

HIRE RIGHT[®]

2026 New Hire Benefits

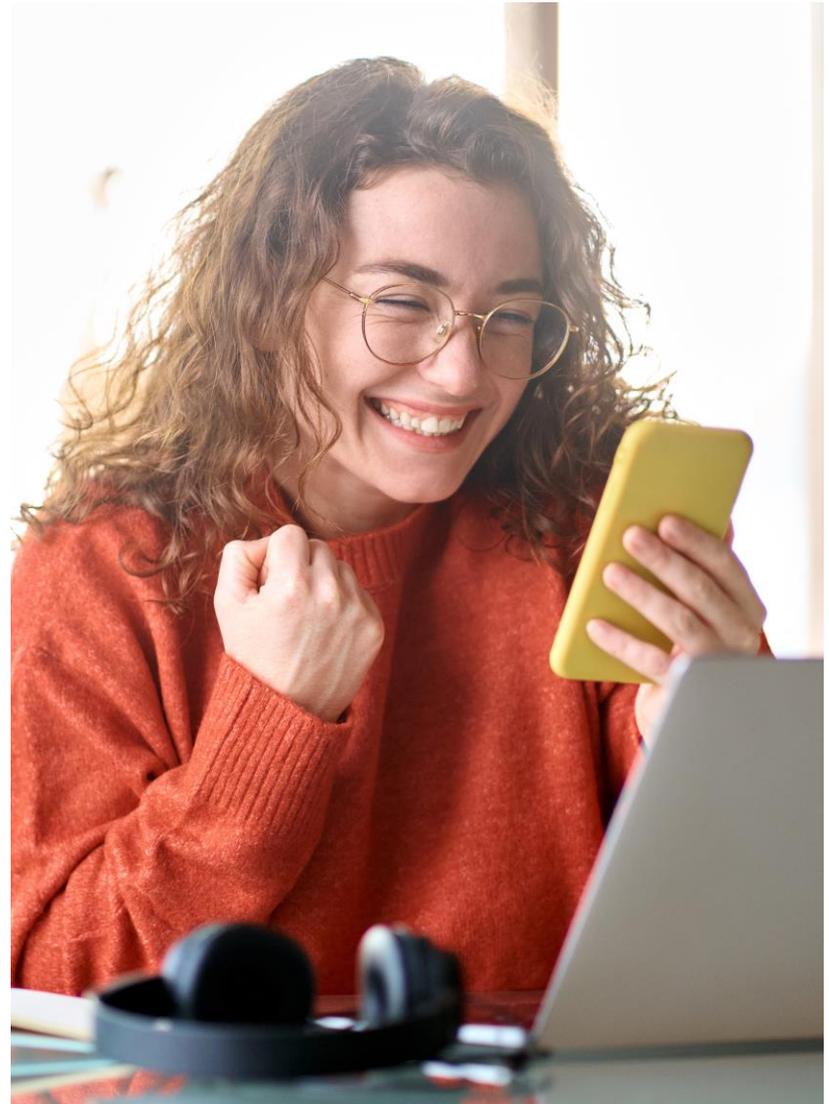


Enroll within 30 days of your hire date

Benefits are effective the first of the month following your date of hire

Today's Agenda

- Benefits Eligibility
- Your Pre-Enrollment Checklist
- Review Benefit Options
- Learn How to Enroll
- Answer Questions



Benefits Overview

HireRight is committed to offering a comprehensive benefits package that supports you and your family. In this presentation you will learn about your benefits package, which includes:

- Medical
- Dental
- Vision
- Life Insurance, AD&D, and Disability
- Health Payment Account (HPA)
- Health Spending Accounts (FSA and HSA)
- Lifestyle Spending Account (LSA)
- Critical Illness Insurance
- Hospital Indemnity Insurance
- Accident Insurance
- Legal & Identity Theft Services
- Pet Insurance
- Home and Auto Insurance
- Adoption Assistance
- Employee Assistance Program (EAP)
- Wellness Program
- 401(k) Retirement Plan



Benefits Eligibility – Whom You Can Enroll

Employees

- Full-time employees (contractors excluded) scheduled to work 30 or more hours per week

Dependents

- Employees also can enroll eligible dependents, including:
 - Spouse:
 - Includes same or opposite gender domestic partners
 - Children up to age 26:
 - Includes employee's and spouse/domestic partner's natural, adopted, foster, and stepchildren
 - Children over age 26 who are disabled and depend on you for support
 - Children named in a Qualified Medical Child Support Order (QMCSO)

Your Pre-Enrollment To Do List

- ✓ **THINK** about your healthcare needs and consider which plan will best meet those needs. Next opportunity to enroll is open enrollment, unless you have a qualifying life event.
- ✓ **EXPLORE** your options and consider how it might affect your enrollment choices.
- ✓ **COLLECT** the birth date, Social Security number, and address for each dependent you wish to enroll or beneficiary you want to name.
- ✓ **REVIEW** any benefits offered through your spouse/domestic partner's employer to avoid costly duplicate coverage.
- ✓ **DECIDE** how much to contribute to an HSA or an FSA account.
- ✓ **ENROLL** within 30 days of your hire date to receive coverage.
- ✓ **SUBMIT** supporting documentation (e.g., birth certificates, marriage certificates).

Your Benefits Center

You can find all your benefits information in one place

www.yourbenefitscenter.com

On the HireRight Benefits Center you will find:

- Contact information for our benefit providers
- Benefit guides and presentations
- Regulatory notices that provide important information about your benefit plans
- A library of helpful information, such as:
 - Benefit Summaries
 - Plan Documents
 - Website and Mobile App Information
 - How-to Guides
 - Flyers and Benefit Overviews



HELPFUL INFORMATION FOR 2025

CLICK THE BUTTONS BELOW TO VIEW THE INFORMATION IMPORTANT TO YOU



Medical Plans

Medical – Surest Plan

	In-Network	Out-of-Network
Carrier network	Surest Choice Plus Network	
Annual deductible		
Per person/per family	None	None
Out-of-pocket maximum		
Per person/per family	\$6,000 / \$12,000	\$12,000 / \$24,000
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	Up to \$11,000
Outpatient Surgery	Cost varies based on provider and service	Cost varies based on provider and service



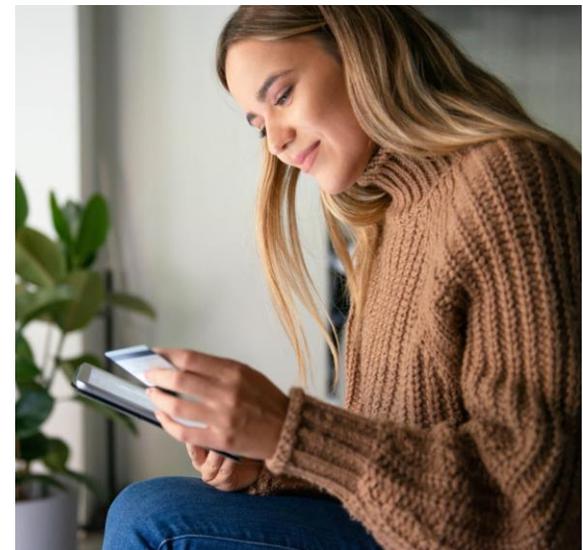
About the Surest Plan

- Designed to show upfront prices and choice
- See exactly what you can expect to pay before your visit (copay)
- Compare treatment options and price
 - Visit a higher-value provider at lower costs
 - Virtual care options available
- Search based on service, location, and provider
- No deductible or coinsurance
- Paytient health payment account (HPA) eligible



Paytient Health Payment Account (HPA)

- Available to those enrolled in Surest plan only
- Choose an interest-free payroll-deducted payment plan that fits your budget
 - Alternative methods (bank account, debit card, HSA/FSA) available for one-time payments
- Use your Paytient card to pay for out-of-pocket health expenses
 - Medical, pharmacy, mental health, dental, vision, and veterinary
- Once you complete your 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



Medical – UHC Value Copay Plan

In-Network Only	
Carrier network	UnitedHealthcare Choice Plus Network
Annual deductible	
Per person/per family	\$6,000 / \$12,000
Out-of-pocket maximum	
Per person/per family	\$8,700 / \$17,400
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



Medical – UHC PPO Plan

	In-Network	Out-of-Network
Carrier network	UnitedHealthcare Choice Plus Network	
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 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



Flexible Spending Accounts (FSA)

With an FSA you elect an amount you want to contribute from your paycheck each pay period, which is deducted on a pre-tax basis, allowing you to lower your taxable income.



Account	Contribution Limits	Changes during the year	Eligible Expenses	“Use it or Lose it” Rule	Grace Period
HealthCare FSA	\$3,400	You can only change your contribution amount if you have a QLE.	Medical, dental, and vision costs (deductibles, copays, prescriptions, lenses, braces, etc.)	Any funds remaining at the end of the year (12/31/2026) are forfeited.	You may incur and submit expenses during a 2.5-month grace period. All funds must be used by March 15, 2027.
Dependent Care FSA	\$7,500		Child and elder daycare and related expenses. <ul style="list-style-type: none"> • Children under age 13 • An adult dependent who lives with you and is physically or mentally incapable of selfcare) 		No grace period.

Remember, you can't use the healthcare FSA to pay dependent care expenses or vice versa.

Medical – UHC HDHP Plan

	In-Network	Out-of-Network
Carrier network	UnitedHealthcare Choice Plus Network	
Annual deductible		
Per person / individual within a family / per family	\$3,400 / \$3,400 / \$6,800	\$3,400 / \$3,400 / \$6,800
Out-of-pocket maximum		
Per person / individual within a family / per family	\$5,100 / \$5,100 / \$10,200	\$5,100 / \$5,100 / \$10,200
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



HDHP Plan & Health Savings Account (HSA)

- Put aside tax-free dollars to pay for eligible health care expenses – including deductibles and coinsurance. You own it; use now or save for retirement
- Receive prorated contributions from HireRight
 - Team Member Only: \$70 per month = \$840/year
 - Team Member + Dependent(s): \$140 per month = \$1,680/year
- Contribute from your paycheck – combined total contributions in 2026 can't exceed:
 - \$4,400* individual/\$8,750* family if under age 55
 - \$5,400 individual/\$9,750 family if you're 55+

Start It	Build It	Use It	Grow It	Keep It
 <p>If you enroll in the UHC HDHP medical plan, you'll be eligible for an HSA.</p>	 <p>HireRight will deposit a prorated employer contribution to your account each pay period. Throughout the year, you can change how much you want to contribute.</p>	 <p>Use your HSA balance to pay for eligible health care expenses, tax-free, including deductibles, coinsurance, and copays.</p>	 <p>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.</p>	 <p>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.</p>

Prescription Drug Coverage – OptumRx

	Surest Plan	UHC Value Copay	UHC HDHP	UHC PPO
In-Network				
Deductible	N/A – No deductible	Medical deductible applies		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	\$20 copay; deductible does not apply	\$10 copay after deductible	\$10 copay
Preferred (Tier 2)	\$90 copay	30% coinsurance after deductible	\$25 copay after deductible	\$25 copay
Non-Preferred (Tier 3)	\$160 copay	30% coinsurance after deductible	\$50 copay after deductible	\$50 copay
90 Day Supply (Mail Order Delivery)				
Generic (Tier 1)	\$25 copay	\$40 copay; deductible does not apply	\$20 copay after deductible	\$20 copay
Preferred (Tier 2)	\$225 copay	30% coinsurance after deductible	\$50 copay after deductible	\$50 copay
Non-Preferred (Tier 3)	\$400 copay	30% coinsurance after deductible	\$100 copay after deductible	\$100 copay
Specialty Pharmacy (30 Day Supply)				
Generic (Tier 1)	\$0 copay	30% coinsurance after deductible up to \$150	30% coinsurance after deductible up to \$150	30% coinsurance up to \$150
Preferred (Tier 2)	\$240 copay			
Non-Preferred (Tier 3)	\$265 copay			



Prescription Drug Coverage – OptumRx

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

Price Edge Plus

- When you fill a prescription for a generic medication at a network pharmacy, the price edge engine will look for competitive savings – even if the medication is not covered by the plan.
- If savings are found, you will automatically receive the lower price.

Use the link below to find out what tier your medication is on each plan:

www.welcome.optumrx.com/premium

Medical/Rx Member ID Cards

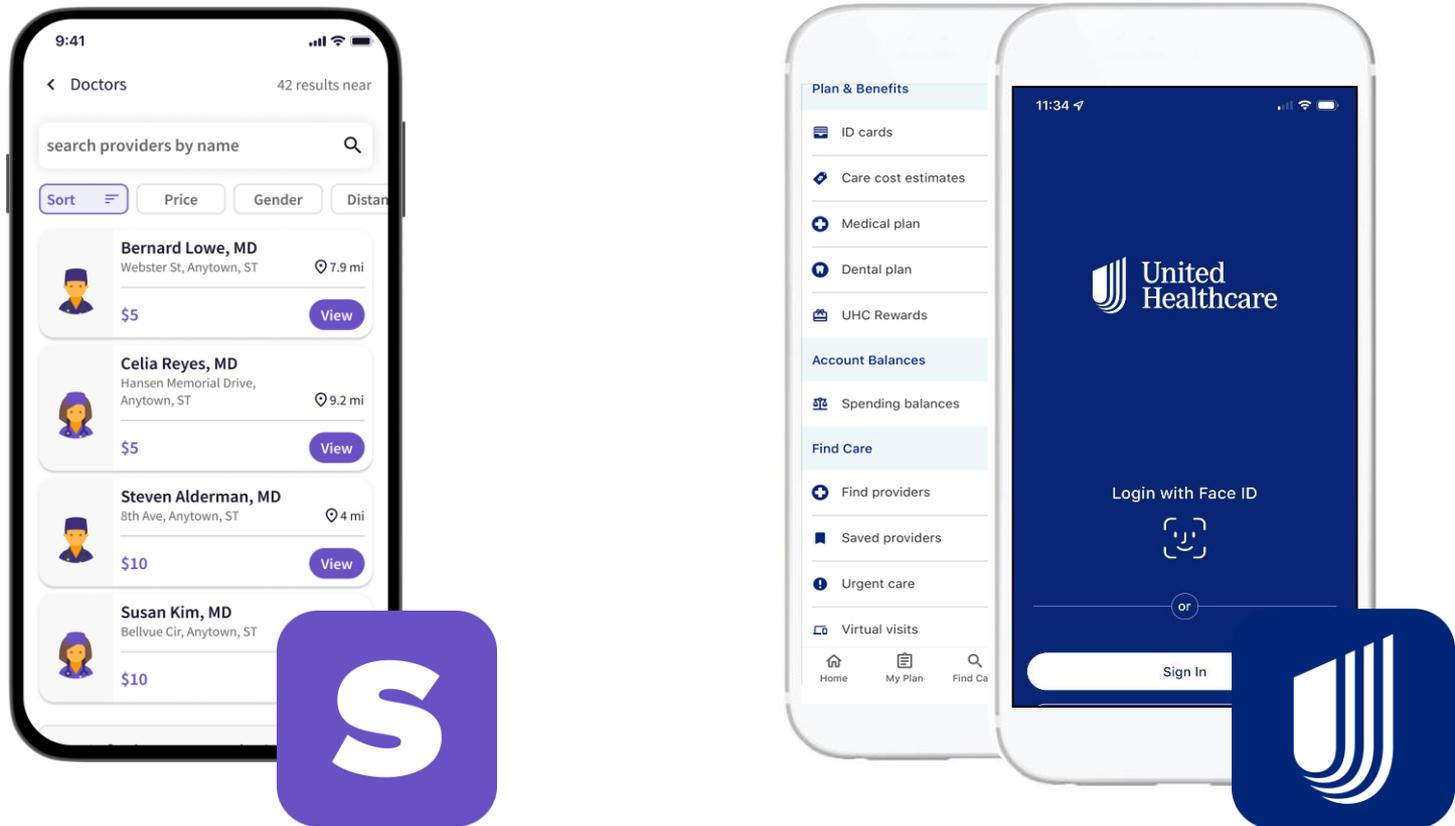
- Physical ID cards should arrive within 10 business days of your enrollment
 - Ensure your mailing address is accurate
 - You will receive 2 ID cards in the mail, you may request more on the UHC or Surest website
- Digital ID cards are available through your online member portal
 - Surest plan:** Available through benefits.surest.com or Surest app
 - UHC plans:** Available through myuhc.com and UnitedHealthcare app
- ID cards have information about:
 - Medical/Rx plan details
 - Dependents enrolled in coverage
 - Member service contact information

surest.	 United Healthcare	HIRE RIGHT	Group 12345678 Payer ID 25463 Effective Date 00/00/0000
Subscriber Mia Swenson	ID number 123456789123	Rx PHARMACY RX BIN 123456 RX PCN RX RX GRP RX Copay Variable	
Dependents Ty Swenson Benjamin Swenson Bella Swenson	123456789124 123456789125 123456789126		
Service type Medical, Rx		Deductible \$0	
Care type Surest health plan		Out-of-pocket maximum	
Access costs Benefits.Surest.com		Individual Family	
Member Services 1-866-683-6440		In-network \$4,000 \$8,000 Out-of-network \$8,000 \$16,000	

 United Healthcare	Optum Rx	HIRE RIGHT
Member: SUBSCRIBER SMITH	Member ID: 123456789	Group Number: 98765
Dependents SPOUSE SMITH CHILD1 SMITH CHILD2 SMITH CHILD3 SMITH	Copays: Office: \$25 ER: \$300 UrgCare: \$75 Spec: \$35	Customer Name Line 1 Customer Name Line 2 Payer ID 87726
INN: \$99999/\$99999 OON: \$99999/\$99999	DED IND/FAM \$99999/\$99999 OOPM IND/FAM \$99999/\$99999	Rx Bin: 610279 Rx PCN: 9999 Rx Grp: UHEALTH
FULLY INSURED DOI-0508	UnitedHealthcare Choice Plus Underwritten by [Appropriate Legal Entity]	

** For Illustrative Purposes Only: Final Cards May Differ

Mobile Apps – Available for all medical plans



When searching for providers: HDHP & PPO plan use the **Choice Plus** network and the Value Copay plan uses the **Choice** network

Additional Resources

kindbody

Fertility & Family Building

- Services and support for your unique family building journey. Receive up to a lifetime maximum of \$5,000 for each service, including support for donor, surrogacy, adoption, and more.
- Visit [kindbody.com](https://www.kindbody.com) or call 855-KND-BODY for more information.

 MAVEN

Maternity Support

- 24/7, personalized support for every step of you and your partner's pregnancy and postpartum journey.
- Visit the Maven website for more information ([Surest](#) / [UHC](#))

 2nd.MD
Specializing in Medical Certainty

Virtual Second Opinion/Navigation Service

- Better understand your health condition and make informed decisions by connecting with nurses and top specialists to help you navigate care and your treatment plan
- Call **866-841-2575** for Surest members or **866-269-3534** for UHC members

 Calm Health

Mental Health & Wellbeing Support

- Find tools to help you meditate, improve focus, and move mindfully. Join self-guided self-care programs. Access mental health information and support to help strengthen the mind-body connection.
- Visit yourbenefitscenter.com for more information

 AbleTo

Virtual Behavioral Coaching

- A tailored-to-you 8-week coaching program designed to help you learn ways to cope with stress, overwhelm, and exhaustion. (Co-pay/cost share applies)
- Visit yourbenefitscenter.com for more information

You must be enrolled in a medical plan to be eligible to participate in these programs, except Kindbody which is available to all employees and spouses.

Additional Resources



Cancer Treatment Decision Support

- This program offers guidance on treatment options, access to second opinions, and resources to navigate complex care choices, empowering you to choose the best path for your health and improving outcomes. *UHC plans: UHC Cancer Support Program (CSP) | Surest plans: Ardynn*



Tobacco Cessation Program

- Access to a dedicated Quit Coach to curate a tailored cessation/quit plan based on your goals to help you quit tobacco.
- Register or log in to your Surest or UHC member account to get started



Digital Physical Therapy

- Hinge Health is a digital physical therapy program that helps you prevent and treat acute, chronic, and post surgical pain through 1:1 clinical support and guided exercises. Available to members age 18 and over.



Diabetes, Pre-Diabetes & Hypertension Management

- Teladoc Health offers personalized virtual care for diabetes, pre-diabetes, and hypertension management, including remote monitoring tools and access to health coaches who provide tailored guidance on medication, nutrition, and lifestyle. Available to members age 18 and over.



Subscription-based Fitness Program

- With your monthly subscription you get access to thousands of gyms, online classes, and fitness amenities with the flexibility to use locations nationwide and no long-term contracts (cancel within 30 days).
- Each tier has a different gym network and you can change tiers monthly.
- You can add family members (age 18+) to your membership.

One Pass Select

Participating fitness brands

Digital (23k+)



Classic (11K+)



Standard (13K+)



Premium (15K+)



Elite (17K+)



One Pass Select

Membership options

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$34	\$69	\$109	\$159
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		11,000+	13,000+	15,000+	17,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery/other member perks		✓	✓	✓	✓
Family memberships*	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓



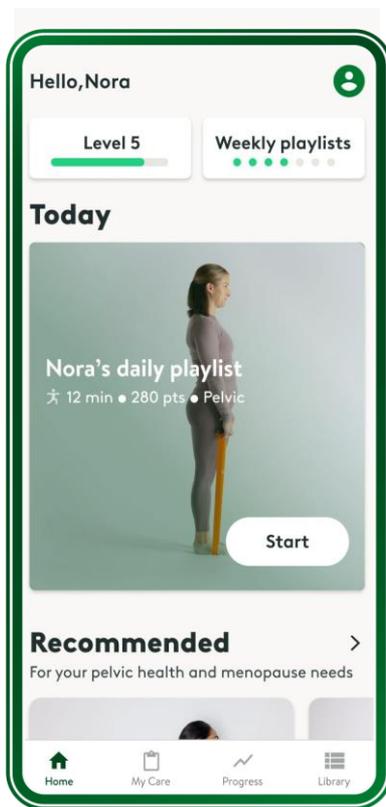
To enroll in One Pass Select:

1. Scan QR code below or visit: member.uhc.com/coverage/additional
2. Sign in or register
3. Select the One Pass Select tile

Hinge Health – Digital Physical Therapy

Available for UHC and Surest members* at no additional cost

Easy access through one app



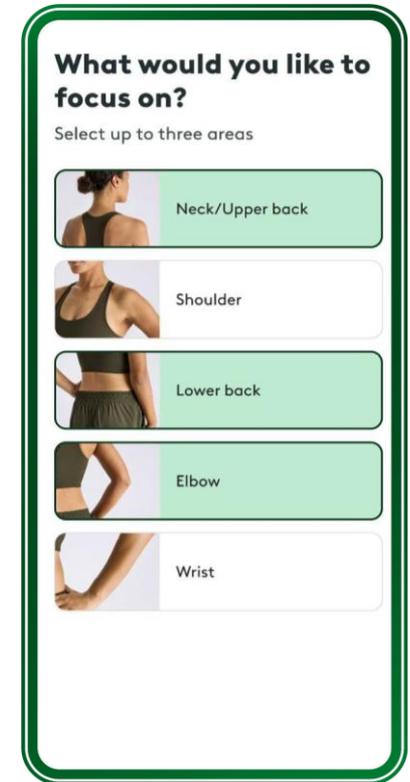
Guided exercises through motion tracking



Connect with a clinical care team



Self-paced resources and education tools



Teladoc – Diabetes & Hypertension Management

Available for UHC and Surest members at no additional cost

CONNECTED DEVICES

Monitor and provide real-time feedback while enabling **effortless data collection**



DEDICATED CARE TEAM

A dedicated, multi-disciplinary team with **experienced coaches following evidence-based practices** and provider support for high-risk members



DATA-DRIVEN PERSONALIZATION

Data, health metrics, preferences and more trigger **timely, actionable feedback** driving behavior change

INTEGRATED MENTAL HEALTH

Evidence-based, **personalized mental health support** to help address a wide scope of conditions, severity levels and engagement preferences

Know Where to Go for Care

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	\$\$\$\$

Dental Plans

Dental – Delta Dental Basic Plan

Basic Plan	In-Network		Out of Network
	PPO	Premier	
Annual Deductible (individual / family)	\$50 / \$150	\$50 / \$150	\$50 / \$150
Annual Plan Maximum	\$1,000 per individual	\$750 per individual	\$750 per individual
Diagnostic & Preventive	Covered in full	50% coinsurance	50% coinsurance
Basic Services	20% coinsurance*	50% coinsurance*	50% coinsurance*
Major Services	50% coinsurance*	50% coinsurance*	50% coinsurance*
Orthodontia	Not covered	Not covered	Not covered

Premium Plan	In-Network		Out of Network
	PPO	Premier	
Annual Deductible (individual / family)	\$50 / \$150	\$50 / \$150	\$50 / \$150
Annual Plan Maximum	\$2,000 per individual	\$2,000 per individual	\$750 per individual
Diagnostic & Preventive	Covered in full	Covered in full	20% coinsurance
Basic Services	10% coinsurance*	20% coinsurance*	20% coinsurance*
Major Services	40% coinsurance*	50% coinsurance*	50% coinsurance*
Orthodontia	50% coinsurance	50% coinsurance	50% coinsurance
Ortho Lifetime Maximum (<i>coverage for dependent children under age 19</i>)	\$2,000 per person	\$2,000 per person	\$1,000 per person

* After deductible



Dental – How to find a network provider

- Visit www.deltadentalva.com/dentist-search
- Enter your address, city, state, or zip code
- Click on “Specialty” and select preferred specialty (e.g., general dentist or pediatric dentist)
- Click on “Plans Participating In” and choose **Delta Dental PPO, Delta Dental PPO Plus Premier, or Delta Dental Premier**

Find a Dentist

Location:
*ZIP code, address, city, or state is required to search

Specialty: Plans Participating In:

Sort By: Distance Within:

Max Search Results:

Vision Plans

Vision – VSP Basic Plan

VSP Basic Plan		
	In-Network	Out-of-Network
Copay	Exam: \$10 copay then 100% Materials: \$20 copay then 100%	Exam: \$10 copay then 100% (reimbursed up to \$45) Materials: \$20 copay then 100% (see schedule below)
Frames	\$175 Featured Frame Brands allowance \$150 general frame allowance, plus a 20% discount from balance (includes Walmart/Sam's Club) \$80 Costco frame allowance	Reimbursed up to \$70
Lenses	Single Vision: 100% of basic lens (materials copay applies) Bifocal: 100% of basic lens (materials copay applies) Trifocal: 100% of basic lens (materials copay applies)	Single Vision: Reimbursed up to \$30 Bifocal: Reimbursed up to \$50 Trifocal: Reimbursed up to \$65
Contacts (Elective)	Up to \$120 allowance (copay waived; instead of eyeglasses)	Reimbursed up to \$105 (in-network limitations apply)
Frequency	Exam: One visit every calendar year Frames: One visit every other calendar year Lenses: One visit every calendar year Contacts (Elective): One visit every calendar year	Exam: In-network limitations apply Frames: In-network limitations apply Lenses: In-network limitations apply Contacts (Elective): In-network limitations apply

Vision – VSP Premium Plan

VSP Premium Plan		
	In-Network	Out-of-Network
Copay	Exam: \$10 copay then 100% Materials: \$10 copay then 100%	Exam: \$10 copay then 100% (reimbursed up to \$45) Materials: \$10 copay then 100% (see schedule below)
Frames	\$245 Featured Frame Brands allowance \$225 general frame allowance, plus a 20% discount from balance (includes Walmart/Sam's Club) \$125 Costco frame allowance	Reimbursed up to \$70
Lenses	Single Vision: 100% of basic lens (materials copay applies) Bifocal: 100% of basic lens (materials copay applies) Trifocal: 100% of basic lens (materials copay applies)	Single Vision: Reimbursed up to \$30 Bifocal: Reimbursed up to \$50 Trifocal: Reimbursed up to \$65
Contacts (Elective)	Up to \$200 allowance (copay waived; instead of eyeglasses)	Reimbursed up to \$105 (in-network limitations apply)
Frequency	Exam: One visit every calendar year Frames: One visit every other calendar year Lenses: One visit every calendar year Contacts (Elective): One visit every calendar year	Exam: In-network limitations apply Frames: In-network limitations apply Lenses: In-network limitations apply Contacts (Elective): In-network limitations apply

Life, AD&D and Disability

Life and AD&D

	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



Voluntary Life Guaranteed Issue Amount	
Team Member	Guaranteed issue is Lesser of 3x covered annual earnings or \$350,000
Spouse	Guaranteed issue is up to \$50,000
Child(ren)	Guaranteed issue is All of Benefit

 **Don't forget to designate a beneficiary!**

Disability

	Short-Term Disability (STD)	Long-Term Disability (LTD)
Who Pays the Premiums	HireRight pays 100% of costs	Employee pays 100% of costs; automatically enrolled
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)



Employees are eligible for STD after 90 days of employment with HireRight.

Voluntary Benefits

Voluntary Benefits

HOSPITAL INDEMNITY INSURANCE



Cash you can use to pay out-of-pocket expenses that your major medical plan doesn't cover for short or long hospital stays

ACCIDENT INSURANCE



Cash benefits paid to you in cases of covered accidental injuries to help pay medical expenses or living expenses

CRITICAL ILLNESS INSURANCE



Financial support to help pay out-of-pocket expenses for covered critical illnesses, such as a heart attack or cancer

LEGAL PLAN BENEFITS



Access to attorneys for will preparation, estate planning, family law, and more. Plus, there aren't any hourly fees if you use a network attorney

HOME & AUTO INSURANCE



Protect your personal property from damages, theft, and liability and reduce out-of-pocket expenses.

PET INSURANCE



Helps cover the costs of veterinary care including vet visits, injuries, and even surgeries

Voluntary Benefits (continued)

Accident	Critical Illness	Hospital Indemnity
<ul style="list-style-type: none">• Financial protection to help cover out-of-pocket medical expenses that can result from an unexpected injury. This coverage helps you focus on your recovery — not the bills.• This benefit pays you directly, giving you extra peace of mind when the unexpected happens• Low and High plan options available• Plan helps pay for expenses such as:<ul style="list-style-type: none">○ Emergency Room visits○ Urgent Care○ X-rays○ ICU stays○ Hospital admission <p>\$75 Annual Health Screening Benefit available on both plans</p>	<ul style="list-style-type: none">• Provides a lump-sum cash benefit if you're diagnosed with a major health condition. This benefit helps cover expenses so you can focus on recovery — not finances.• Conditions covered at 100% of the benefit amount includes, but are not limited to:<ul style="list-style-type: none">○ Invasive cancer○ Heart attack○ Stroke○ Coma○ Advanced neurological conditions <p>\$50 Annual Health Screening Benefit available</p>	<ul style="list-style-type: none">• Provides daily cash benefits when you're confined to a hospital or critical care unit, helping offset out-of-pocket costs that your medical insurance may not cover.• Low and High plan options available• Coverage includes benefits for:<ul style="list-style-type: none">○ Hospital admission○ Hospital confinement○ Intensive care facility stays <p>This coverage gives you extra financial support when you need it the most</p>

Wellness Resources

Wellness Resources

Wellness Program – Navigate

Participate in various activities and access tools and resources to achieve your personal wellness goals

- 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!

Employee Assistance Program – ComPsych

- Help with emotional health, substance abuse, parenting/childcare needs, financial coaching, legal consultation, and eldercare resources.
- In-person or video counseling for short-term issues; up to 3 sessions within a 6-month period
- Unlimited access to website resources and 24/7 phone access



Wellness Resources *(continued)*

Lifestyle Spending Account (LSA) – Forma

- Provided by HireRight
- Team members receive \$75 per quarter
- Use your LSA card, visit the Forma LSA store, or submit a receipt to obtain reimbursement
- Spend towards wellness-related services, apps, and more!
- Examples:
 - Student loans
 - Gym memberships, athletic clothing
 - Wellness, Fitness, and Nutrition apps

Quarter	Amount deposited	When your money expires
Quarter 1	\$75	June 30
Quarter 2	\$75	September 30
Quarter 3	\$75	December 31
Quarter 4	\$75	December 31

Important: There is a \$150 cap. You can only accumulate two quarters' stipend (Ex: Q1 + Q2 = \$150).



Retirement Savings

Retirement Savings Plans

401(k) Account

Whether your retirement dreams include traveling the world, or relaxing with family, you need a plan to get there.

Our 401(k) plan provides a convenient and tax-advantaged way to save. You can elect to have from 1-60% of your eligible gross compensation* withheld from your paycheck one of two ways:

- **Traditional:** put off paying taxes. The money you save isn't taxed until you withdraw it in retirement.
- **Roth:** pay taxes now. You won't pay any taxes when you withdraw in retirement.

Your deductions and the employer match will generally begin one to two paychecks following your enrollment.

**Age 50+ may elect to contribute up to 100% of their pay each pay date.*

Your 2026 Benefits

Annual IRS Limits:

- Standard (Under age 50): \$24,500
- Catch-Up (50 and older): \$32,500
- "Super" Catch-Up: (age 60-63): \$35,750

HireRight Match:

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

Enroll, stop, or change your contribution at any time:

Visit www.401k.com
Call 800-835-5097



Enrolling in Benefits

It's Time to Enroll!

How to enroll?

You will receive an email from PlanSource, the benefits enrollment system. This email will contain a link to the system, along with your username and password.

You have 30 days from your hire date to enroll.

If you don't enroll by the deadline:

- You will only be enrolled in basic life, basic AD&D, and Long-Term Disability.
- Your next opportunity to change your benefits will be during Open Enrollment, unless you experience a qualifying life event.

Questions?

If you have questions or you do not get the email invitation from PlanSource, call the Benefits Contact Center.

**Benefits Contact Center
855-576-8358.**

The contact center can assist with:

- Username and password assistance
- Phone-based enrollment
- Benefits education and assistance
- Coverage resolutions
- Technical Support
- Claims and billing

Questions?

HIRE **RIGHT**[®]