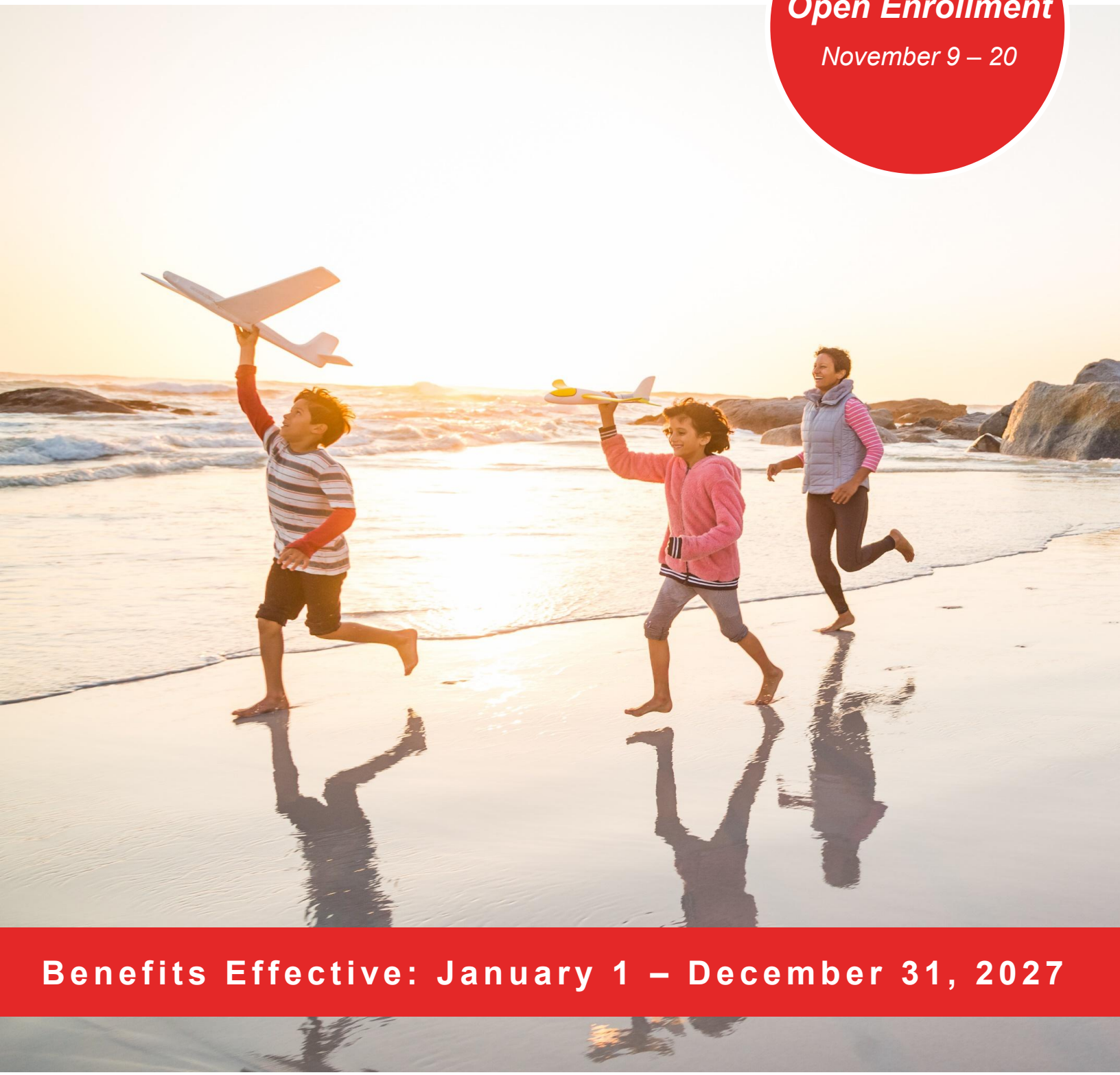
HIRE RIGHT®

2027 BENEFITS

Open Enrollment Guide

Open Enrollment

November 9 – 20



Benefits Effective: January 1 – December 31, 2027

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Your 2027 Benefits

HIRE RIGHT®

Team Members,

Your HireRight Benefits team is constantly evaluating benefits programs to find you the highest quality benefits at an affordable cost to you. Healthcare continues to be in the forefront of our minds, so we 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's Open Enrollment is a passive enrollment. This means no action is needed if you wish to remain in the same benefits, except for FSA and HSA elections. You must take action to contribute to an FSA or HSA for 2027 as your current elections will not rollover.

If you have questions, please contact the Benefits Contact Center at 855-576-8358 for any benefit-related inquiries or assistance.

Regards,
HireRight Human Resources



Open Enrollment is November 9 – November 20

Your benefits will be effective January 1 through December 31, 2027.

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 in the 'Library' on YourBenefitsCenter.com. The plan benefit booklets determine how all benefits are paid.

Pre-Enrollment Checklist

- ✓ **THINK** about how your healthcare 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 HSA or FSA

Your 2027 Benefits

HIRE RIGHT®

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 quality coverage and protection at an affordable cost.

As an active employee, you need to make your benefit elections during the Open Enrollment window – November 9 to November 20. Any benefits you choose will be in effect from January 1 to December 31, 2027.

NEW HIRES: If you were hired within the past 30 days, you need to make your new hire elections first. Then, you will have the option to make your open enrollment elections.

CHANGES: You must experience a qualifying life event (QLE) to change your benefits outside of open enrollment or your new hire window. You have 30* days to request any benefit changes you wish to make by calling the Benefits Contact Center or creating a life event in PlanSource. See next page for more information and examples. *Exceptions: You have 60 days to make changes as a result of loss/gain of Medicaid/CHIP coverage.

Who's Eligible?

Team Members

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

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? Contact the Benefits Contact Center at 855-576-8358 for any benefit-related inquiries or assistance.

* 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

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

1 **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.

2 **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. *Exception: You have 60 days to make changes as a result of loss of Medicaid/CHIP coverage.*

What Benefits Can Be Changed When

Benefit that can be changed	Change in marital status	Change in number of dependents	Start or end of employment	Change in your work hours	Significant change in health care plan coverage	Changes allowed anytime during the plan year
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	
Dep. Care FSA	X	X	X	X	X	
Vol. Employee, or Dependent Life/AD&D	X	X	X	X	X	
Required Documentation	Marriage certificate, divorce decree, death certificate	Birth certificate, adoption agreement, death certificate	Letter from HireRight confirming prior coverage termination date and reason for termination		Letter from spouse's employer confirming coverage change and effective date	None

Benefit Resources

Let's face it – benefits are complex. That's why with the Benefits Contact Center, you can get support to help you enroll in the right benefits and plans for you.

How can the Benefits Contact Center Help?

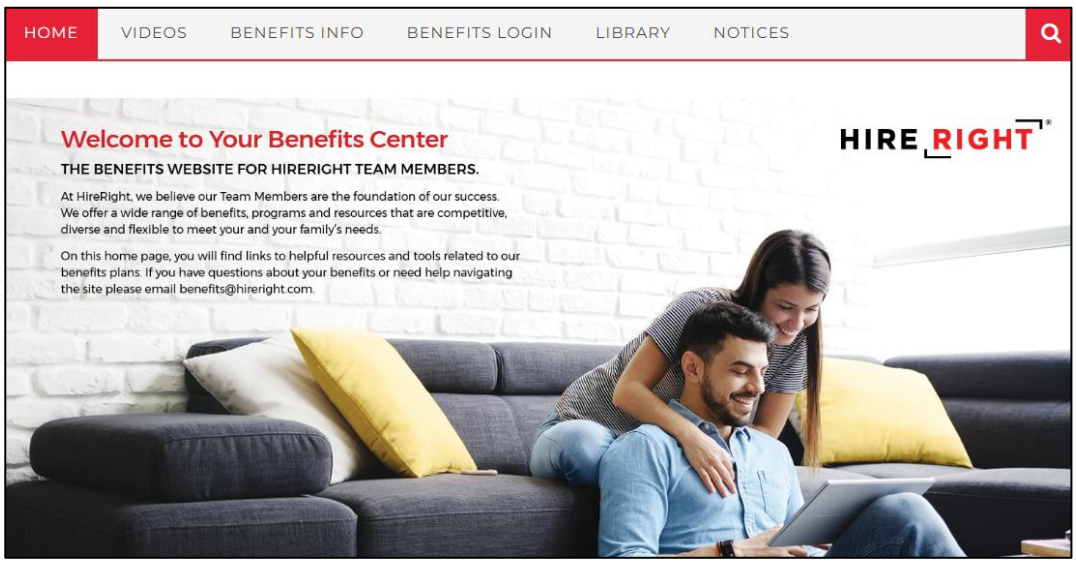
- Phone-based enrollment assistance (Open Enrollment, new hire enrollment, life events)
- Benefits education and guidance
- Login and password assistance
- Technical support
- Lost card assistance
- Claims and billing assistance

Call today! 855-576-8358
Hours of operation are from 8 am to 11 pm EST, Monday through Friday

Before you make your elections, check out the resources available to you on the benefits center to research, learn, and choose the best plans for you and your family.

- Benefits Guide
- Benefits Presentations
- Benefits FAQ
- Plan Documents and Summaries
- How-to-Guides
- Carrier/Vendor Info
- Website/Mobile Apps
- Regulatory Notices

Visit www.yourbenefitscenter.com



What's New & Changing for 2027?

NEW! Medical Plan Option

UHC Value HDHP

HireRight is introducing a new Value HDHP designed to give you a lower-premium coverage option with access to a Health Savings Account (HSA). HireRight now offers five (5) medical plan options through UnitedHealthcare and Surest.

Key Plan Features:

- $3,500/$7,000 in-network deductible, $7,000/$14,000 in-network out-of-pocket maximum
- 20% coinsurance for in-network services
- Access to a Health Savings Account (HSA) – save pre-tax dollars for eligible health expenses
- There is no HSA employer contribution from HireRight on the Value HDHP

NEW! Surgical Centers of Excellence

Lantern – Available to UHC and Surest members at no cost[1]

An exclusive concierge service providing high-quality personalized care for your surgical needs. It offers quality surgeons for hundreds of non-emergent procedures and a dedicated Care Advocate to manage logistics and other issues. Most services are completely free—even surgery!

[1] Deductible cost sharing applies to the UHC HDHP and UHC Value HDHP

NEW! Discount Program

PerkSpot – Available to all active team members at no cost

Get exclusive discounts from popular brands and local businesses with PerkSpot, at no additional cost to you. Browse deals to enjoy savings on a variety of products and services, including online retailers, auto purchases, tickets and entertainment, travel and hotels, fitness studios, and more!

NEW! Genetic Testing Program

Genomic Life – Voluntary Benefit

Genomic Life offers comprehensive DNA screening, personalized health insights, and access to cancer navigation support to help you and your family better understand potential health risks and make informed healthcare decisions. Participation is voluntary, and this program is a 100% employee-paid benefit.

What's New & Changing for 2027?



Voluntary Benefits Plan Enhancements

HireRight is pleased to offer plan enhancements to voluntary benefits, including Accident, Critical Illness, Hospital Indemnity, Legal, and Identity Theft coverage, at no additional cost to you. These employee-paid programs provide added financial protection and support for a variety of unexpected life events, allowing you to choose the coverage that best meets your needs. See plan summaries for more details.



Forma Lifestyle Spending Account (LSA)

Program sunsetting January 1, 2027

The Lifestyle Spending Account (LSA) program with Forma will sunset effective January 1, 2027. Eligible expenses must be incurred and submitted in accordance with the current plan rules before the program ends.

Regulatory changes effective January 1, 2027:

Increased deductibles/OOPM for UHC HDHP

2026 Current Benefits		2027 New Benefits
$3,400 individual deductible		**$3,500** individual deductible
$5,100 individual out-of-pocket maximum	→	**$5,250** individual out-of-pocket maximum
$6,800 family deductible		**$7,000** family deductible
$10,200 family out-of-pocket maximum		**$10,500** family out-of-pocket maximum

Increased HSA contribution limits

Note: HireRight's contributions to UHC HDHP are included in the below limits.

2026 Current Benefits		2027 New Benefits
$4,400 self-only coverage annual limit	→	**$4,500** self-only coverage annual limit
$8,750 family coverage annual limit		**$9,000** family coverage annual limit

Healthcare FSA contribution limit

2026 Current Benefits		2027 New Benefits
$3,400 annual limit	→	**$3,500** annual limit

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.

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 non-preventive 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 MAXIMUM (OOPM):** The most you must pay in copays, deductible, and coinsurance during a single year. Once you reach it, your health insurer covers 100% of costs for the rest of the year.



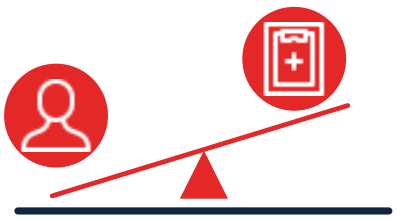
Deductible and Out-of-Pocket Maximum: True Family or Embedded?
All HireRight medical plans offer an Embedded deductible/OOPM.

Type	Aggregate/True Family	Embedded
Overview	There is a single, **combined deductible** for the entire family. Family members can pool their deductible expenses, and **there is no limit on how much one member can contribute** toward the family deductible. All out-of-pocket costs for covered family members count toward this deductible. **The full family deductible must be met**, whether by one or multiple members, before the plan begins to pay for any expenses for any family member. There is only **one combined** family out-of-pocket maximum (OOPM), with no individual out-of-pocket maximums. Once the out-of-pocket expenses for **all covered family members** reach the family out-of-pocket maximum, **the plan will cover 100% of all covered expenses for everyone.**	Each family member has their own **individual deductible and out-of-pocket maximum**. Once an individual meets their individual deductible, the plan begins to pay for covered services **for that person** – even if the family deductible has not been met. If multiple family members have expenses, their costs contribute toward the family deductible and family out-of-pocket maximum. Once an **individual** reaches their individual out-of-pocket maximum, the plans pays 100% of covered expenses **for that person** for the rest of the plan year. If the **combined** out-of-pocket expenses of all covered family members reach the family out-of-pocket maximum, the plan pays for 100% for **all family members**, even if some have not reached their individual OOPMs.
How it works	**Example 1: Individual** • Family Deductible: $6,000 • If Evan reaches $5,800 in medical expenses, the plan will not pay for any services until the combined family expenses reach $6,000 **Example 2: Family** • Family Deductible: $6,000 • If Evan has $3,000 in medical expenses and Austin has $3,000, the **family deductible of $6,000** is met. The plan will begin paying a portion of covered expenses for **all family members**, even if another family member does not have any medical expenses.	**Example 1: Individual** • Individual Deductible: $3,500 • If Evan reaches $3,500 in medical expense, the plan starts paying a portion of his covered services – even if the rest of the family has not spent anything. **Example 2: Family** • Family Deductible: $7,000 • If Evan has $3,500 in expenses and Austin has $3,500, the **family deductible of $7,000** is met. Now, the plan starts paying a portion of covered services for **all family members**.

You and Your Insurer Share Costs – Example

Jane's PPO Plan Deductible: $3,000 **Coinsurance:** 20% **Out-of-Pocket Limit:** $6,000

January 1st
Beginning of Coverage Period

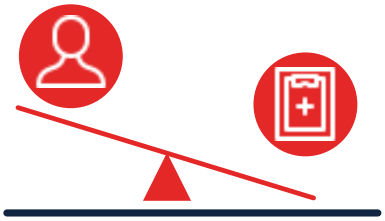


Jane pays **100%** | Her plan pays **0%**

Jane hasn't reached her $3,000 **deductible** yet. Her plan doesn't pay any of the costs.

Office visit costs: $180 (6 office visits at $30 copay for each visit)
Jane pays: 100% of $180 = $180

more costs



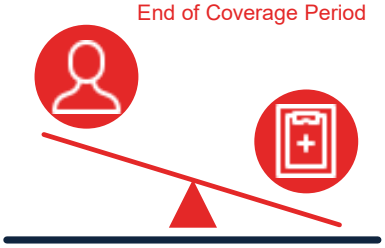
Jane pays **20%** | Her plan pays **80%**

Jane reaches her $3,000 deductible, **coinsurance** begins. Jane has seen a doctor several times and paid $3,000 in total. Her plan pays some of the costs for her upcoming surgery.

Outpatient surgery costs: $1,000
Jane pays: 20% of $1,000 = $200
Her plan pays: 80% of $1,000 = $800

more costs

December 31st
End of Coverage Period



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

Jane reaches her $6,000 **out-of-pocket maximum**. Jane has seen the doctor often and paid $6,000 in total. Her plan pays the full cost of her covered health care services for the rest of the year.

Office visit costs: $180
Jane pays: $0
Her plan pays: 100%

Know Where to Go for Care

With many options for getting care, how do you choose? This chart will help you understand the differences between your options and how you can save money.

Where to get care	What it is	Type of care		Cost
Virtual visit	A virtual visit lets you see a doctor via your smartphone, tablet, or computer.	Allergies Pink eye Bladder infections Rashes Bronchitis	Seasonal flu Coughs/colds Sores throats Stomach aches Fever	$
Retail Health Clinics	Visit a retail health clinic when you can't see your doctor and your health issue isn't urgent. These clinics are often located in retail stores.	Common infections (e.g., strep throat) Minor skin conditions (e.g., poison ivy)	Vaccinations Pregnancy tests Minor injuries Ear aches	$$
Primary Care Physician	Visit a doctor's office when you need preventive or routine care. Your primary doctor can access your medical records, manage your medications, and refer you to specialists, if needed.	Checkups Preventive services (e.g., immunizations, screening tests, routine physical exams) Minor skin conditions General health management		$$
Urgent Care	Urgent care is ideal for when you need care quickly, but it's not an emergency (and your doctor is not available). Urgent care center treat issues which aren't life threatening	Sprains Strains Small cuts which may need a few stitches Minor burns/infections/broken bones		$$$
Emergency Room	The ER is for life-threatening or very serious conditions which require immediate care. This is also when to call 911	Heavy bleeding Large open wounds Sudden change in vision Sudden weakness or trouble talking	Major burns Spinal injuries Severe head injury Major broken bones	$$$$

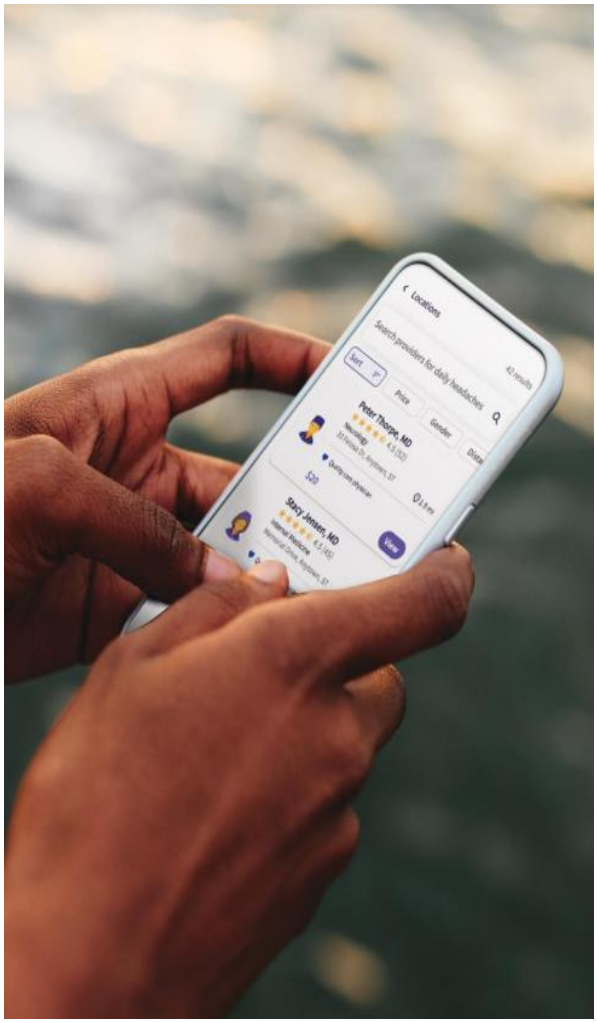
Surest Plan

surest
A UnitedHealthcare Company

Surest is a UnitedHealthcare company. With the Surest plan, you get what you'd expect from a health plan, only with price visibility to check and compare costs and options. Even better, lower costs are an indication of higher-value care.

How it works

- **No deductible** or **coinsurance**
- Access UnitedHealthcare's national Choice Plus Network
- Health services are assigned a copay
- All copays count toward the out-of-pocket limit
- Out-of-network expenses do not count toward out-of-pocket limit
- Services are priced as a whole, meaning diagnostic, surgical, x-ray, will be displayed as full procedure
- Compare treatment options and price based on service, location, and provider



Finding care

- Search for services and providers using the Surest app or website
- Copays are displayed so you can expect and understand what you will pay
- Compare prices and select from treatment options based on location or by provider
- Providers who score higher in quality, efficiency, and overall effectiveness are noted as **higher-value providers** and are **lower-cost options**
- Select your service option and follow scheduling instructions

Virtual care options

HireRight's Surest plan has virtual care options for the following needs:

- Virtual primary care
- Virtual urgent and acute care
- Virtual mental and behavioral health
- Virtual serious mental illness
- Virtual intensive outpatient therapy
- Virtual substance use support
- Virtual eating disorder support
- Virtual exercise therapy
- Virtual gastroenterology
- Virtual speech therapy
- Virtual migraine clinic

Three ways to find virtual care

1. Search in the app or website and related virtual options will appear. It's part of the search experience. Schedule an appointment right from the link.
2. For added awareness, you'll see virtual alternatives when selecting "in-person medical office visit."
3. And — when you're in the app — you'll be notified of certain virtual care programs available to you.

Surest Plan

surest
A UnitedHealthcare Company

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

	In-Network	Out-of-Network*
Carrier Network	UHC Choice Plus Network	
Annual deductible		
Per person / individual within a family / per family	None	None
Out-of-pocket maximum		
Per person / individual within a family / per family	$6,000 / $6,000 / $12,000 (Embedded)	$12,000 / $12,000 / $24,000 (Embedded)
Savings Account		
Savings account eligibility	Flexible Spending Account (FSA) Eligible	
Employer contribution to savings account	None	
Medical Coverage		
Preventive Care	No charge	$215
Primary Care Visit	$40 to $150 Cost varies based on provider	$215 Cost varies based on provider
Specialist Visit	$40 to $150 Cost varies based on provider	$215 Cost varies based on provider
Virtual Care Visit	No charge	Not covered
Routine Diagnostic Test (e.g., x-ray, lab, ultrasound)	No charge	No charge
Chiropractic Care	$35	$75
Urgent Care	$90	$200
Emergency room	$1,000 (Waived if admitted)	
Inpatient Hospital Services	$70 to $4,500 Cost varies based on provider and service	Up to $11,000 Cost varies based on provider and service
Outpatient Surgery		
Prescription Drugs	***In-Network***	***Out-of-Network***
Deductible	Not applicable	
Out-of-Pocket Maximum	Prescriptions subject to medical out-of-pocket maximums	
30 Day Supply (Retail Pharmacy)		
Generic (Tier 1)	$10 copay	Not covered
Preferred (Tier 2)	$90 copay	Not covered
Non-Preferred (Tier 3)	$160 copay	Not covered
90 Day Supply (Mail Order Pharmacy)		
Generic (Tier 1)	$25 copay	Not covered
Preferred (Tier 2)	$225 copay	Not covered
Non-Preferred (Tier 3)	$400 copay	Not covered
Specialty Retail Pharmacy (30 Day Supply)		
Generic (Tier 1)	$0 copay	Not covered
Preferred (Tier 2)	$240 copay	Not covered
Non-Preferred (Tier 3)	$265 copay	Not covered

**Subject to balance billing. Balance billing occurs when an out-of-network provider bills a member for the remaining balance between the total cost of a service and the amount covered by the member's medical plan.*

Surest Plan

surest
A UnitedHealthcare Company

Frequently asked questions

Is my doctor in-network?

Your network is a group of hospitals, doctors, labs, specialists and pharmacists who have a partnership (and contract) with your health insurance company to be part of your plan. Your doctor is likely in-network—we access the national UnitedHealthcare Choice Plus network and Optum Behavioral Health network—but you should always confirm. You can confirm by following this link: HireRight - Surest Plan 2027 (Code: HireRight2027)

Do I have coverage during international travel?

You have emergency medical coverage outside the United States, as well as limited access to virtual services. Any emergency care received overseas is a cost to you, and you'll need to submit a claim for reimbursement upon returning to the U.S.

What should I do if my provider doesn't recognize Surest?

HireRight's Surest plan accesses the national UnitedHealthcare Choice Plus network, along with Optum Behavioral Health, but Surest is NOT the same as UnitedHealthcare. Your member ID card has information regarding eligibility. Find more information at www.UHCprovider.com/surest.

Do I have coverage for emergencies?

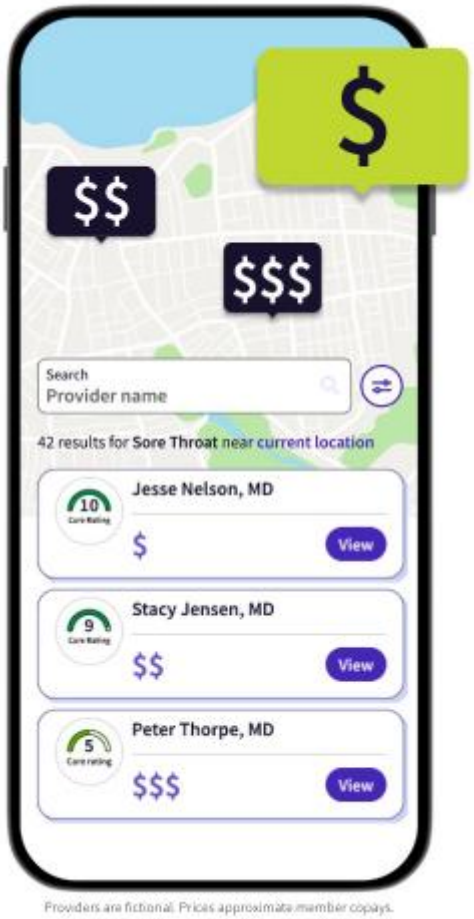
Yes, if you go to the emergency room, you pay the emergency room copay. If you need emergency surgery and/or need to be admitted to the hospital, the emergency room copay is waived, and you will be responsible for the inpatient hospital emergency admit copay.

HSA and FSA accounts – what can I use?

To be eligible for a health savings account (HSA), you must have a high deductible health plan. The Surest plan does not have a deductible. And because there is no deductible, you can't contribute to an HSA. If you already have existing HSA funds, however, those are yours to keep. And you can keep using your HSA funds for out-of-pocket medical expenses while on the Surest plan.

Under the Surest plan, you can put money aside—tax-free—in a flexible spending account (FSA) to pay for qualified out-of-pocket medical expenses. Sign up for an FSA during open enrollment. See page 25 for details.

Scan the QR code for more information



Health Payment Account (HPA)

What is a Health Payment Account (HPA)?

A Health Payment Account (HPA) is an interest-free payment plan for your healthcare expenses to meet your budget needs. You can use your Paytient HPA card to pay for eligible health expenses by tapping into a small line of credit to pay out-of-pocket costs upfront. After each transaction, you can choose a payment plan that fits your budget.

Paytient HPA cards work at most providers that accept Visa cards for qualifying expenses only. Credit checks are not required. **Please note the Paytient HPA is only offered to team members enrolled in the Surest medical plan.**

How Paytient works

Pay for out-of-pocket health expenses. There is a $2,000 credit limit. Use your Paytient card to pay for medical, pharmacy, mental health, dental, vision, or veterinary expenses.

Plan your payments. Choose an interest-free payroll-deducted payment plan that fits your budget.

Choose your payback method. Payroll deduction is the default payment method; however, you can designate an alternative method such as a bank account, debit card, or HSA/FSA account.



Get started today!

Scan the QR code or visit
my.paytient.com/signup

Please note: After you complete your 2027 enrollment, you will be contacted by Paytient to start the onboarding process. You will not be enrolled in the program until you complete the onboarding process. Your enrollment is also contingent upon successful completion of an “Ability-to-Repay” assessment.

UHC Value Copay Plan

The chart below provides an overview of key coverage features and costs of HireRight's UHC Value Copay plan.

	In-Network Only
Carrier Network	UnitedHealthcare Choice Network
Annual deductible	
Per person / individual within a family / per family	$6,000 / $6,000 / $12,000 (Embedded)
Out-of-pocket maximum	
Per person / individual within a family / per family	$8,700 / $8,700 / $17,400 (Embedded)
Savings Account	
Savings account eligibility	Flexible Spending Account (FSA) Eligible
Employer contribution to savings account	None
Medical Coverage	
Preventive Care	No charge
Primary Care Visit	$30 copay
Specialist Visit	30% coinsurance after deductible
Virtual Care Visit	$30 copay
Routine Diagnostic Test (e.g., x-ray, lab, ultrasound)	30% coinsurance after deductible
Chiropractic Care (20 visits per calendar year)	30% coinsurance after deductible
Urgent Care	30% coinsurance after deductible
Emergency room	30% coinsurance after deductible (Waived if admitted)
Inpatient Hospital Services	30% coinsurance after deductible
Outpatient Surgery	30% coinsurance 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 (Tier 1)	$20 copay; deductible does not apply
Preferred (Tier 2)	30% coinsurance after deductible
Non-Preferred (Tier 3)	30% coinsurance after deductible
90 Day Supply (Mail Order Pharmacy)	
Generic (Tier 1)	$40 copay; deductible does not apply
Preferred (Tier 2)	30% coinsurance after deductible
Non-Preferred (Tier 3)	30% coinsurance after deductible
Specialty Retail Pharmacy (30 Day Supply)	
Generic (Tier 1)	30% coinsurance after deductible up to $150
Preferred (Tier 2)	30% coinsurance after deductible up to $150
Non-Preferred (Tier 3)	30% coinsurance after deductible up to $150

UHC PPO Plan

The chart below provides an overview of key coverage features and costs of HireRight's UHC PPO plan.

	In-Network	Out-of-Network*
Carrier Network	UnitedHealthcare Choice Plus Network	
Annual deductible		
Per person / individual within a family / per family	$3,000 / $3,000 / $6,000 (Embedded)	$3,000 / $3,000 / $6,000 (Embedded)
Out-of-pocket maximum		
Per person / individual within a family / per family	$6,000 / $6,000 / $12,000 (Embedded)	$6,000 / $6,000 / $12,000 (Embedded)
Savings Account		
Savings account eligibility	Flexible Savings Account (FSA) Eligible	
Employer contribution to savings account	None	
Medical Coverage		
Preventive Care	No charge	40% coinsurance after deductible
Primary Care Visit	$30 copay	40% coinsurance after deductible
Specialist Visit	$50 copay	40% coinsurance after deductible
Virtual Care Visit	$30 copay	Not covered
Routine Diagnostic Test (e.g., x-ray, lab, ultrasound)	20% coinsurance after deductible	40% coinsurance after deductible
Chiropractic Care (20 visits per calendar year)	$30 copay	40% coinsurance after deductible
Urgent Care	$50 copay	40% coinsurance after deductible
Emergency room	20% coinsurance after deductible (Waived if admitted)	
Inpatient Hospital Services	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible	40% coinsurance after deductible
Prescription Drugs	***In-Network***	***Out-of-Network***
Deductible	Medical deductible does not apply	
Out-of-Pocket Maximum	Prescriptions subject to medical out-of-pocket maximums	
30 Day Supply (Retail Pharmacy)		
Generic (Tier 1)	$10 copay	Not covered
Preferred (Tier 2)	$25 copay	Not covered
Non-Preferred (Tier 3)	$50 copay	Not covered
90 Day Supply (Mail Order Pharmacy)		
Generic (Tier 1)	$20 copay	Not covered
Preferred (Tier 2)	$50 copay	Not covered
Non-Preferred (Tier 3)	$100 copay	Not covered
Specialty Retail Pharmacy (30 Day Supply)		
Generic (Tier 1)	30% coinsurance up to $150	Not covered
Preferred (Tier 2)	30% coinsurance up to $150	Not covered
Non-Preferred (Tier 3)	30% coinsurance up to $150	Not covered

**Subject to balance billing. Balance billing occurs when an out-of-network provider bills a member for the remaining balance between the total cost of a service and the amount covered by the member's medical plan.*

UHC HDHP Plan

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

	In-Network	Out-of-Network*
Carrier Network	UnitedHealthcare Choice Plus Network	
Annual deductible		
Per person / individual within a family / per family	**$3,500 / $3,500 / $7,000 (Embedded)**	**$3,500 / $3,500 / $7,000 (Embedded)**
Out-of-pocket maximum		
Per person / individual within a family / per family	**$5,250 / $5,250 / $10,500 (Embedded)**	**$5,250 / $5,250 / $10,500 (Embedded)**
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		
Preventive Care	No charge	30% coinsurance after deductible
Primary Care Visit	10% coinsurance after deductible	30% coinsurance after deductible
Specialist Visit	10% coinsurance after deductible	30% coinsurance after deductible
Virtual Care Visit	10% coinsurance (deductible waived)	Not covered
Routine Diagnostic Test (e.g., x-ray, lab, ultrasound)	10% coinsurance after deductible	30% coinsurance after deductible
Chiropractic Care (20 visits per calendar year)	10% coinsurance after deductible	30% coinsurance after deductible
Urgent Care	10% coinsurance after deductible	30% coinsurance after deductible
Emergency room	10% coinsurance after deductible (Waived if admitted)	
Inpatient Hospital Services	10% coinsurance after deductible	30% coinsurance after deductible
Outpatient Surgery	10% coinsurance after deductible	30% coinsurance 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	
30 Day Supply (Retail Pharmacy)		
Generic (Tier 1)	$10 copay after deductible	Not covered
Preferred (Tier 2)	$25 copay after deductible	Not covered
Non-Preferred (Tier 3)	$50 copay after deductible	Not covered
90 Day Supply (Mail Order Pharmacy)		
Generic (Tier 1)	$20 copay after deductible	Not covered
Preferred (Tier 2)	$50 copay after deductible	Not covered
Non-Preferred (Tier 3)	$100 copay after deductible	Not covered
Specialty Retail Pharmacy (30 Day Supply)		
Generic (Tier 1)	30% coinsurance after deductible up to $150	Not covered
Preferred (Tier 2)		Not covered
Non-Preferred (Tier 3)		Not covered

**Subject to balance billing. Balance billing occurs when an out-of-network provider bills a member for the remaining balance between the total cost of a service and the amount covered by the member's medical plan.*

NEW!

UHC Value HDHP Plan

UnitedHealthcare

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

	In-Network	Out-of-Network*
Carrier Network	UnitedHealthcare Choice Plus Network	
Annual deductible		
Per person / individual within a family / per family	**$3,500 / $3,500 / $7,000 (Embedded)**	**$7,000 / $7,000 / $14,000 (Embedded)**
Out-of-pocket maximum		
Per person / individual within a family / per family	**$7,000 / $7,000 / $14,000 (Embedded)**	**$14,000 / $14,000 / $28,000 (Embedded)**
Savings Account		
Savings account eligibility	Health Savings Account (HSA) Eligible	
Employer contribution to savings account	**None**	
Medical Coverage		
Preventive Care	No charge	**40%** coinsurance after deductible
Primary Care Visit	**20%** coinsurance after deductible	40% coinsurance after deductible
Specialist Visit	20% coinsurance after deductible	40% coinsurance after deductible
Virtual Care Visit	20% coinsurance (deductible waived)	Not covered
Routine Diagnostic Test (e.g., x-ray, lab, ultrasound)	20% coinsurance after deductible	40% coinsurance after deductible
Chiropractic Care (20 visits per calendar year)	20% coinsurance after deductible	40% coinsurance after deductible
Urgent Care	20% coinsurance after deductible	40% coinsurance after deductible
Emergency room	20% coinsurance after deductible (Waived if admitted)	
Inpatient Hospital Services	20% coinsurance after deductible	40% coinsurance after deductible
Outpatient Surgery	20% coinsurance after deductible	40% coinsurance 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	
30 Day Supply (Retail Pharmacy)		
Generic (Tier 1)	$10 copay after deductible	Not covered
Preferred (Tier 2)	$25 copay after deductible	Not covered
Non-Preferred (Tier 3)	$50 copay after deductible	Not covered
90 Day Supply (Mail Order Pharmacy)		
Generic (Tier 1)	$20 copay after deductible	Not covered
Preferred (Tier 2)	$50 copay after deductible	Not covered
Non-Preferred (Tier 3)	$100 copay after deductible	Not covered
Specialty Retail Pharmacy (30 Day Supply)		
Generic (Tier 1)	30% coinsurance after deductible up to $150	Not covered
Preferred (Tier 2)		Not covered
Non-Preferred (Tier 3)		Not covered

**Subject to balance billing. Balance billing occurs when an out-of-network provider bills a member for the remaining balance between the total cost of a service and the amount covered by the member's medical plan.*

Health Savings Account (HSA)

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.

Start It	Build It	Use It	Grow It	Keep It
If you enroll in the UHC HDHP or UHC Value HDHP medical plan, you'll be eligible for an HSA.	Both you and HireRight* can contribute to your HSA each pay period. Throughout the year you can change how much you want to contribute.	Use your HSA balance to pay for eligible health care expenses, tax-free, including deductibles, coinsurance, and copays.	Unused money in your account will roll over to the next year. Your account will earn interest and grow over time. Once your account reaches above $1,000, you may invest your HSA balance in available mutual funds.	You always own the money in your HSA, including contributions from HireRight. You can take the account with you if you are no longer employed with HireRight.

HireRight Contributions to Your HSA

For 2027, if you enroll in the UHC HDHP medical plan, HireRight will contribute money each pay period into your HSA. **You will receive $840 (employee-only) and $1,680 (family coverage) annually!** For new hires, the annual amount is prorated, based on date of hire. **Note: The UHC Value HDHP is not eligible for HSA contributions from HireRight.**

You can also have money automatically deducted from your paycheck and deposited into your HSA on a pre-tax basis:

- Up to **$4,500** (including HireRight's contribution) annually for employee-only coverage.
- Up to **$9,000** (including HireRight's contribution) annually if you cover dependents.
- Contribute an additional $1,000 annually as a catch-up contribution if you're age 55 or older.

**HSA employer contribution from HireRight only available on UHC HDHP. UHC Value HDHP does not offer HSA employer contributions.*

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 2027 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.

Visit www.wexinc.com to review benefit details, manage your account, and more!

IMPORTANT

You cannot have a full-service Flexible Spending Account (FSA) and a Health Spending Account (HSA) at the same time. Once you enroll in Medicare or TRICARE, you'll have access to your HSA balance, but you and HireRight will no longer be allowed to make additional contributions.

Medical Carrier Resources

Finding a Medical Provider

When seeking medical care, always look for a provider contracted with your medical plan's provider network. Staying in-network for care will allow you to keep your healthcare costs down while best utilizing your plan.

To see if your provider is in-network before choosing a medical plan, use the links below:

Surest https://benefits.surest.com/HireRight
(Code: HireRight2027)

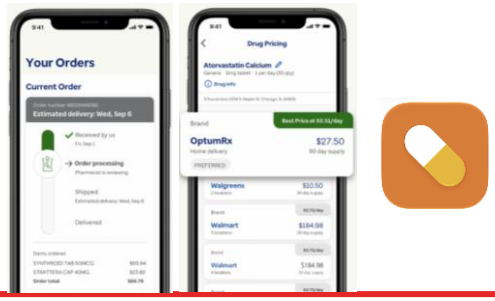
UHC https://connect.werally.com/plans/uhc/1

- Select the **Choice Plus** network if you are considering the HDHP, Value HDHP, or PPO plan
- Select the **Choice** network if you are considering the Value Copay plan

Prescription Drug Coverage

Visit the Optum Rx website or download the Optum Rx app to:

- Access your account details
- Search current or new medications to see costs at pharmacies near you and view lower cost options available
- View information about your current prescription including how to use them and possible side effects
- See claims information on which prescriptions you've filled and how much you paid
- Locate network pharmacies near you



To check your medication's tier/copay before choosing a plan, visit: welcome.optumrx.com/premium/

Member ID Cards

All members (new and existing) enrolling in a medical plan for 2027 will receive a new ID card

- Note: Members who opt into Digital Communications only will not receive a new physical ID card

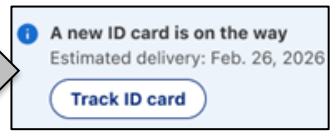
Physical ID cards should arrive within 30 days of your enrollment

- Ensure your mailing address is up-to-date when electing coverages during Open Enrollment
- You will receive 2 ID cards in the mail, but you may request more on the UHC or Surest website



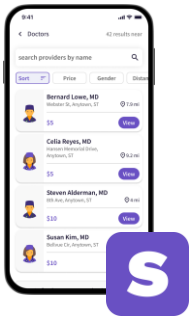
*** For Illustrative Purposes Only: Final Cards May Differ*

Track the status of your ID card in the app!

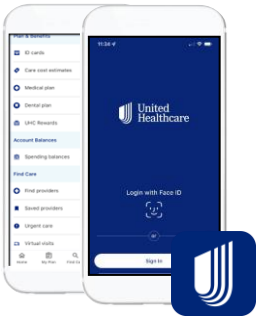


UHC & Surest Website and Mobile App

Access your medical and pharmacy plan information anytime, anywhere! The UHC and Surest mobile apps provide you on-the-go access to your network, claims history, tools and support.



View your member ID card, compare costs, see provider reviews, access a virtual visit or find in-network options for quick care.



Medical Plan Programs

If you are enrolled in one of the medical plans, you have access to the following programs and resources at no additional cost to you.

Maven Maternity

Have the confidence in knowing you are not alone in your health journey with Maven Maternity. Maven offers 24/7, personalized support for every step of you and your partner's pregnancy and postpartum journey.



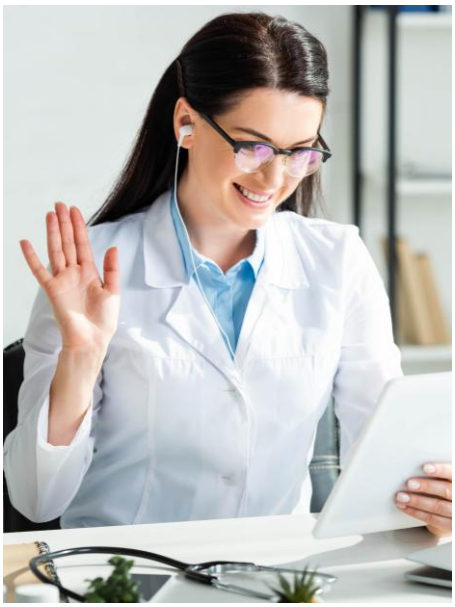
Your no-cost membership includes:

- A personal Care Advocate who will assist in navigating the Maven platform and connect you with providers
- Support throughout your journey, including pregnancy, postpartum and newborn care, miscarriage and loss, return-to-work coaching, and more
- Unlimited video chat and messaging with doctors, nurses, and coaches across 35+ specialties, including OB-GYNs, midwives, high-risk obstetricians, nutritionists, and lactation consultants
- Provider-led virtual classes and vetted articles

Visit the Maven website for more information: Surest members / UHC members

2nd MD

As part of your Surest or UHC plan, you have an exclusive membership to 2nd.MD, a virtual expert second opinion and navigation service. 2nd.MD can help you better understand your health condition and navigate care.

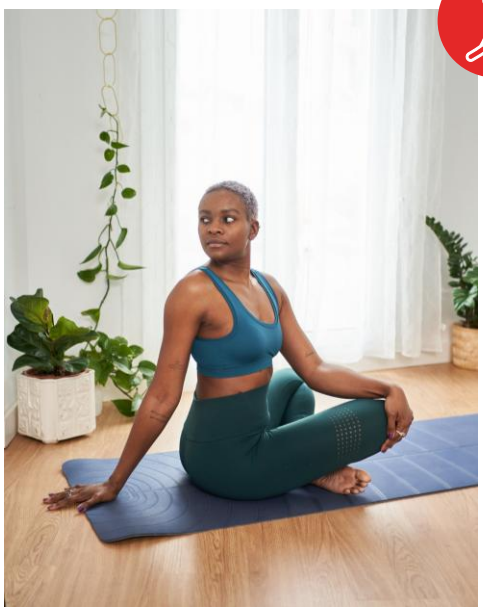


- **Connect with nurses** who can help you navigate your care
- **Virtually consult** with top specialists when you're faced with a critical healthcare decision, such as a possible surgery or procedure, a chronic condition, or your overall treatment plan
- **Find** a specialist near you with 2nd.MD

Surest members: Call 866-841-2575 or visit the 2nd.MD website
UHC members: Call 866-269-3534 or visit the 2nd.MD website

Medical Plan Programs

If you are in one of the medical plans, you have access to the below programs and resources at no additional cost to you.



Hinge Health

With Hinge Health, you can get virtual physical therapy and more at no cost to you. Help reduce everyday joint and muscle aches, recover from an injury, and improve your mobility. Must be age 18 or over to participate.

Your no-cost program includes:

- **A personalized care plan** designed for your everyday activities and long-term goals — and to treat multiple areas of your body at once
- **Exercise therapy sessions** you can do in as little as 15 minutes — anytime, anywhere with the mobile app
- **1-on-1 support** from a physical therapist or health coach to tailor your sessions as needed and help you reach your goals
- **Instant feedback** during your exercise sessions with precise motion tracking

Visit www.hingehealth.com or call (855) 902-2777 for more information.



Teladoc Health

Teladoc Health is your all-in-one solution for your cardiometabolic health needs that supports diabetes, hypertension, prediabetes and weight management, at no additional cost to you. Must be age 18 or over to participate.

Your no-cost program includes:

- **Personalized tools and technology** to help track activity, blood sugar, and weight with a program kit delivered right to your door
- **Unlimited coaching sessions** with certified experts who can assist you with nutrition and lifestyle changes

Visit www.teladochealth.com or call (800) 835-2362 (Access code: HIRERIGHT) for more information.

Medical Plan Programs

If you are in one of the medical plans, you have access to the below programs and resources.

Calm Health

The Calm Health app has programs and tools to help support your mental health and well-being — all at your own pace.

- **Learn techniques to improve well-being –** Find tools, music and sounds to help you meditate, improve focus, move mindfully and feel calm
- **Work toward goals** – Join self-guided self-care programs, and track your progress along the way
- **Support your mind and body –** Access mental health information and support to help you strengthen the mind-body connection

Access Calm Health through your Surest/UHC member portal:
Surest members / UHC members

AbleTo

If you're feeling stressed, overwhelmed or exhausted, you're not alone. The AbleTo virtual behavioral coaching program is designed to help you learn ways to cope and start feeling better. Copays and/or coinsurance applies.

- **A dedicated mental health coach for 1-on-1 support** that's focused on your needs and goals
- **Digital activities** available for practice and progress between sessions
- **Confidential weekly meetings with a coach** via phone or video chat
- **24/7 unlimited access to resources and tools** including breathing exercises and meditations

Visit your benefits center for more information

Quit For Life®

When you quit tobacco, you're putting your health first. HireRight and Quit For Life® are here to help you, wherever you are on your path to quitting.

- **Get Coach Support:** Talk with a coach who will help create a personalized Quit Plan and **guide you at every step.**
- **Access Anytime, Anywhere:** Manage triggers with coach-led group sessions, trackers, text support, and more, all at your fingertips.

Access the Quit For Life program through your Surest/UHC member portal:
Surest members / UHC members

Medical Plan Programs

If you are in one of the medical plans, you have access to the below programs and resources at no additional cost to you.

Cancer Treatment Support

If you're preparing for cancer treatment or have already started, a care advocate team can help you navigate treatment options and provide guidance and answers for you or a family member who's faced with cancer.



Your no-cost program includes:

- A care advocate team dedicated to providing personalized services to meet your and your loved one's needs
- Whole-person support, including navigating emotional challenges, financial concerns, finding caregiver support, or attending to other practical matters you may face on your journey
- Evidence-based treatment decision support so you feel informed to make decisions for your health

Surest members: Call (737) 307-0077 or visit www.ardynn.com/surest
UHC members: Call (866) 936-6002 or visit www.myuhc.phs.com/cancerprograms

OptumRx Price Edge Plus

To help lower medication costs, your pharmacy plan includes Optum Rx Price Edge Plus – at no additional cost to you.



Here is how Price Edge Plus works:

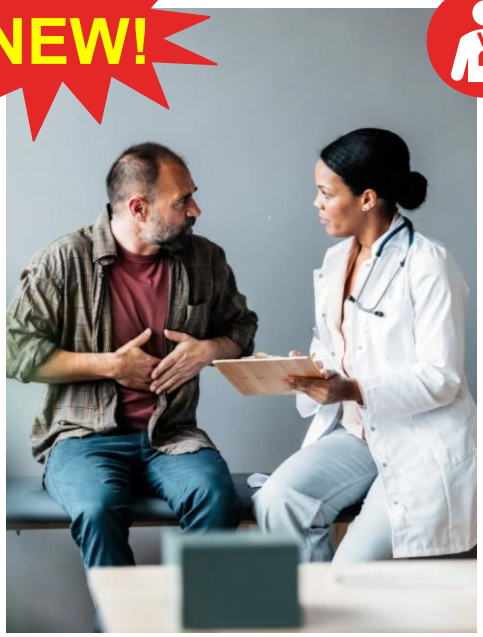
- When you fill a prescription for generic medication at a network pharmacy, the Price Edge engine will look for competitive savings — even if the medication is not covered by your plan
- If savings are found, you will automatically receive the lower price
- Use the OptumRx drug pricing tool to view Price Edge Plus pricing and your cost breakdown

For more information, download the OptumRx app or sign into your member account at www.optumrx.com

Medical Plan Programs

If you are in one of the medical plans, you have access to the below programs and resources.

NEW!



New! Surgical Center of Excellence – Lantern

An exclusive concierge service providing high-quality personalized care for your surgical needs. Lantern offers quality surgeons for hundreds of non-emergent procedures and a dedicated Care Advocate to manage logistics and other issues. **Most services are completely free[1].**

Your program includes:

- **Personalized support** finding the right board-certified surgeon near you and scheduling consultations/ appointments with your Lantern surgeon
- **Coverage** for anesthesia, procedure, and facility fees
- **Care advocate support** throughout your journey

1 No out-of-pocket cost share if you are enrolled in the Surest, UHC PPO, or UHC Value Copay plan. Deductible cost share applies up to IRS limits (2027 limits are $1,750 individual / $3,500 family coverage) on the UHC HDHP and UHC Value HDHP. Once deductible is met on these plans, Lantern services are covered in full.

Visit https://lanterncare.com/for-members/
or call (855) 726-3931 for more information.



One Pass Select

OnePass Select

You and your eligible family members (18+) receive exclusive access to gym and fitness amenities that best help you reach your fitness goals.

Find Your Fit:

- **Choose a Membership** for your needs, with four membership tiers available.
- **Access Gyms/Studios** from a large nationwide network, with available gyms and studios based on membership tier
- **Work out from home** with live or on-demand classes.
- **Nutrition and meal prep support** through grocery delivery services available

All tiers Classic or above include the digital tier, grocery delivery, and additional benefits at no extra cost. Other participating locations available in the network. All trademarks are the property of their respective owners. Fitness studios may be subject to change during the year.

Enroll today!
Visit OnePassSelect.com or download the One Pass Select mobile app to get started.

Flexible Spendings Accounts (FSA)

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

navia benefit solutions

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

Contribution limit. Set aside up to $3,500 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 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 FSA contribution amount carefully because any unused funds remaining after the grace period 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.

	HEALTH CARE FSA	DEPENDENT CARE FSA
Who may enroll?	All Team Members except for those who are enrolled in UHC HDHP or Value HDHP	All Team Members
What types of expenses are reimbursable?	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?	$3,500	$7,500
Does the company contribute?	No	No
Do leftover funds roll over each year?	No, but you can continue to receive reimbursement for expenses incurred by March 15, 2028, until such unused funds are depleted. All claims must be submitted no later than March 30, 2028.	No, but you can continue to receive reimbursement for expenses incurred by March 15, 2028, until such unused funds are depleted. All claims must be submitted no later than March 30, 2028.

Dental and 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
- Additional frame allowance for Sam's Club and Walmart Optical



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%	40%	50%	50%
Orthodontia (Children under age 19)						
Services	Not Covered	Not Covered	Not Covered	50%	50%	50%
Individual lifetime max.	Not Covered	Not Covered	Not Covered	$2,000	$2,000	$1,000

Vision Plans

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[1]	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 $200 allowance	Reimbursed up to $105

[1] Costco allowance is $80 for Basic Plan, $125 for Premium Plan

WEALTH *benefits*

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

Life and AD&D

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.

	HireRIght-Provided Life/AD&D		Employee-Paid Life/AD&D
Coverage	**Basic Life**	**Basic AD&D**	**Voluntary Life and AD&D**
Employee	**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 or Domestic Partner	N/A		Increments of $10,000 up to the lesser of 100% of Team Member amount or $300,000.
Child(ren	N/A		Increments of $5,000 up to $20,000 max.; $1,000 newborns to 6 months

Age Reduction

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

Evidence of Insurability (EOI)

- Your current election will carry over from 2026.
- You can choose to increase or decrease your coverage for 2027; your election may be subject to EOI.
- Voluntary employee life: if you were enrolled in 2026, you can elect 1 level up to the GI (3x your salary or $350,000) without EOI. All other increases will require EOI.
- Voluntary spouse life: all increases will require EOI.
- Requested amounts will pend until The Hartford approves or denies your coverage.

Selecting Your Beneficiary

Beneficiaries are individuals or entities that you select to receive benefits from your policy. These can include person(s), trust, or charity.

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

You can name or change a primary and/or secondary beneficiary at any time.

To select or change your beneficiary, Log in to **benefits.plansource.com**.

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
35-39	$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

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



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 =



Disability Insurance

Disability can be one of the biggest financial risks you face. 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 **short-term disability** and **long-term disability** programs available through your benefits program.

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.

Visit **www.Sedgwick.com/login/** or call **877-576-8149** for more information about your coverage.

Long-Term Disability (LTD)

Employee-paid, which requires you to enroll to receive benefits that begin after 180 days of disability. Please note you are automatically enrolled in LTD coverage.

Visit **The Hartford Benefits Microsite** or call **866-547-4205** for more information about your coverage.

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 STD and LTD 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.

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.

Benefit enhancements for 2027 include:

- **Accident prevention benefit**– $100
- **Urgent care** – Low plan: $150 / High plan: $200
- **Health screening benefit** – $100

Bi-Weekly Rates	Low Plan	High Plan
Team Member	$2.36	$3.74
Team Member + SP	$3.75	$5.95
Team Member + CH	$3.84	$6.16
Team Member + Family	$6.10	$9.75

Example

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. Benefits are paid directly to you, and you decide how to use the money.

Benefit enhancements for 2027 include:

- **Daily ICU confinement** – Low plan: $300/day / High plan: $450/day

Bi-Weekly Rates	Low Plan	High Plan
Team Member	$7.12	$9.00
Team Member + SP	$13.23	$16.71
Team Member + CH	$13.40	$16.86
Team Member + Family	$20.56	$25.88

Example

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.

Visit **The Hartford Benefits Microsite**
or call **866-547-4205** for more information about supplemental medical coverage.

SELF *benefits*

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 must 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.

Age	Monthly Rate per $1,000	
	Team Member + Child(ren)	Team Member + Spouse + Child(ren)
<24	$0.14	$0.30
25-29	$0.15	$0.37
30-34	$0.25	$0.59
35-39	$0.35	$0.86
40-44	$0.66	$1.56
45-49	$1.12	$2.65
50-54	$1.71	$4.19
55-59	$2.54	$6.46
60-64	$3.70	$9.82
65-69	$5.42	$14.53
70<	$8.03	$20.85



Example

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.

Visit **The Hartford Benefits Microsite**
or call **866-547-4205** for more information about supplemental medical coverage.

SELF *benefits*

NEW!

Genetic Testing through Genomic Life

Genomic Life is a membership program designed to help you better understand your health risks, find medications that may work better for you, and connect with expert support when you need it most. It's a simple way to add extra insight and guidance to your existing health benefits. *Note this benefit is only available to Team Members and Spouses.*

Your membership includes:

- **DNA screenings** including genetic health screens, pharmacogenomic testing, and carrier screenings to help identify potential health risks and help information healthcare and planning decisions
- **1-on-1 guidance and support** from health navigators to better understand test results, care options, survivorship and caregiving resources, and more



2027 Monthly Rates (100% Employee-Paid)	
Team Member Only	$18.00
Team Member + Spouse or Domestic Partner	$36.00

Visit https://genomiclife.com/learn/ or call (844) 694-3666 for more information.

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.

To enroll, visit www.mybenefits.metlife.com

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.

To enroll, visit www.mybenefits.metlife.com

SELF *benefits*

Legal Services & Identity Theft

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.

The Identity Theft Protection program through IDShield helps protect your personal information through proactive monitoring, identity restoration, and resolution.

Key enhancements for 2027 include:

LegalShield – Legal Services

- **Home services** – Sale or purchase of a home, mortgage document assistance, home equity loan services, and more
- **Finance services** – Advice, consultation, document review/demand letters, court representation for personal injury, and more
- **Family & Domestic related services** – Will preparation, power of attorney, prenuptial agreements, guardianship/conservatorship, juvenile matters, and more
- **Will and estate planning** – Executor appointment, trusts, and power of attorney

IDShield – Identity Theft Protection

- **Credit protection**– 1 Bureau credit report, credit simulator, and credit score factors
- **Identity Restoration insurance** – Increased coverage amount up to $5 million
- **Monitored Information** – Home/auto title monitoring, utility monitoring
- **Online security** – Parent restoration (family coverage only), parental controls, anti-malware protection, and more

2027 Monthly Rates (100% Employee-Paid)	
Family Coverage – LegalShield Only	$15.75
Individual Coverage – IDShield Only	$6.50
Family Coverage – IDShield Only	$11.25

Rate discount provided when you bundle both LegalShield and IDShield plans.

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



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

ADDITIONAL *benefits*

Fertility & Family-Building

kindbody

HireRight eligible team members 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 team members 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.

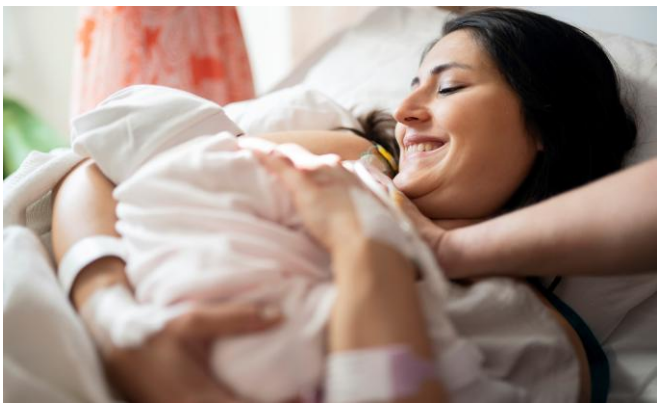
Care Navigation Team. A dedicated Kindbody care navigation team to guide you through your journey and white-glove guidance for care path.

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.

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.





Employee Assistance Program (EAP)

HireRight's Employee Assistance Program (EAP) is available throughout the year to assist you with your everyday needs, at no cost to you. It's all part of HireRight's commitment to supporting your total well-being. Get help with work-life issues, referrals for clinical, legal, and financial services, and more.

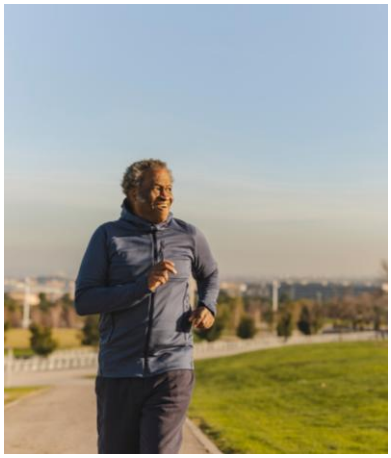
Available 24/7, free and confidential for all team members and household members.
Receive three (3) face-to-face sessions per issue within a 6-month period per individual.
Call **855-649-3017** or visit **guidanceresources.com** to get started. Use company code ***HireRight*** during your session.



Wellness Program

Navigate

Whether you're looking to boost your physical activity, gain a better understanding of your financial health, enhance your nutritional habits, or nurture your emotional and mental wellbeing—we've got you covered. HireRight's wellness program through Navigate offers a variety of activities, tools, and resources to achieve your personal wellness goals alongside your HireRight colleagues.



Program features

- Group and personal wellbeing challenges
- Stay connected and recognize teammates on the social wall
- Browse recipes, videos, and articles surrounding wellness
- Sync a device or manually track your step count, activity minutes, sleep hours, nutrition information, and more!

Join the program

Visit your employee intranet to get started. After creating your account, download the Navigate Wellbeing app for a convenient and easy way to track your wellness activities.

New! Discount Program

NEW!

PerkSpot

Access a variety of discounts through PerkSpot, offering a wide range of savings on everyday products and services, such as travel, electronics and cell phone services, movies and entertainment, restaurants, apparel, and more! PerkSpot is free to you and your family.

Save up to 60% off on top brands

NIKE alo SONOS Disney allbirds Ray-Ban SAMSUNG

Access to PerkSpot begins **January 1, 2027**. Stay tuned for future announcements!

401(k) Retirement Savings Plans

Save now, enjoy later! Whether your retirement dreams include traveling the world, enjoying a hobby, or relaxing with family, you need a plan to get there. Our 401(k) Plan provides a convenient and tax-advantaged way to save so you can achieve your retirement goals. The earlier you start, the more you will save!

There are three deferral options available to you in Fidelity's system:

Traditional 401(k)

- Contributions are made with pre-tax dollars.
- Contributions may lower your taxable income today.
- Withdrawals are taxed as income in retirement.

Roth 401(k)

- Contributions are made with after-tax dollars.
- You pay taxes on contributions today.
- Qualified withdrawals are generally tax-free in retirement.

Bonus Deferral

You may also elect to defer a percentage of any bonus or supplemental pay—such as commissions—into your 401(k) account on a pre-tax basis. The bonus deferral election defaults to 0% unless you choose a different percentage.

TIP - Your 401(k) paycheck deductions and the employer match will begin generally one to two paychecks following your enrollment. You may change, stop, or re-enroll in the 401(k) Plan at any time.



Annual Contribution Limits*

Age	Standard Limit	Catch-up Limit
49 & under	$24,500	$0
50-59, 64+		$8,000
60-63		$11,250

*2027 limits to be announced.

HireRight Matching Contributions

HireRight will match 100% of your first 4% in eligible earnings that you contribute each pay period. All team members will be immediately 100% vested in employer matching contributions.

Rollovers

You may roll over your pre-tax assets from another qualified retirement plan, such as a former employer's 401(k) Plan, at any time. The 401(k) Plan rollover form and instructions can be found in the 401(k) Plan Enrollment Guide at YourBenefitsCenter.com or by contacting Fidelity Investments at 800-835-5097.

Investments

The Plan offers a variety of investments including Fidelity and non-Fidelity mutual funds. The 401(k) Investment Options Guide can be found on the 401(k) page at YourBenefitsCenter.com.

Take action

Visit **401k.com** or call **800-835-5097** to make your deferral elections and manage your account and investments.

Watch this video to learn more!

Time Away from Work

2027 Paid Holidays

HireRight provides 10 paid holidays per year for regular full-time and regular part-time team members scheduled to work 20 or more hours per week.

Holiday hours for team members scheduled to work less than 40 hours per week will be prorated based on the number of scheduled work hours per week.

Team members scheduled to work less than 20 hours per week, as well as intermittent, contingent, and temporary team members, are not eligible for paid holidays, unless required by law.

New Year's Day	January 1
MLK Day	January 18
Presidents' Day	February 15
Memorial Day	May 31
Juneteenth (observed)	June 18
Independence Day (observed)	July 2
Labor Day	September 6
Thanksgiving Day	November 25
Day after Thanksgiving	November 26
Christmas Day (observed)	December 24

Floating Holidays

Floating Holidays are given to eligible active team members on January 1 of each calendar year. Team members may use the two floating holidays on or between January 1 – December 31. Floating holidays must be used within the listed time frame, or they will be forfeited.

Team members scheduled to work less than 80 hours per pay period will receive holiday pay prorated in accordance with the holidays listed above based on the average of the previous 14 days worked. Total hours worked divided by the actual number of days worked in the 14-day period. Max hours paid will be eight.

New team members: To be eligible to use floating holiday time, new team members must be hired 90 days prior to using floating holidays. Floating holidays must be used between January 1 – December 31 or they will be forfeited.

Floating holiday hours for new team members are granted per the following schedule:

Team members hired on or between:		
January 1 – June 30	July 1 – September 30	October 1 – December 31
16 hours	8 hours	0 hours

Your **Bi-weekly Benefit Costs**

The total amount that you pay for your benefits coverage depends on the plans you choose and 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. Benefit costs below are based on 26 pay periods.

Medical Plan

Coverage Tier	Surest Plan	UHC Value Copay Plan	UHC HDHP	*NEW!* UHC Value HDHP	UHC PPO
Earnings under $30,000					
Team Member Only	$50.53	$39.18	$115.14	$47.00	$81.52
Team Member + Spouse/DP	$131.39	$101.89	$300.25	$122.22	$204.08
Team Member + Child(ren)	$107.48	$83.35	$245.71	$99.98	$167.04
Team Member + Family	$213.56	$165.61	$478.79	$198.66	$322.73
Earnings Between $30,000 to $59,000					
Team Member Only	$67.93	$51.92	$144.13	$63.19	$102.45
Team Member + Spouse/DP	$170.75	$130.50	$373.77	$158.83	$251.13
Team Member + Child(ren)	$139.67	$106.76	$305.79	$129.93	$205.46
Team Member + Family	$270.61	$206.84	$584.52	$251.73	$390.32
Earnings Between $60,000 to $99,000					
Team Member Only	$85.62	$59.88	$160.15	$71.35	$115.85
Team Member + Spouse/DP	$213.54	$149.34	$420.66	$177.95	$282.39
Team Member + Child(ren)	$174.66	$122.15	$344.04	$145.55	$231.06
Team Member + Family	$336.21	$235.14	$654.83	$280.17	$436.90
Earnings $100,000 or higher					
Team Member Only	$96.13	$67.80	$172.44	$80.11	$126.69
Team Member + Spouse/DP	$237.93	$167.82	$459.09	$198.27	$307.32
Team Member + Child(ren)	$194.70	$137.33	$375.42	$162.25	$251.48
Team Member + Family	$372.59	$262.80	$711.51	$310.49	$473.65

Your **Bi-weekly Benefit Costs**

The total amount that you pay for your benefits coverage depends on the plans you choose and 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. Benefit costs below are based on 26 pay periods.

Dental Plan

Coverage Tier	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 Plan

Coverage Tier	VSP Basic Plan	VSP Premium Plan
Team Member Only	$3.06	$7.12
Team Member + Spouse or Domestic Partner	$6.11	$14.22
Team Member + Child(ren)	$6.54	$15.23
Team Member + Family	$10.45	$24.32

Carrier Contact Information

Benefit Plan	Provider	Phone Number	Website	Policy #
Benefits Contact Center		**855-576-8358**	**https://yourbenefitscenter.com**	**N/A**
Medical	Surest	866-683-6440	https://benefits.surest.com/ www.surest.com/contact-us	78800751
Medical	UnitedHealthcare	888-607-5214	www.myuhc.com	0936268
Rx / Specialty Rx	Optum Rx	855-312-7412	www.optumrx.com	N/A
24/7 Virtual Visits	UHC / Surest	N/A	www.myuhc.com/virtualvisits https://benefits.surest.com/	78800751 / 0936268
Surgery Centers of Excellence	Lantern	(855) 726-3931	https://lanterncare.com/for-members/	N/A
Dental	Delta Dental	800-237-6060	www.deltadentalva.com/members/hireright	600253
Vision	VSP	800-877-7195	www.vsp.com	40161172
Health Payment Account (Surest only)	Paytient	866-345-9591	https://my.paytient.com/signup hello@paytient.com	N/A
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
Fertility & Family-Building	Kindbody	855-KND-BODY	www.kindbody.com	N/A
Genetic Testing	Genomic Life	844-694-3666	https://genomiclife.com/learn/	N/A
Life, AD&D, Long Term Disability	The Hartford	Disability: 888-301-5615 Life: 888-563-1124	www.thehartford.com/mybenefits	681505
401(k)	Fidelity	800-835-5097	www.401k.com	N/A
Accident, Critical Illness, & Hospital Indemnity	The Hartford	866-547-4205	www.thehartford.com/mybenefits www.thehartford.com/Hireright	681505
Short Term Disability / Leave of Absence	Sedgwick	877-576-8149	www.mysedgwick.com	Group name: HIRERIGHT
Legal Plan	LegalShield	800-654-7757	www.legalshield.com www.legalshield.com/info/hireright	151727
Identity Theft	ID Shield	888-494-8519	www.idshield.com www.shieldbenefits.com/hireright	151727
Auto, Home, & Pet	MetLife	800-438-6388	www.mybenefits.metlife.com	3334998
Discount Program	PerkSpot	To be announced	To be announced	N/A

Plan Documents

Important documents for our health plan and retirement plan are available in the 'Library' on YourBenefitsCenter.com. Paper copies of these documents and notices are available if requested. If you would like a paper copy, please contact the Benefits Contact Center

Summary Plan Descriptions (SPD)

The legal document for describing benefits provided under the plan as well as plan rights and obligations to participants and beneficiaries.

- HireRight Health & Welfare Plan

Summary of Benefits and Coverage (SBC)

A document required by the Affordable Care Act (ACA) that presents benefit plan features in a standardized format. SBC documents are available in the 'Library' on YourBenefitsCenter.com.

- Surest Plan
- UnitedHealthcare Value Copay Plan
- UnitedHealthcare Preferred Provider Organization (PPO) Plan
- UnitedHealthcare High Deductible Health Plan (HDHP)
- UnitedHealthcare Value High Deductible Health Plan (HDHP)



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 the Benefits Contact Center.

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