

2025 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 the benefit plans and programs we provide to keep you and your family healthy and happy. Visit renovobenefits.com for more detailed information and additional benefits.

Health

Medical & Pharmacy

All employees may choose between four UnitedHealthcare (UHC/UMR) options: two PPO and two HSA plans. California residents have two additional HMO options. All plans utilize the UHC/UMR Choice Plus Network of providers.

Pharmacy benefits are included with all Renovo medical plans.

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. Enroll in the HSA Choice Plus Low plan and Renovo also contributes to your account: \$500 for individuals, and \$1,000 for families per year.

Dental

You have a choice of two dental plans through UMR, both of which cover preventive care at 100%. The Buy-up plan also offers a higher annual maximum and includes orthodontia coverage.

Vision

Choose between 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.



Quantum Health

Quantum is your one-stop call for all things benefits. Contact your Health Care Coordinator with questions about claims, finding care, filling prescriptions, enrolling, and more.

First Stop Health

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.

Wealth

Flexible Spending Accounts (FSAs)

Health Care FSA: For PPO and HMO members to cover health expenses.

Limited Purpose FSA: For HSA participants to save for dental and vision costs.

Dependent Care FSA: For daycare expenses for children or dependent adults.

401(k)

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

Life & Disability

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.

You are automatically covered under core long-term disability (LTD) at no cost. You may also purchase voluntary LTD or voluntary short-term disability (STD).

Brightside Financial

Meet your financial goals with Brightside. Brightside's experts can help you make a plan to save, pay off debt, or reach other money-related milestones.

Voluntary Benefits

Voluntary benefits offer financial protection when you need it. **Choose from Accident, Critical Illness, and Hospital Indemnity insurance, which each pay lump sums under given conditions.**

Other voluntary benefit options include:

- **Legal Services:** Get legal help and optional ID theft protection.
- **Pet insurance:** Covers vet costs and routine care.
- **Norton Life Lock:** Protects against identity theft.

Life

Employee Assistance Program (EAP)

Renovo is committed to supporting your mental and emotional well-being with resources designed to help you and your family navigate life's challenges.

- **Ability Assist:** Free counseling and advice for personal, legal, and financial concerns.
- **Empathy Program:** Guidance for will preparation, funeral planning, and grief support.
- **ComPsych® Health Champion:** Help navigating healthcare and resolving issues.



Marketplace Care Partners

This free, confidential program connects you with Care Partners for support via on-site visits, chats, texts, or calls for challenges like grief, addiction, or family struggles.

What's the Cost?

Medical Rates (Bi-Weekly)

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
PPO Choice Plus Low	\$188.48	\$405.48	\$413.86	\$727.06
PPO Choice Plus High	\$156.60	\$329.97	\$341.16	\$617.44
HSA Choice Plus Low	\$144.29	\$325.50	\$316.55	\$587.24
HSA Choice Plus High	\$54.92	\$160.14	\$195.93	\$281.58
Harmony HMO (CA only)	\$48.69	\$237.75	\$172.15	\$385.35
Alliance HMO (CA only)	\$72.32	\$306.12	\$226.30	\$485.40

Pay Less with Medical Engagement Rates (Bi-Weekly)

PPO & HSA Plan participants can earn a 15% discount on medical premiums by registering with **Quantum Health** and **Rx Savings Solutions** and completing a virtual wellness or primary care visit with **First Stop Health**.

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
PPO Choice Plus Low	\$160.20	\$344.65	\$351.78	\$618.00
PPO Choice Plus High	\$133.11	\$280.48	\$289.98	\$524.82
HSA Choice Plus Low	\$122.65	\$276.67	\$269.07	\$499.15
HSA Choice Plus High	\$35.65	\$136.12	\$166.54	\$239.35

Dental Rates (Bi-Weekly)

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Buy-up	\$15.33	\$30.46	\$36.00	\$54.97
Core	\$10.45	\$20.75	\$22.31	\$34.81

Vision Rates (Bi-Weekly)

Plan	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Buy-up	\$3.95	\$7.50	\$7.89	\$11.60
Core	\$2.23	\$4.25	\$4.47	\$6.57