

2025 Benefits



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.

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.

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.

Health Coaching

Quantum Health coaches offer free, confidential support to help you turn your health goals into meaningful progress. With one-on-one calls, a personalized plan, expert guidance, and helpful digital tools, you'll have everything you need to make lasting change. Download the Quantum Health app to get started.

If you are a **3508 Sales Representative**, please consult with your supervisor for details about benefits available to you.



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 and exploring care options
- Saving 15% (or more!) on medical premiums

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

Health Savings Account (HSA)

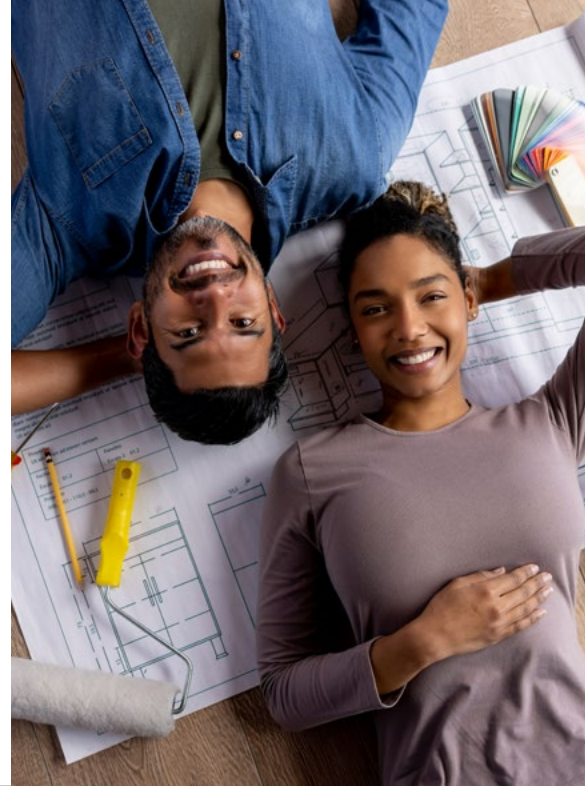
If you enroll in one of the HSA medical plans, you could qualify to open a triple-tax-advantaged HSA through UMR. An HSA allows you to set aside tax-free dollars from your paycheck to pay for eligible health care expenses now or in the future. Renovo also contributes to your account. That's FREE money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

Dental

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

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.

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

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

Enrolling in Benefits

Q: Who is eligible for benefits?

A: As a full-time employee working 30 hours or more per week, you are eligible for benefits. Benefits begin the first day of the month following your 30-day new hire eligibility period, or the first day of the month following your rehire date if you're returning within six months of your previous end date. Employees who are rehired after more than six months follow the same eligibility criteria as new hires.

You can enroll your eligible dependents in many of the same plans you choose for yourself.

Eligible dependents include:

- Your legal spouse or your same/opposite-sex domestic partner
- Your children up to age 26, and disabled children of any age who meet plan criteria

Q: When can I enroll in benefits?

A: Be sure to submit your enrollment materials within 21 days of your hire date. If you miss this window, you'll only be eligible for Renovo-paid benefits, like Basic Life and Accidental Death and Dismemberment (AD&D).

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.

Q: Can I change my elections after I enroll?

A: Generally, no. Once enrolled, you may only change your elections during the annual Open Enrollment period or 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



Save 15% (or more!*) 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.

1. Register with **Quantum Health**.
2. Engage with **Rx Savings Solutions**.
3. Register with **First Stop Health** and complete a FREE virtual primary care appointment.

To learn more, visit renovobenefits.com/medical-engagement-rate.

Note: The premium reduction is awarded on a quarterly basis. You must have met requirements by the 15th of the month, prior to the new quarter, to be eligible.

**HSA Choice Plus High plan members can save up to 35%, if they are enrolled in Employee Only coverage.*

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.

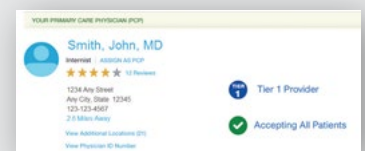
Q: How can I reduce out-of-pocket costs?

A: Renovo provides several ways to reduce your health care costs. PPO and HSA plan members can register with Quantum Health, engage with Rx Savings Solutions, and register with First Stop Health (and complete a FREE virtual primary care appointment) to save 15% (or more!*) on their medical premiums. Visit renovobenefits.com/medical-engagement-rate for details!

First Stop Health provides 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!

**HSA Choice Plus High plan members can save up to 35%, if they are enrolled in Employee Only coverage.*



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

A: Yes. Script Care partners with Prescription Mart to provide home delivery of your prescriptions. 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. If you enroll in the HSA Choice Plus Low Plan, 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 - HSA Choice Plus Low Plan Only
Individual	\$4,300	\$500
Family	\$8,550	\$1,000
Additional Catch-Up Contribution (Age 55+)	\$1,000	N/A

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:

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

A: As a new hire, you may 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>.

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



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.

