor mat)
- Sports equipment (bicycle, tennis racket, golf clubs)
- Wellness appliances (HEPA filters, air purifier, air filter)
- Wellbeing services (Massage therapy, massage equipment)



Fertility & Family-Building Benefits

HireRight eligible employees and family members will have access to fertility treatment services including egg/embryo freezing, IUI, and IVF.* This benefit is available to all benefit eligible employees and family members, whether they are enrolled in one of HireRight's medical plans.

There are many different fertility and family building journeys, whether you are looking to start your family today or preserve your options for the future. Kindbody provides end-to-end fertility services with a dedicated Care Navigation Team to guide you through your journey and coordinate the full spectrum of benefits available to you and your covered family members.

**Subject to any applicable medical plan cost share*

Visit
kindbody.com
or call
855-KND-BODY
for more
information.



\$5,000 Lifetime Maximum. Benefit towards fertility, preservation, and fertility medications.



\$5,000 Contribution. Funds used for third party services such as donor, surrogacy, and adoption.



Care Navigation Team. A dedicated Kindbody care navigation team to guide you through your journey and white-glove guidance for care path.



Access Kindbody Services. Receive access to Kindbody's full suite of services and network of partner clinics.



Personalized Portal. Access a personalized patient portal dedicated to your unique fertility and family building journey.



Dental & Vision Plans

Think about all the ways you use your mouth throughout your day. From eating, drinking, and talking to cheering your favorite sports team. And you rely on your eyes for almost everything else you do.

HireRight provides both dental and vision insurance for you and your family to help ensure you can continue to enjoy these activities and keep your mouth, teeth, and eyesight healthy.



Dental Plans Highlights

DELTA DENTAL BASIC PLAN

- Choice of providers
- In- and out-of-network benefits available
- Most preventive services are free
- Negotiated rates for network dentists
- No orthodontia coverage offered

DELTA DENTAL PREMIUM PLAN

- Choice of providers
- In- and out-of-network benefits available
- Most preventive services are free
- Negotiated rates for network dentists
- Orthodontia coverage offered for dependent children under age 19



Vision Plan Highlights

VSP VISION

- Choice of providers
- In- and out-of-network benefits available
- No deductible to meet
- \$10 copay for exam
- Glasses/contact lens available



Dental Plans

The chart below provides an overview of key coverage features and costs of HireRight's two dental plans through Delta Dental. To find a network provider, visit deltadentalva.com/members/hireright or call (800) 237-6060.

	BASIC PLAN			PREMIUM PLAN		
	In-Network		Out-of-Network	In-Network		Out-of-Network
	PPO	Premier		PPO	Premier	
Calendar Year Deductible						
Individual	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150
Annual Maximum						
Individual	\$1,000	\$750	\$750	\$2,000	\$2,000	\$750
Coinsurance/Copays – You Pay						
Preventive Care						
Exams, Cleanings etc.	0%	0%	0%	0%	0%	20%
Basic Services						
Fillings, simple Extractions, etc.	20%	50%	50%	10%	20%	20%
Major Services						
Oral Surgery, Root Canal, etc.	50%	50%	50%	50%	50%	50%
Orthodontia						
Adults	Not Covered	Not Covered	Not Covered	\$2,000	\$2,000	\$1,000
Children				Under age 19	Under age 19	Under age 19

Vision Plan

The chart below provides an overview of key coverage features and costs of HireRight's voluntary vision plan through VSP. To find a network provider, visit vsp.com or call (800) 877-7195.

	BASIC PLAN		PREMIUM PLAN	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Exams	\$10 copay then 100%	\$10 copay then 100%	\$10 copay then 100%	\$10 copay then 100%
Eyeglass Frames	Up to \$150 allowance, plus 20% discount from remaining balance	Reimbursed up to \$70	Up to \$225 allowance, plus a 20% discount from remaining balance	Reimbursed up to \$70
Eyeglass Lenses	Single vision: 100% Bifocal: 100% Trifocal: 100%	Single vision: Up to \$30 Bifocal: Up to \$50 Trifocal: Up to \$65	Single vision: 100% Bifocal: 100% Trifocal: 100%	Single vision: Up to \$30 Bifocal: Up to \$50 Trifocal: Up to \$65
Contact Lenses	Up to \$120 allowance	Reimbursed up to \$105	Up to \$100 allowance	Reimbursed up to \$105

Wellness Resources

The wellness programs and services below are available to either all employees, or to medical plan members based upon your specific plan choice. Use these resources to help you and your family live a healthier lifestyle, remain active and enjoy the best life possible.

Available to All Employees	Available to Meritain Plan Members
Employee Assistance Program through ComPsych <ul style="list-style-type: none">• Free and confidential• Three in-person sessions per occurrence within a 6-month period.• Anyone living in your household is eligible for the benefits. No need to share sessions with family members• Available 24/7• Call 855-649-3017 or visit <u>guidanceresources.com</u> Company code: HireRight	Telehealth through Meritain's Teladoc <ul style="list-style-type: none">• See a doctor using any mobile device or computer with a webcam• Board-certified doctors provide diagnosis and order prescriptions, when needed• Available 24/7• Behavioral Health Services also available• Visit <u>teladoc.com</u>





WEALTH *benefits*

HireRight's life and disability insurance programs are designed to help secure your income and provide your family with peace of mind knowing their financial needs will be looked after if something happens to you.

Company-Provided and Employee-Paid Life/AD&D Programs

You automatically receive basic life insurance and basic accidental death and dismemberment (AD&D) insurance — at no cost to you with no enrollment required. If you desire additional coverage beyond what HireRight provides, you can choose voluntary life and voluntary AD&D, or both, but you will pay 100% of the premiums.

Age Reduction

Your basic life/AD&D coverages are reduced to 50% at age 70.

Evidence of Insurability

If you enroll outside of your newly eligible window, or if you elect coverage over the guaranteed issue amount, you may be required to submit an EOI form. You'll be asked to provide the insurance company with additional information about your health. Your insurance company will send the appropriate paperwork to your email on file with HireRight. The requested amounts will be on hold or suspended until the insurance company approves your coverage. If approved, coverage will start the first of the following month, or as approved by the insurer. You can name a primary and a secondary beneficiary, which you can change at any time.

Quick Look: LIFE/AD&D INSURANCE

	COMPANY-PROVIDED LIFE/AD&D		EMPLOYEE-PAID LIFE/AD&D
	Basic Life	Basic AD&D	Voluntary Life and Voluntary AD&D
EMPLOYEE	Earnings less than \$50,000: \$50,000 Earnings \$50,000 or more: 1 times annual salary, up to \$250,000 max.	Earnings less than \$50,000: \$50,000 Earnings \$50,000 or more: 1 times annual salary, up to \$250,000 max.	Option of 1x, 2x, 3x, 4x, 5x, or 6x earnings, to a maximum of 6x annual earnings or \$1,000,000
SPOUSE/DOMESTIC PARTNER	N/A	N/A	Increments of \$10,000 up to the lesser of 100% of Team Member amount or \$300,000.
CHILD[REN]	N/A	N/A	Increments of \$5,000 up to \$20,000 max.; \$1,000 newborns to 6 months

Select Your Beneficiary

Beneficiaries are individuals or entities that you select to receive benefits from your policy. These can include:

• Person(s) • Trust • Charity

You can change your beneficiary designation at any time.

You may designate a sole beneficiary or multiple beneficiaries to receive payment in the amount you specify.

To select or change your beneficiary, log in to thehartford.com/mybenefits.

Your Voluntary Life and AD&D Costs

If you elect Voluntary Life Insurance, your monthly premium rate is calculated based on your age and the amount of coverage. Use the tables below to estimate the premium amount that will be deducted from your paycheck.

Team Member & Spouse Rates

Age	Monthly Rate per \$1,000 of coverage
<35	\$0.05
35-59	\$0.06
40-44	\$0.08
45-49	\$0.13
50-54	\$0.21
55-59	\$0.36
60-64	\$0.57
65-69	\$0.67
70-74	\$2.06
75<	\$2.06

To Calculate Your Premium

Team Member & Spouse

1. Desired Coverage
(\$1,000 increments)

You: Spouse:

2. Step 1 Divided by 1,000 =

You: Spouse:

3. Step 2 Multiplied by Rate for
Age/Smoker Status =

You: Spouse:

TOTAL COST PER PAYCHECK:

You + Spouse from Step 3 =

Dependent Child(ren) Rates

Monthly Rate	\$0.10 per \$1,000 of coverage per child
---------------------	--

AD&D Rates

Team Member Monthly Rate	\$0.023 per \$1,000
Family AD&D Monthly Rate	\$0.034 per \$1,000

Income Protection: Disability Insurance

Disability can be one of the biggest financial risks you face. That's why you shouldn't be too eager to decide disability insurance is one benefit you can do without. **It could be more important than you think.** Even if it's toward the bottom of your "needs list" this Open Enrollment season, be sure to spend a little extra time learning about the disability benefits available to you because there's a chance you might really need them.

Short-Term and Long-Term Coverage

Should you experience a non-work-related illness or injury that prevents you from working, disability coverage acts as income replacement to protect important assets until you can return to work. You have two disability programs available through your benefits program:

1 Short-term Disability (STD) Company-paid, so you are automatically enrolled. Once paperwork from physician has been approved, you receive benefits following a 7-day waiting period.

2 Long-Term Disability (LTD) that requires you to enroll to receive benefits, which begins after 180 days of disability.

Disability Insurance Highlights

	STD Coverage	LTD Coverage
Who Pays the Premiums	HireRight pays 100% of costs	Employee pays 100% of costs
Benefits Percentage	Replaces up to 60% of pay	Replaces up to 60% of pay
Benefit Maximum Available	Up to \$1,350 per week	Up to \$15,000 per month
When Benefits Begin	Following a 7-day waiting period	After 180th day of disability
How Long Benefits Are Paid	Up to 26 weeks	Up to Social Security Normal Retirement Age (SSNRA)



What the STD and LTD Plans Do Not Cover

The STD and LTD plans don't cover disabilities caused by:

- An accident that occurs on the job
- Self-inflicted injury, whether you are sane or insane
- War, whether declared or not, or international armed conflict
- Active participation in a riot
- Disabilities during employment with another employer
- Disability incurred while participating in an illegal act



SELF *benefits*

HireRight's voluntary benefits, such as accident, critical illness, and hospital indemnity insurance, provide an added layer of financial protection by paying a cash benefit to help you cover various expenses.

SUPPLEMENTAL MEDICAL PLANS

NEW! Accident Insurance

No matter how good your medical insurance plan is, it won't cover everything if you have a serious accident. This means you'll still have out-of-pocket expenses. If you miss work because of an accident, your living expenses such as food, a mortgage, utilities, etc. won't stop.

Accident insurance pays you a cash benefit if you have a covered accident outside of work that requires medical care (such as a broken bone, burn, concussion, or ruptured disc). Benefits are paid directly to you, and you decide how to use the money.

Meet Maria



A **broken leg** meant Maria had to stay off her feet for a while, with several weeks of physical therapy. While she was recovering, Maria's accident insurance helped her cover the costs.

Maria used part of her accident insurance benefit toward her physical therapy expenses. She used the rest toward after school care for her children while she was at physical therapy appointments.

Hospital Indemnity Insurance

An unexpected hospital stay can become a financial burden if money is tight and you aren't prepared. But having the right coverage in place before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it's needed most.

Hospital indemnity insurance pays a cash benefit for hospital confinements. This benefit is paid directly to you and can keep you from withdrawing money from your personal bank account or your HSA for hospital related expenses. You can use the cash benefits however you wish.

Meet Miguel



Miguel was having trouble breathing and had to be hospitalized for several days. He used his hospital indemnity insurance to pay expenses that his primary medical plan didn't cover.

Monthly Rates	Low Plan	High Plan
Team Member Only	\$5.11	\$8.10
Team Member + Spouse	\$8.13	\$12.90
Team Member + Child(ren)	\$8.33	\$13.35
Team Member + Family	\$13.22	\$21.12

Bi-Weekly Rates	1500 Plan	2000 Plan
Team Member Only	\$7.62	\$9.47
Team Member + Spouse	\$14.16	\$17.59
Team Member + Child(ren)	\$14.36	\$17.75
Team Member + Family	\$22.02	\$27.24

Critical Illness Insurance

The treatment to recover from a critical illness is vital, but it can also be expensive. Your medical coverage may only cover some of the costs associated with treatment. You're still responsible for deductibles and coinsurance. And if you have to miss work because of treatments, that only adds to your financial worries.

Critical illness coverage helps provide financial support if you're diagnosed with a covered critical illness. You choose benefits to protect yourself and any family members. Then, if diagnosed with a covered critical illness, you will receive a cash benefit based on a percentage payable for the condition. You decide how to use the cash benefits.

Meet Jose



A **heart attack** forced Jose to take an extended leave. While he has medical insurance through HireRight, Jose was still responsible for paying out-of-pocket costs that he didn't anticipate. With his critical illness insurance, Jose was able to afford the treatment he needed without dipping into his savings.

Jose used part of his critical illness insurance benefit toward his deductible and coinsurance for a surgery and hospital stay. He used the rest toward ongoing costs for outpatient cardiac rehabilitation and prescription medications.



TIP: Keep in mind, critical illness insurance coverage **will not** pay out if your condition isn't serious. Plus, chronic illnesses, like asthma or diabetes, and pre-existing conditions typically aren't covered.

Age	Monthly Rate per \$1,000	
	Team Member	Family
<24	\$0.15	\$0.31
25-29	\$0.16	\$0.39
30-34	\$0.26	\$0.62
35-39	\$0.37	\$0.91
40-44	\$0.69	\$1.64
45-49	\$1.18	\$2.79
50-54	\$1.79	\$4.41
55-59	\$2.67	\$6.80
60-64	\$3.89	\$10.33
65-69	\$5.71	\$15.29
70<	\$8.45	\$21.95



Contact The Hartford at
1-800-547-4205
 or by email at
thehartford.com/mybenefits
 to learn more about supplemental
 medical coverage.

Additional Voluntary Benefits

Legal Services & Identity Theft

Do you have an attorney on retainer? Most people do not, so our legal program offers you access to legal advice and even representation for an affordable monthly premium. Whether you need assistance reviewing a rental agreement, fighting a traffic ticket, creating a will, buying a house, or navigating an IRS audit, legal coverage from Legal Shield offers reputable attorney assistance for you and your family.

Identity theft is serious. Victims can spend hundreds, even thousands of dollars and weeks of their own time to repair the damage done to their good names and credit records. The longer identity fraud goes undetected, the more expensive and difficult it becomes to resolve. The Identity Shield program through LegalShield helps protect your personal information through proactive monitoring, identity restoration, and resolution.

You can enroll in these programs during Open Enrollment by visiting legalshield.com/info/hireright.

Home and Auto Insurance

Your home, its contents, and your car would be expensive, perhaps even unaffordable, to replace. HireRight has partnered with MetLife to provide you with access to special group rates on home and auto insurance. Applications and quotes are available directly from MetLife. You can enroll in this program at any time.

Pet Insurance

Pets are members of the family, too. When your pet gets sick, bills can add up faster than expected. Pet insurance prevents you from needing to weigh your pet's health against your bank account. Most plans offer coverage for costs associated with both accidents and illnesses – even medications. MetLife provides coverage for this program. You can enroll in this program at any time.

Adoption Assistance

To help Team Members who choose to adopt, HireRight offers an adoption assistance benefit. Reimbursement of allowable expenses associated with an adoption will be made up to a maximum reimbursement of \$2,500 per child once the adoption is final. If both parents are employed by the company, they may only receive a combined reimbursement of \$2,500 per child.



TIP: You won't pay income tax on any voluntary benefits chosen because contributions are deducted on a post-tax basis.

Your Bi-weekly Benefit Costs

The total amount that you pay for your benefits coverage depends on the plans you choose, how many dependents you cover. Your healthcare costs are deducted from your pay on a pretax basis before federal, state, and Social Security taxes are calculated so you pay less in taxes.

MEDICAL	New! Aetna Value Copay Plan	SimplePay Core Plan	Aetna POS (PPO)	Aetna HDHP
Earnings under \$30,000				
Team Member Only	\$36.92	\$40.55	\$75.37	\$108.84
Team Member + Spouse or Domestic Partner	\$96.02	\$105.44	\$188.70	\$275.56
Team Member + Child(ren)	\$78.54	\$86.25	\$154.44	\$225.50
Team Member + Family	\$156.07	\$171.38	\$298.40	\$439.42
Earnings Between \$30,000 to \$59,000				
Team Member Only	\$47.08	\$51.62	\$91.17	\$133.69
Team Member + Spouse or Domestic Partner	\$118.33	\$129.76	\$223.48	\$330.20
Team Member + Child(ren)	\$96.79	\$106.14	\$182.83	\$270.14
Team Member + Family	\$187.54	\$205.65	\$347.34	\$516.37
Earnings Between \$60,000 to \$99,000				
Team Member Only	\$50.77	\$55.29	\$96.42	\$141.96
Team Member + Spouse or Domestic Partner	\$126.61	\$137.88	\$235.04	\$348.39
Team Member + Child(ren)	\$103.56	\$112.77	\$192.32	\$285.06
Team Member + Family	\$199.33	\$217.08	\$363.65	\$542.01
Earnings \$100,000 or higher				
Team Member Only	\$55.38	\$58.96	\$101.63	\$150.08
Team Member + Spouse or Domestic Partner	\$137.07	\$145.92	\$246.53	\$366.51
Team Member + Child(ren)	\$112.17	\$119.40	\$201.74	\$299.85
Team Member + Family	\$214.66	\$228.50	\$379.96	\$567.68

Your Bi-weekly Benefit Costs

The total amount that you pay for your benefits coverage depends on the plans you choose, how many dependents you cover. Your healthcare costs are deducted from your pay on a pretax basis before federal, state, and Social Security taxes are calculated so you pay less in taxes.

DENTAL

	Delta Dental Basic Plan	Delta Dental Premium Plan
Team Member Only	\$8.14	\$13.03
Team Member + Spouse or Domestic Partner	\$14.54	\$22.47
Team Member + Child(ren)	\$14.98	\$23.78
Team Member + Family	\$22.96	\$37.28

VISION

	VSP Basic Plan	VSP Premium Plan
Team Member Only	\$2.88	\$6.70
Team Member + Spouse or Domestic Partner	\$5.76	\$13.39
Team Member + Child(ren)	\$6.15	\$14.34
Team Member + Family	\$9.84	\$22.90

Contact Information

Benefit Plan	Provider	Phone Number	Website	Policy #
Medical	SimplePay	800-606-3564	www.simplepayhealth.com www.healthvalet@simplepayhealth.com	18322
Medical	Meritain	800-925-2272	www.meritain.com	A8322
Rx	MedOne	888-884-6331	www.medone-rx.com	18322
Specialty Rx	Vivio	800-470-4034	www.myvivio.com	Refer to medical policy
Telemedicine	Teladoc	800-835-2362	www.teladoc.com	
Dental	Delta Dental	800-237-6060	www.deltadentalva.com/members/hireright	600253
Vision	VSP	800-877-7195	www.vsp.com	30100881
Employee assistance program (EAP)	ComPsych	855-649-3017	www.guidanceresources.com	ID: HIRERIGHT
Health Care & Dependent Care Flexible Spending Accounts (FSA)	Navia	800-669-3539	www.naviabenefits.com	N/A
Health Savings Account (HSA)	WEX	866-451-3399, Option 1	www.wexinc.com	N/A
Lifestyle Spending Account	Forma	N/A	www.support.joinforma.com	N/A
Life, AD&D, Long Term Disability	The Hartford	Disability: 888-301-5615 Life: 888-563-4205	www.thehartford.com/mybenefits	681505
Accident, Critical Illness, & Hospital Indemnity	The Hartford	866-547-4205	www.thehartford.com/mybenefits	681505
Short Term Disability / Leave of Absence	Sedgwick	877-576-8149	www.mysedgwick.com	Group name: HIRERIGHT
Legal Plan	LegalShield	888-494-8519	General website: www.legalshield.com HireRight custom site: www.legalshield.com/info/hireright	151727
Identity Theft	ID Shield	888-494-8519	General website: www.idshield.com HireRight custom site: www.shieldbenefits.com/hireright	151727
Auto, Home, & Pet	MetLife	800-438-6388	www.mybenefits.metlife.com	145617
Fertility & Family-Building	Kindbody	855-KND-BODY	www.kindbody.com	N/A



HIRE RIGHT[®]

While every effort has been made to ensure the accuracy of the information in this Benefits Guide, the plan documents and contracts will prevail in any discrepancies. In addition, HireRight reserves the right to modify or terminate any benefit plans at any time. For a copy of the HireRight summary plan description or other detailed plan documents, contact your Human Resources Department.