

2025 Benefits Open Enrollment



Benefits at a Glance

Renovo is proud to offer thoughtful and comprehensive benefits designed with your total well-being in mind. This document provides an overview of our benefit plans and programs and answers many of the questions you may have about enrolling and how to get the most out of your coverage. We encourage you to read it carefully and visit renovobenefits.com for more detailed information.

Health

Medical & Pharmacy

Employees may choose between four UHC plans: the PPO Choice Plus Low, PPO Choice Plus High, HSA Choice Plus Low, and HSA Choice Plus High. California employees also have two HMO options: the Alliance HMO and the Harmony HMO. All plans utilize the UHC/UMR Choice Plus Network of providers.

Pharmacy benefits are included with all Renovo medical plans. **Effective January 1**, pharmacy benefits for the PPO and HSA plans will be administered through Script Care.

First Stop Health – COMING SOON

Coming in 2025, all **PPO and HSA plan members** can access FREE virtual care through First Stop Health. Speak with a primary care physician, specialist, or mental health expert—at no cost to you.

Rx Savings Solutions

Rx Savings Solutions (RxSS) can help you take control of your prescription drug costs. **PPO and HSA plan members:** Activate your account with RxSS and their team will look for equally effective, affordable medications that are covered by your insurance. RxSS will work with your doctor and pharmacy to make a change in prescriptions seamless for you.

Wellness Program

Get rewarded for being healthy. When you complete certain wellness activities (such as taking a wellness assessment and designating a primary care physician), you can earn dollars to spend in the Renovo Benefits Store! You can find wellness challenges and more in the Quantum Health Portal at renovohealthhub.com.



Quantum Health

From replacing ID cards to untangling tricky medical bills, your Quantum Health Care Coordinators are here to help. They are the perfect resource for all things medical and benefits related. Call Quantum FIRST for things like:

- Assistance with claims and billing
- Help finding an in-network provider
- Verifying coverage
- Exploring care options
- Finding ways to save money on out-of-pocket costs

Contact Quantum at 1-866-920-1980 or renovohealthhub.com.

Health Savings Account (HSA)

If you enroll in one of the HSA medical plans, you could qualify to open a triple-tax-advantaged HSA through UMR. An HSA allows you to set aside tax-free dollars from your paycheck to pay for eligible health care expenses now or in the future. Renovo also contributes to your account. That's FREE money you can use to help cover things like your deductible and coinsurance.

Dental

NEW CARRIER FOR 2025! You have a choice of two dental plans through **UHC**. Both plans cover preventive care at 100%. The Buy-up plan offers a higher annual maximum and includes orthodontia coverage.

Vision

There are two EyeMed vision plans. With both plans, you'll pay a low copay for exams and lenses and receive an allowance for frames every two years.



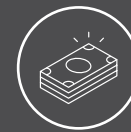
Wealth

Flexible Spending Accounts (FSAs)

There are three tax-advantaged FSAs available to Renovo employees. If you enroll in the PPO or HMO plans, you may participate in a Health Care FSA, which allows you to set aside tax-free money to pay for eligible health care expenses. Enrolled in an HSA? No problem. You can participate in the Limited Purpose FSA and save money for dental and vision expenses only. All eligible employees can contribute to a Dependent Care FSA, which helps pay for daycare costs for children and dependent adults.

401(k)

Renovo provides access to a 401(k) program to help you build and grow your retirement savings.



Brightside Financial

Brightside is your partner in all things financial. The Brightside team offers personalized guidance and tools to help you reach your money goals. With Brightside, you'll learn how to manage debt, create a savings plan, get ready for retirement, and more.

Life & Disability

NEW VENDOR FOR 2025! Beginning January 1, life and disability are provided through The Hartford. As an employee, you receive \$50,000 in basic life and accidental death and dismemberment (AD&D) at no cost to you. You may choose to purchase additional coverage for yourself, your spouse, and your children at low group rates.

Also new for 2025:

- Increased Guarantee Issue (GI) on employee voluntary life to \$200,000 (2024 was \$150,000)
- Increased Guarantee Issue (GI) on spouse voluntary life to \$50,000 (2024 was \$25,000)

You are automatically covered under core long-term disability (LTD) at no cost. You may choose to increase your coverage by purchasing buy-up voluntary LTD. You may also elect to purchase voluntary short-term disability (STD) at a low monthly rate.



Voluntary Benefits

NEW VENDOR FOR 2025! Beginning January 1, voluntary benefits are provided through The Hartford.

- **Accident insurance:** Pays a lump sum if you are injured in an accident. The money can be spent as you see fit.
- **Critical Illness insurance:** Protect yourself from financial strain in case of a critical illness, including heart attack, coma, or cancer. Pays a lump sum, dependent on diagnosis.
- **Hospital Indemnity insurance:** Provides you a lump sum payment to help cover the cost of a hospital stay. (Note: This benefit does not serve as, nor replace medical coverage.)

Additional Benefits

- **Legal Services:** Enroll in this plan to access legal advice and assistance. The buy-up option also includes identity theft protection services.
- **Pet insurance:** Cover your furry friends, too. MetLife's pet insurance provides coverage for unexpected veterinary expenses and optional plans for routine care, like vaccines and wellness exams.
- **Norton LifeLock:** LifeLock's identity theft program offers personal case managers to provide step-by-step assistance, credit monitoring, identity restoration, lost wallet recovery, and child identity monitoring.

Life

Marketplace Care Partners

This voluntary program allows you to connect with Care Partners who are here for you, offering worksite visits, online chats, text conversations, or phone calls. This service is free to use and everything you share is held in strict confidence. Talk to a Care Partner if you are experiencing loss and grief, addiction, struggles at home, or other challenges.

Employee Assistance Program (EAP)

- **Ability Assist Counseling Services:** Support for life's challenges, offered at no cost to you. You and your family members living at home with you have access for up to three face-to-face counseling sessions per occurrence per year. Plus, access work-life services and counseling for your legal, financial, medical, and benefit-related concerns.
- **Empathy Program:** Helps you and your loved ones through the moments that matter, including step-by-step guidance and support for preparing a will, funeral planning, grief support, and comprehensive estate and probate management.
- **ComPsych® Health Champion:** This program can guide you through health care options, connect you with the right resources, and advocate for timely and fair resolution of any issues, no matter what kind of health plan you enroll in.

Frequently Asked Questions

Open Enrollment

Q: What is Open Enrollment?

A: Open Enrollment is your once-a-year opportunity to change your current benefit elections, enroll in new coverage, elect to participate in an FSA or HSA, or add/remove dependents from your plans.

Q: When is the 2025 Open Enrollment period?

A: Benefits enrollment for 2025 is November 4 – 15, 2024. The benefits you elect during Open Enrollment take effect January 1, 2025 and remain in place until December 31, 2025.

Q: Do I have to enroll?

A: You **MUST** enroll if you want to have medical coverage or participate in a Health Savings Account (HSA) or Flexible Spending Account (FSA) in 2025. These benefits do not roll over. We encourage all employees to review their benefit options at renovobenefits.com and determine if their current coverage still meets their needs for the new plan year.

Q: What happens if I don't enroll by the deadline?

A: If you do not make your elections by 11:59 p.m. ET on November 15, 2024, your current coverage will roll over to the new plan year, **with the exception of medical, HSA, and FSA**. Your medical coverage will end on December 31, 2024, and you will not be able to contribute to an FSA in 2025. You may elect to contribute to your HSA at any time after the deadline, but until you actively do so, no contributions will be taken from your paycheck.

Q: How do I enroll?

A: There are several ways to enroll.

1. Call the **ADP - MyLife Advisors** call center at **1-855-547-8508, Monday – Friday, 8:00 a.m.–11:30 p.m. ET/ 5:00 a.m.–8:30 p.m. PT** to receive a personalized enrollment consultation.
2. Log into the secure **ADP Benefits Enrollment Portal** at <https://workforcenow.adp.com>. Click **Enroll Now** in the pop-up window that appears, then click **Start Enrollment**. Be sure to **confirm and submit** your elections after you have gone through the process by hitting **Submit Enrollment** at the end.
3. Download the secure **ADP Mobile Solutions app** on your mobile phone. Once you log in, you can make your elections in the app. Be sure to **confirm and submit** your elections after you have gone through the process by hitting **Submit Enrollment** at the end.



Save 15% on Your Medical Premiums in 2025!

If you enroll in a PPO or HSA plan, you can save money on your medical premiums by taking a few easy steps. During Open Enrollment, register for **Quantum Health** and **Rx Savings Solutions**. After January 1, register for **First Stop Health**. That's it! Do these three things by March 15, and you'll see a reduction to your premiums beginning April 1, 2025.

Note: HMO members will not see a premium savings but are required to sign up for Quantum Health.

Q: Can I change my elections during Open Enrollment?

A: Yes, you have until 11:59 p.m. ET on November 15 to change your elections. If you **have not confirmed your elections**, you can make changes yourself via the ADP Benefits Enrollment Portal or ADP Mobile Solutions app. If you **have confirmed your elections**, log into <https://workforcenow.adp.com> and navigate to **Myself > Benefits > Enrollments**, then click **Manage Enrollment** in the Open Enrollment box.

You can always contact ADP – MyLife Advisors at **1-855-547-8508** for assistance with updating your elections before the deadline.

Q: Can I change my elections after Open Enrollment?

A: Generally, no. You may only change your elections outside of Open Enrollment if you experience a Qualifying Life Event (QLE), like getting married, having a baby, a change in employment status for you or a spouse, or the death of a dependent. QLEs are events that require a change in coverage. Watch a short video about QLEs [here](#).

If you experience a QLE, you must report the change to Human Resources within **30 days** of the event. You will be required to provide supporting documentation like a marriage or birth certificate, or proof of other coverage, in order for the change to occur. The change you request must be in line with the QLE. For example, if you have a baby, you may use this opportunity to enroll them in medical coverage. However, you cannot enroll yourself in dental benefits at this time.

Questions About Your Benefits?

Call the **ADP - MyLife Advisors** call center at **1-855-547-8508**
Monday – Friday, 8:00 a.m.–11:30 p.m. ET/5:00 a.m.–8:30 p.m. PT

Medical & Pharmacy

Q: How do I find an in-network provider?

A: Using in-network providers saves you money! Out-of-network providers charge higher costs and can balance bill, making you responsible to pay the difference between what your insurance covers and the cost of service. Before you receive care, check to see if your doctor or pharmacy is in-network with UHC's Choice Plus network.

- Go to umr.com.
- Click on *Find a Provider*.
- Choose the Choice Plus network.

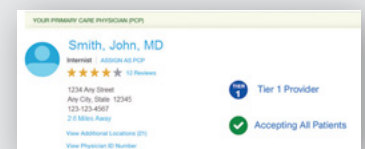
Q: How can I reduce out-of-pocket costs?

A: Renovo provides several ways to reduce your health care costs. **NEW FOR 2025:** PPO and HSA plan members can register with Quantum Health, Rx Savings Solutions, and First Stop Health (available January 1) to save 15% on their medical premiums. If you take these steps, the 15% discount begins April 1.

Once available, First Stop Health will provide PPO and HSA plan members with FREE virtual care. You can take advantage of **no cost appointments** with general practitioners, specialists, and mental health experts.

If you are enrolled in a PPO or HSA plan, you can also save money by visiting Tier 1 providers. UHC's Tier 1 doctors are proven to produce better outcomes while costing you less. Review the medical charts on renovobenefits.com to see what a visit will cost you.

When you are searching for a provider, remember to “Spot the Dot.” This blue dot next to a provider’s name indicates they are a Tier 1 provider and have met UHC’s criteria for providing quality and cost-efficient care.



If you need assistance along the way, call Quantum Health. They're the first number on your medical ID card!



Rx Savings Solutions (RxSS)

RxSS is a money-saving app for all things prescription. After you register with the app, RxSS will contact you any time you can save money on a prescription. Whether it's finding a generic alternative for a name-brand drug, getting a better price at a different pharmacy (or through mail order), or even identifying equally effective medications that cost you less, RxSS does all the work for you, but you get all the savings!

Pharmacy Details for the PPO & HSA Plans

Q: Will I receive a new medical/Rx ID card?

A: Yes. Your new card will arrive prior to January 1, 2025. Please present this card at your doctor's office or pharmacy. Be sure to let your pharmacy know this is a new card and they will need to update the insurance information on file to indicate Script Care. For reference, the Script Care BIN# is 021585 and the PCN is SCL.

Q: How do I know if my medications are covered under my medical plan?

A: You can review the Script Care formulary (list of covered medications) at scriptcare.com. You can also call Customer Service at **1-800-880-9988** for assistance.

Q: Will I need to get new approval for an existing prescription?

A: If you currently take a medication that requires Prior Authorization (PA), NEW prior authorization will be required in 2025. Your doctor will need to work with Script Care to ensure your drug is still covered and approved under the Script Care formulary. See below for more information.

Q: What should you do if you are currently taking a drug that requires PA?

A: **CALL QUANTUM HEALTH BEFORE DECEMBER 15.** Quantum will walk you through the PA process, connect with your doctor, and help facilitate requests between your provider, your pharmacy, and Script Care.

Q: Can I have my medications shipped directly to me?

A: Yes. Script Care partners with Prescription Mart to provide home delivery of your prescriptions. After January 1, sign up to have your medications delivered at presmartinc.com.

Q: What's the difference between brand name and generic medications?

A: Not a thing. Generic medications contain the same active ingredients as their brand-name counterparts. If you receive your medications via mail, Prescription Mart may substitute FDA-approved equivalent generic drugs when available, unless otherwise specified by you or your provider.

Q: What happens if I take a brand medication and there is an approved generic available?

A: When a brand is dispensed that has a generic equivalent the member will always pay the difference between the cost of the brand medication and the cost of the generic product *plus* the lower copay. The dollar amount of the difference paid is not included in out-of-pocket accumulations.

HSA and FSAs

Q: What is an HSA?

A: An HSA is an account you can use to pay for eligible health care expenses, now or in the future. HSAs have triple tax advantages: the money you contribute is taken from your paycheck tax-free (which increases your take-home pay), payment of qualified expenses is tax-free, and any money your account earns is tax-free*. The money in your account rolls over year to year, so you can choose when to spend it.

You must be enrolled in a qualified High Deductible Health Plan (HDHP) like the **HSA Choice Plus Low or HSA Choice Plus High plans** to be eligible to open an HSA. You cannot contribute to a Health Care FSA and an HSA in the same year.

**State taxes may still apply in CA and NJ. Be sure to speak with a tax advisor for full implications of an HSA.*

Q: How much can I contribute to my HSA?

A: Each year, you can contribute up to the IRS maximum amount. Once you open your account, Renovo also contributes to your HSA (\$500 per year for individuals, \$1,000 per year for family coverage). Your money, plus Renovo's contributions, cannot exceed the IRS limits.

	2025 IRS Maximums	Renovo's Contribution	Maximum Employee Contribution
Individual	\$4,300	\$500	\$3,800
Family	\$8,550	\$1,000	\$7,550
Additional Catch-Up Contribution (Age 55+)	\$1,000	N/A	\$1,000

Q: What can I use my HSA money for?

A: You can use your HSA dollars to pay for eligible health care expenses including copays, deductibles, prescriptions, dental and vision costs, and even some over-the-counter medications. For a full list of eligible expenses, click [here](#).

You can also save your money to use down the road, even into retirement. The money in your account is always yours, even if you leave Renovo.

Q: What is an FSA?

A: FSAs are tax-advantaged accounts that allow you to set aside funds for eligible health or dependent care expenses. The money you contribute comes directly from your paycheck, which reduces your taxable income and increases your take-home pay.

If you are enrolled in an HSA plan, you are not eligible to participate in a Health Care FSA. However, you may participate in the Limited Purpose FSA, which allows you to set aside money for dental and vision expenses only.

The Dependent Care FSA is open to all eligible employees and lets you pay for daycare for your children age 12 and under, and any adults dependent upon you for support. The daycare must be necessary for you and your spouse to work, attend school, or look for work full-time.



Q: How much can I contribute to my FSA?

A: Each year, you can contribute up to the annual IRS limits into your account. Unlike an HSA, Renovo does not contribute to your FSA.

The FSAs are “use it or lose it” accounts. For the Health Care and Limited purpose FSAs, any amount over \$660 left in your account at the end of the year will be forfeited. There is no rollover allowance for the Dependent Care FSA.

For the Health Care and Limited Purpose FSAs, the full amount you elect is available at the beginning of the plan year. For the Dependent Care FSA, you may only use or be reimbursed for what you have already contributed to your account. After the plan year ends, you have a 90-day window to file any remaining claims for reimbursement.

	2025 IRS Maximums	Rollover Allowance
Health Care FSA	\$3,300	\$660
Limited Purpose FSA	\$3,300	\$660
Dependent Care FSA	\$2,500 (\$5,000 if married and filing separately)	\$0

Dental & Vision

Q: How do I find an in-network provider?

A: Using in-network providers saves you money. Here’s how to find providers who participate in Renovo’s networks.

Dental:

Beginning January 1, 2025

- Go to umr.com.
- Click *Find a Provider*.
- Search the UnitedHealthcare Dental PPO network.

Vision:

- Go to eyemed.com.
- Click *Members and Consumers*.
- Click *Find an Eye Doctor*.
- Choose the Insight network.

Q: What if I am currently in the middle of dental treatment? Will the change to UHC affect me?

A: We encourage you to complete multi-step procedures (like crowns, bridges, or dentures) with MetLife prior to the effective date with UHC. However, UHC will cover services completed after your effective date, if applicable. You should notify your provider you are changing to UHC, effective January 1, 2025.

Q: What happens if my child is currently receiving orthodontia services?

A: Please ask your orthodontia provider to submit a new treatment plan to UHC. The remaining liability of the claim will be recalculated based on the number of months left in the treatment plan.

Q: Do I need a dental or vision ID card to access care?

A: No. For dental benefits, simply provide your Social Security number and let them know you are a UHC member. EyeMed members will receive a physical ID card, but it is not necessary to access your benefits. Provide your Social Security number and tell your provider you are in the Insight network.

Life, Disability & Voluntary Benefits

Q: What does the change to The Hartford mean for me?

A: Effective January 1, 2025, your life, AD&D, disability, accident, critical illness, hospital indemnity, and legal services will be offered through The Hartford. While the vendor is changing, there is no change to plan design. After January 1, contact The Hartford if you need to file a claim for any of these benefits. More information about The Hartford and their additional programs, like Empathy Services, will be available soon.

Q: Will I need to submit Evidence of Insurability (EOI) for life insurance coverage?

A: Because of the vendor change, we are offering the opportunity for all employees to enroll in coverage, up to the Guaranteed Issue amount (\$200,000/employee coverage, \$50,000/spouse coverage), without having to submit EOI (proof of good health). For future enrollments with The Hartford, late entrants who did not enroll during this original open enrollment period or during their initial eligibility period will be required to submit EOI for coverage over the Guaranteed Issue amount.

Q: How are voluntary life insurance rates determined?

A: Voluntary life insurance rates for you and your spouse are based on **your** age. You can view your rates at <https://workforcenow.adp.com>.

Q: What happens if I have a disability that occurred prior to January 1, 2025, but will continue into 2025?

A: For any date of disability on or before December 31, 2024, your claim will continue to be administered by MetLife. MetLife will administer the claim until the end of your disability, for this specific occurrence. Any claims that have a disability date of January 1, 2025 or after will be filed with The Hartford.

Questions About Your Benefits?

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Monday – Friday, 8:00 a.m.–11:30 p.m. ET/5:00 a.m.–8:30 p.m. PT



MyTomorrow Decision Support Tool

The decision support tool can help you determine which voluntary life insurance plans are best for you and your family. It's a smart way to learn more and make the best choices for you and your wallet.

Scan the QR code to get started.