



# Benefit Overview

(12/1/2024 to 11/30/2025)

10,000 Degrees offers you and your eligible family members a comprehensive benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

## Benefit Eligibility:

All active regular employees working 20 or more hours per week are eligible to participate in medical benefits. To be eligible for all other benefits, active regular employees must be working 30 or more hours per week. Benefits eligibility starts on the first of the month following their date of hire. You can also enroll the following eligible dependents:

- Your legal spouse or domestic partner
- Your children up to age 26, including stepchildren, adopted children, children placed with you for adoption, children for whom you are legal guardian, foster children and children of your qualified domestic partner.

## New Hires:

If you are a new hire, you are able to review and enroll in benefits on the first of the month following your date of hire. Please review the benefits highlighted in this booklet and online on your benefits website prior to making your benefit decisions. Review the 2024 -2025 contribution schedule for employee deduction costs per plan. You may not make any changes to your benefits throughout the year unless a qualifying event occurs.

## Enrollment and Qualifying Events:

After initial enrollment as a new hire, you have the opportunity to make changes to your benefits package each year during open enrollment. All coverage you select during open enrollment will be in effect for a full plan year, unless you experience a qualifying event.

Qualifying Events (Marriage, Divorce, Birth or Adoption, Death and Loss of Coverage), allow you to make changes outside of the Open Enrollment period. If you experience a Qualifying Event after open enrollment, you must notify Human Resources within 30 days, otherwise you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

All enrollments and changes will be managed with the *BSwift* electronic enrollment platform. You will be emailed a link to the portal and prompted to change your password the first time you log onto the website. If you are unable to reset your password online, you can use the forgot password option.

## California Choice Medical Plan Options



Medical Plan Features	Kaiser Platinum HMO B	Western Health Platinum HMO B	Anthem Gold PPO E
Calendar Year Deductible: Per Person / Per Family	None	None	\$500/\$1,500
Annual Out-of-Pocket Max: Per Person / Per Family	\$4,500/\$9,000	\$4,500/\$9,000	\$7,700/\$15,400
Preventive Care: Exams, Maternity/Prenatal Well-child Visits / Immunizations	\$0 \$0	\$0 \$0	\$0 \$0
Physician/Specialist	\$20/\$30	\$20/\$30	\$30/\$60*
Diagnostic Lab / X-ray Complex Imaging (CT, MRI, PET)	\$20/\$30 \$100	\$20/\$30 \$100	\$15* 20% after ded
Urgent Care	\$20	\$20	\$30*
Hospital	\$250 per day (5 day maximum)	\$250 per day (5 day maximum)	20% after ded
Emergency	\$150 per visit (waived if admitted)	\$150 per visit (waived if admitted)	\$250 (waived if admitted) +20% after ded
<b>Pharmacy</b> Pharmacy copay	Tier 1/ Tier 2/ Tier3/ Tier 4 \$5 /\$20 /\$20 /10% up to \$250 max	Tier 1/ Tier 2 /Tier 3 / Tier 4 \$5 /\$20/\$30/10% up to \$250 max	Tier 1/ Tier 2 / Tier 3 / Tier 4 \$10*/ \$50 */\$90 */ 30% * up to \$250 max

\*Deductible does not apply

\*\*See full summary for Out of Network coverage

## Dental Plan



Our dental plan makes dental care more affordable for employees and their families. Remember to choose a dentist contracted with our plan for the biggest dental benefit. Taking care of your mouth, teeth and gums is a big part of making sure you feel your best. Healthy habits like brushing, flossing and seeing your dentist for regular cleanings help prevent problems.

*Employee must work a minimum of 30 hours per week to be eligible for this benefit.*

PPO + Child Orthodontia		
Covered Services	In-Network - (DentalGuard Preferred)	Out-of-Network
Annual Deductible	None	\$50 individual / \$150 family
Annual Plan Maximum Benefit	\$2,500 per member	
Claims Payment Basis	Negotiated Fee	90th percentile of Reasonable & Customary charges
Preventive Exams/Cleanings - 2 per year	100%	100% of UCR
Basic Simple Fillings/Extractions	90%	80% of UCR
Major Crowns/Bridges	60%	50% of UCR
Orthodontia Adult/Children (26); lifetime max \$2,500	50%	50% of UCR

## Vision Plan



Our vision plan offers you and your dependents total vision care through Guardian. If you enroll in the vision coverage benefit, you have access to the VSP comprehensive network of providers throughout the nation.

*Employee must work a minimum of 30 hours per week to be eligible for this benefit.*

Vision		
Covered Services	In-Network	In-Network Frequency
Exam	\$10	Calendar Year
Frames	\$150 Allowance \$80 for Costco, Walmart & Sam's club	
Lenses	\$10	
Contacts	\$150 Allowance	

## Disability Insurance

Disability insurance can help you continue to pay your bills by replacing a portion of your income until you are able to return to work. This benefit is available to you, free of cost, whether or not you choose to participate in the company sponsored Medical, Dental and/or Vision plans.

*Employee must work a minimum of 30 hours per week to be eligible for this benefit.*



Features	Long Term Disability
Benefit Percentage	60% of monthly payroll
Elimination Period	90 days
Maximum Benefit	\$10,000 per month
Maximum Benefit Period	Social Security normal retirement age



## Term Life and AD&D

Life/Accidental Death & Dismemberment protects employees and their families from financial hardship in the event of death or dismemberment. This benefit is available to you, free of cost, whether or not you choose to participate in the company sponsored Medical, Dental and/or Vision plans.

*Employee must work a minimum of 30 hours per week to be eligible for this benefit.*

Basic Life/AD&D Benefits and Features	
Employee Benefit	1x annual salary (up to \$400,000 maximum)

# Voluntary Life/AD&D

We offer you the opportunity to purchase additional Life/ Accidental Death & Dismemberment coverage for yourself, your spouse/domestic partner, and child(ren). You must enroll to elect benefits for your dependents.

Employees are responsible for full premium costs of Voluntary Life Insurance. Premiums will be deducted automatically from your paycheck. See Human Resources for rates and additional plan information.  
*Employee must work a minimum of 30 hours per week to be eligible for this benefit.*



Voluntary Life/AD&D Benefits and Features	
Employee Benefit	Increments of \$10,000 to a maximum of \$500,000
Spouse / Domestic Partner Benefit	\$5,000 to \$250,000 in \$5,000 increments, not to exceed 50% of Employee's amount
Child(ren) Benefit	\$1,000, \$2,000, \$5,000, \$10,000, not to exceed 100% of Employee's amount
Guarantee Issue	Employee - \$200,000, Spouse/DP - \$30,000, Child - \$10,000 (GI for enrollment when first eligible)

# Flexible Spending Arrangement



The FSA plan will run from December 1st to November 30th. The FSA plan will allow you to pay for qualified expenses with pre-tax money. Excess funds will be forfeited if they are not used. However, the Medical FSA may allow up to \$640 to rollover to the next plan year. Please budget wisely.

Medical FSA	Elect up to \$3,200 to pay for qualified medical, dental, and vision expenses. 90 day run out period applied.
Dependent Care FSA	Elect up to \$5,000 to pay for dependent care expenses. 90 day grace/run out period applied.

# Commuter Program

Employees can set aside pre-tax dollars for work related transit and parking expenses.

- Transit: Up to \$315/ month pre-tax payroll deduction
- Parking: Up to \$315/ month pre-tax payroll deduction



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# Worksite Benefits

- Accident Indemnity Advantage Plan - Helps ease the financial stress of a covered injury.
- Cancer Care - Helps financially and emotionally after a cancer diagnosis.
- Specified Disease - Helps with the cost of treating covered critical illnesses.
- Hospital Confinement Indemnity - Helps with expenses health insurance doesn't cover.
- Short-Term Disability - Helps you continue to pay your bills by replacing a portion of your income until you are able to return to work.



# Healthee

- Access 24/7/365 Medical & Mental health support.
- Find and book top-rated doctors in your area.
- Never worry about surprise bills or co-pays.
- Claims questions.



This summary is not intended to provide a complete plan description. If there is an actual or apparent conflict between this benefit summary or the Evidence of Coverage (EOC) booklet and the official plan documents, the provisions of the EOC prevail.

# Employee Assistance Program



Just when you think you have it figured out, along comes a challenge. But whether those challenges are big or small, your Employee Assistance Program is available to help you and your family find a solution and restore your peace of mind. 10,000 Degrees pays 100% of the premium for this benefit. *Services are available to all full-time employees and part-time employees working 19 or more hours per week and to their spouse/domestic partner and dependent children up to age 26.* Concern gives you and your dependents access to 5 sessions per issue with a specialist as well as advice or referral services in the following areas:

- Marriage and family issues, Health management, Child Care referral, Alcohol or drug dependency, Legal resource and referrals, Financial counseling

# 401(k) Retirement Plan



A 401(k) is a retirement and investing plan funded through employee contributions, which are automatically deducted from an employee's paycheck and invested in a fund or funds of the employee's choosing (from a list of available offerings).

An employee can choose to invest pre-tax or post-tax dollars, or a combination thereof. The combined contribution limit for 2024 is \$23,000; with an additional catch-up contribution limit of \$7,500 for those 50 and older.

Additionally, after 1 year of employment, each eligible employee will receive a company contribution from 10,000 Degrees of 5%, regardless of individual contribution level.

# ScholarShare 529 Savings



10,000 Degrees is proud to announce its new partnership with ScholarShare 529, a nationally-recognized college savings plan managed by TIAA-CREF Tuition Financing, Inc. ScholarShare 529 is an industry leader with a 20-year track record of helping families like yours save to cover future college costs. Families appreciate the plan's special features including:

\*Tax benefits \*Low fees \*Flexibility

# Pet Health Insurance

Wishbone Pet Health Insurance offers 90% reimbursement on accidents and illness for cats and dogs. Coverage includes office visits and prescription medications. Employees can choose to add on a routine care coverage. Includes Office Visits, Exams Fees and Take Home Prescriptions Medications.



	Wishbone
	Benefit
Annual Limit	\$25,000
Annual Deductible	\$250

A customized benefits web site has been created for 10,000 Degrees employees at:

[mybenefits.cc/10000degrees20](http://mybenefits.cc/10000degrees20)

This website houses direct links to all the carriers' web sites, group numbers, detailed plan descriptions, and contact information. You can search for "in-network" doctors and dentists by following the links to directories for each carrier. You can also review plan details and benefit coverage information, or download forms to enroll/make changes to your benefits coverage.

All documents relating to the 10,000 Degrees' Employee Insurance Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, General COBRA Notice and any other relevant Plan Documents or Notices, are available to employees and their dependents electronically through 10,000 Degrees' website. You may receive a paper copy of any of the above documents free of charge by contacting the Human Resources department.

Important Benefit Contact Information			
Carrier / Vendor	Group Number	Phone	Website
CaliforniaChoice Medical	51948	800.558.8003	<a href="http://www.calchoice.com">www.calchoice.com</a>
Guardian Dental, Vision, LTD, Life, AD&D, Voluntary Life, AD&D	00070927	800.541.7846	<a href="http://www.guardianlife.com">www.guardianlife.com</a>
Concern Employee Assistance Program (EAP)	10000degrees	800.344.4222	<a href="http://employees.concernhealth.com">employees.concernhealth.com</a>
AFLAC worksite benefits Lori Albrandt	10,000 Degrees	707.590.3361 <a href="mailto:lori_albrandt@us.aflac.com">lori_albrandt@us.aflac.com</a>	<a href="http://www.aflac.com">www.aflac.com</a>
Paylocity FSA/ Commuter	Individual Accounts	800.631.FLEX <a href="mailto:BATInfo@paylocity.com">BATInfo@paylocity.com</a>	<a href="https://bat.paylocity.com">https://bat.paylocity.com</a>
Healthee	Individual Accounts	<a href="https://app.healthee.co/account/login">https://app.healthee.co/account/login</a>	
John Hancock 401k	10,000 Degrees	800.835.5097	<a href="http://myplan.johnhancock.com">myplan.johnhancock.com</a>
Bradley Behrendt	10,000 Degrees	949.223.8218 <a href="mailto:bradley.behrendt@tfgroup.com">bradley.behrendt@tfgroup.com</a>	<a href="http://www.tfgroup.com/bradley-r-behrendt-bio/">www.tfgroup.com/bradley-r-behrendt-bio/</a>
ScholarShare 529 Savings	800.544.5248 To schedule a consultation with our Account Manager (James Palen) <a href="http://www.scholarshare529.com/appointments">www.scholarshare529.com/appointments</a>		<a href="http://www.scholarshare529.com">www.scholarshare529.com</a>
Paylocity: FSA, Dependent Care, Commuter Transit & Parking	10,000 Degrees	Tel: (800) 631-FLEX <a href="mailto:BATInfo@paylocity.com">BATInfo@paylocity.com</a>	<a href="http://bat.paylocity.com">bat.paylocity.com</a>
Acrisure Account Manager: Ana Fisher		Direct: 925.592.5139	<a href="mailto:afisher2@acrisure.com">afisher2@acrisure.com</a>



If you have ... eligibility questions or unresolved claim issues and need assistance, please contact your Human Resources department, or your Acrisure Account Manager noted above. This summary is intended for reference only. Please refer to your official plan documents for more information.