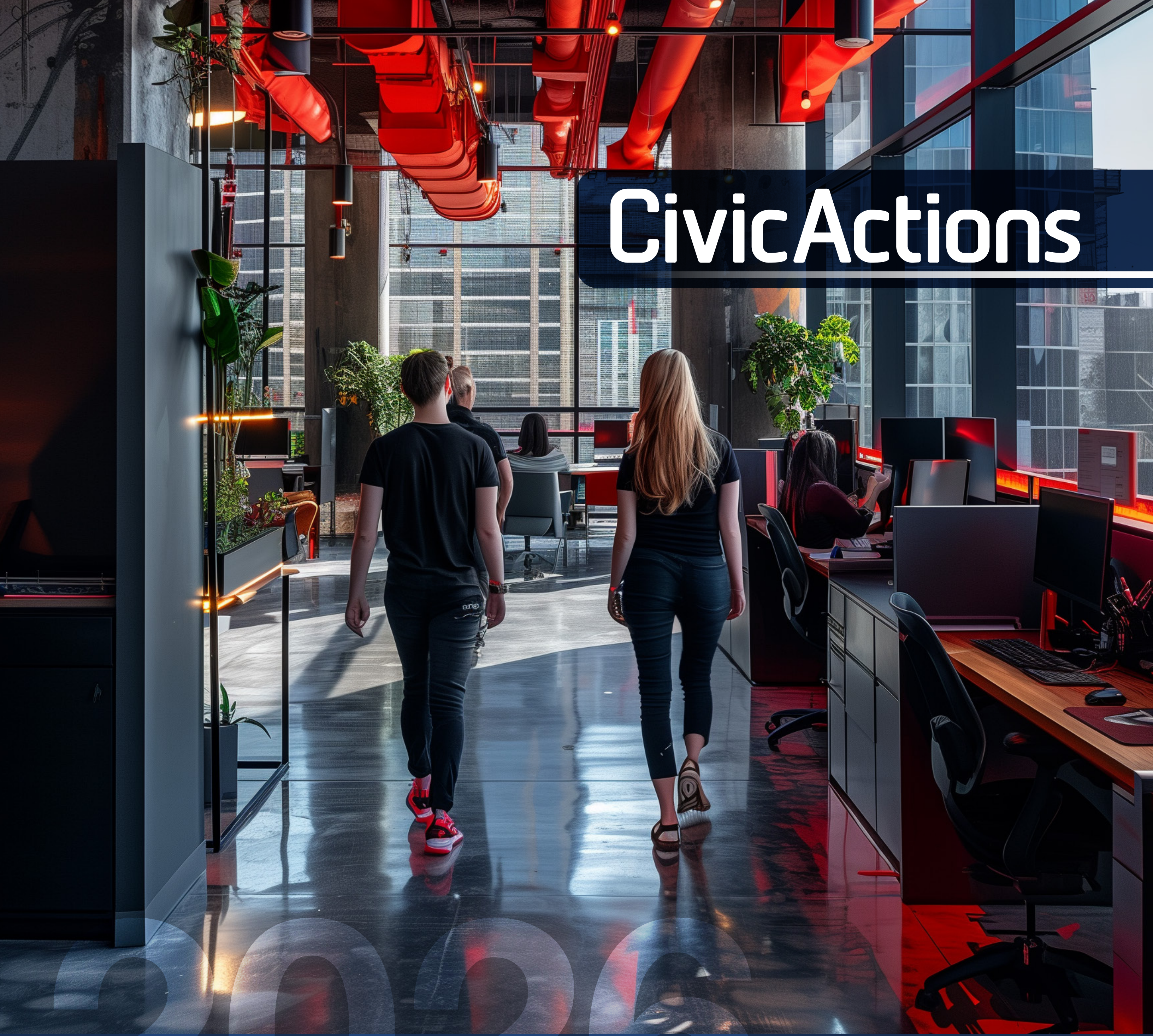

CivicActions

2026 employee benefit guide

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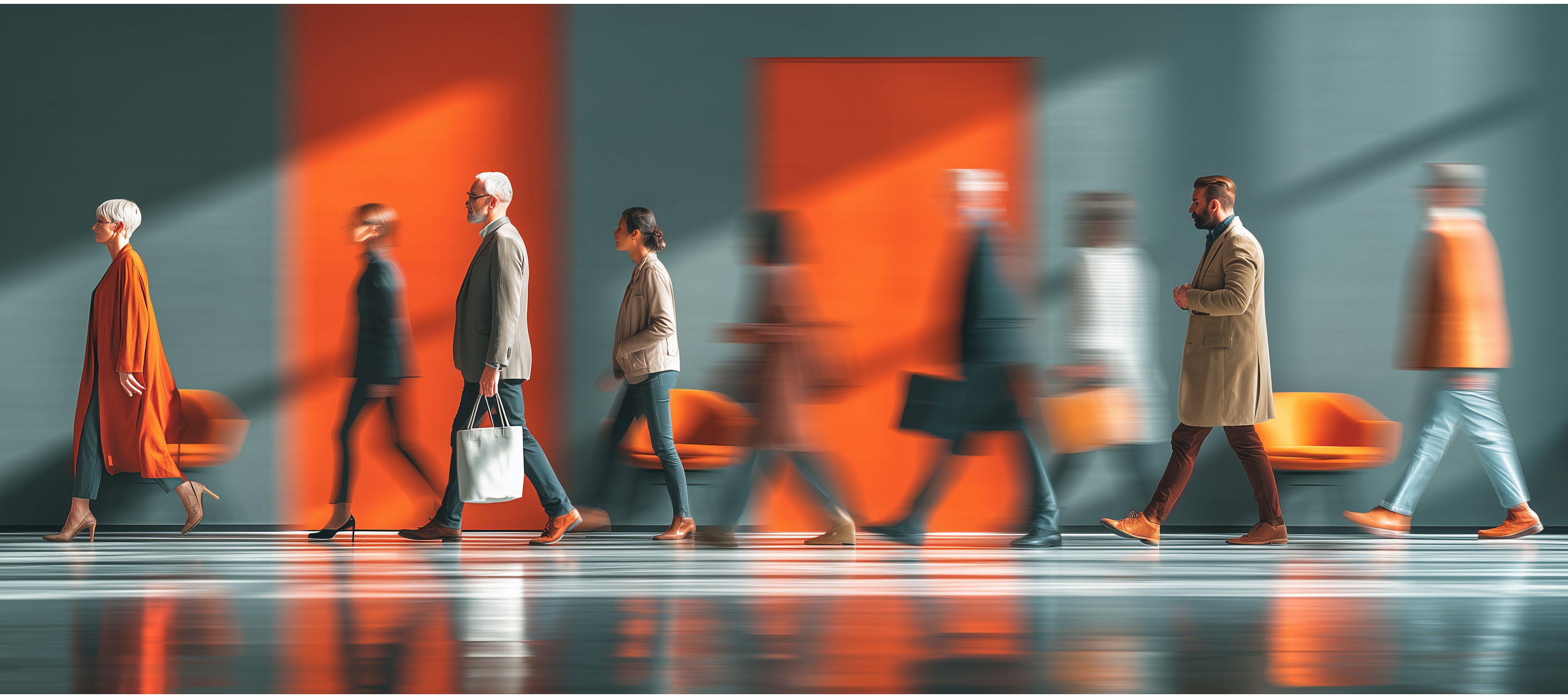

Team Member Benefits Overview/ Eligibility Requirements

CivicActions is committed to providing exceptional benefits to our team members. Keeping in mind the unique and diverse needs of our team members, we have put together a benefits program that will help protect the personal and financial well being of you and your family.

Upon joining CivicActions, your benefits begin on the first of the month following your date of hire. The plan and dependent elections that you make when you are hired or during annual open enrollment are effective for the entire calendar year unless you experience a qualifying event (marriage, divorce, birth, adoption, or loss/gain of coverage).

If you work 30 hours or more, you are eligible to enroll in the benefit plans.

CivicActions holds an annual open enrollment for a January 1st effective date. During that time, you can make changes to your benefit plan elections such as adding or removing your spouse, dependents and/or changing health plans.

If you experience a Qualifying Event after open enrollment, you will need to submit your changes and documentation in Rippling within 30 days, otherwise you will be required to wait until the next open enrollment period to make any changes to your benefit plan elections.

Eligible Dependents

You may cover your dependents under many of the benefit plans as long as they are one of the following:

- *Your spouse or domestic partner**
- *Your child(ren) up to age 26 regardless of student or marital status*
- *Your disabled child(ren) regardless of age if incapable of self-sustaining employment, and if the disability began before the limiting age*

**Domestic partner enrollment is subject to imputed income*

How Do I Enroll in Benefits?

New hires will receive a benefits overview during the onboarding process along with a notification to enroll in benefits. All benefit elections, even if you are declining benefits, will need to be made in Rippling within 30 days from your benefit effective date. New Hire benefits are effective the first of the following month from your start date.

During open enrollment, all eligible team members MUST login to Rippling to enroll in benefits.

Within Rippling, you can enroll yourself and eligible dependents in the plans that fit you and your family best. For more information about the plans offered visit *mybenefits.cc/civicactions* to review plan information, required notices, evidence of coverage, important plan documents and more. For additional questions, please contact your Acrisure benefits team:

Acrisure Benefits Team
Email: *CABenefits@acrisure.com*
Phone: 520.891.3120 or
408.350.5705

Medical Insurance

CivicActions is proud to offer medical benefits to all eligible team members and their qualified dependents through Anthem Blue Cross. All plans offer a wide range of care and support to help you stay healthy. CivicActions covers the majority of the cost for team members and dependents on the EPO 1000 plan. Additional plan options are available, and team members pay the cost difference.

HMO Plan - The HMO plan is available to eligible team members in California only. Members must choose an Anthem HMO provider as their primary care physician (PCP) or one will be assigned. Your PCP works with you to coordinate your health care needs.

PPO Plan - The PPO plans are available to eligible team members in all states. The plan offers flexibility to choose any provider: both in-network and out-of-network, however, medical benefits are paid at a higher level when you choose providers that are in the Anthem Blue Cross PPO network.

In-Network Plan Details	Anthem Blue Cross				
	EPO 1000	PPO 250	PPO 750	HSA 3500	HMO 20 (CA Only)
Individual Deductible	$1,000	$250	$750	$3,500	$0
Family Deductible	$3,000	$750	$2,250	$7,000	$0
Individual Out of Pocket Max.	$5,500	$2,500	$5,000	$6,000	$2,000
Family Out of Pocket Max.	$11,000	$5,000	$10,000	$12,000	$4,000
Office Visit	$20 (ded. waived)	$20 (ded. waived)	$30 (ded. waived)	20% (after ded.)	$20
Specialist Visit	$40 (ded. waived)	$40 (ded. waived)	$50 (ded. waived)	20% (after ded.)	$40
Preventative Care	$0 (ded. waived)	$0 (ded. waived)	$0 (ded. waived)	$0 (ded. waived)	$0
Well Baby	$0 (ded. waived)	$0 (ded. waived)	$0 (ded. waived)	$0 (ded. waived)	$0
Diagnostic Lab, X-Ray	20% (after ded.)	20% (after ded.)	20% (after ded.)	20% (after ded.)	$0
Complex Radiology (CT, MRI, PET)	20% (after ded.)	20% (after ded.)	20% (after ded.)	20% (after ded.)	$125/day
Inpatient Hospital	20% (after ded.)	20% (after ded.)	20% (after ded.)	20% (after ded.)	$250/admission
Outpatient Surgery	20% (after ded.)	20% (after ded.)	20% (after ded.)	20% (after ded.)	$125
Urgent Care	$20 (ded. waived)	$20 (ded. waived)	$30 (ded. waived)	20% (after ded.)	$20
Emergency	$150, then 20% (after ded.)	$150, then 20% (after ded.)	$150, then 20% (after ded.)	20% (after ded.)	$200
Rx Generic	$5 -Tier 1a $20 - Tier 1b (ded. waived)	$5 -Tier 1a $15 - Tier 1b (ded. waived)	$5 -Tier 1a $20 - Tier 1b (ded. waived)	$5 -Tier 1a $15 - Tier 1b (after ded.)	$5 - Tier 1a $20 - Tier 1b
Rx Brand Name	$40 - Tier 2 $60 - Tier 3 (ded. waived)	$30 - Tier 2 $50 - Tier 3 (ded. waived)	$30 - Tier 2 $50 - Tier 3 (ded. waived)	$40 - Tier 2 $60 - Tier 3 (after ded.)	$40 - Tier 2 $60 - Tier 3
Rx Specialty Drugs	30% up to $250 - Tier 4 (ded. waived)	30% up to $250 - Tier 4 (ded. waived)	30% up to $250 - Tier 4 (ded. waived)	30% up to $250 - Tier 4 (after ded.)	30% up to $250 - Tier 4
Group No.	L12639				
Phone No.	800.331.1476				
Web	anthem.com				

Dental Insurance

Dental coverage is provided for you and your family members through Anthem. CivicActions covers the majority of the premium for team members and dependents.

Dental	In Network
Preventive Care *(exams, cleanings, x-rays)*	100%
Basic Care *(basic fillings, extractions, repairs, complex oral surgery)*	80%
Major Care *(crowns, inlays and on-lays, bridges and dentures)*	50%
Deductible	$50 Individual / $150 Family
Maximum Lifetime Orthodontia Benefit	$1,500 per member
Maximum Benefit	$3,000 per member
Group No.: L12639	

Vision

CivicActions team members are offered vision benefits through Anthem Blue View Vision. CivicActions covers the majority of the premium for team members and dependents.

VSP Signature Network	In-Network
Office Visit / Examination *(every 12 months)*	$10
Lens Replacement *(every 12 months)*	$25
Single Vision	$25
Bifocal	$25
Trifocal	$25
Frame Replacement *(every 12 months)*	$150, then a 20% discount
Contact Lenses *(in lieu of glasses, every 12 months)*	$150, then a 15% discount
Group No. L12639	

Health Savings Account

A Health Savings Account (HSA) is an individually-owned, federally tax-advantaged, interest-bearing account that is used to pay for qualified medical expenses either now or in the future. To be eligible for an HSA, you must participate in an HSA compatible high deductible health plan (HDHP). The money in your HSA always belongs to you, even if you leave the company, and unused funds carry over from year to year. If you are enrolled in the HDHP through CivicActions, you can sign up for an HSA account through Rippling. If you enroll in the HSA, CivicActions will contribute into your account as outlined below. If you enroll or join the company mid-year, the annual amount is pro-rated.

2026 HSA Maximum Contributions

Coverage Level	CivicActions Annual Contribution	Team Member Maximum Annual Contribution	2026 HSA Maximum
Team Member	$600/yr ($50/mo)	$3,800	$4,400
Team Member & Family	$1,800/yr ($150/mo)	$6,950	$8,750
Age 55+	See above	$4,800/$7,950	+$1,000

HSA Eligibility Requirements

- *You must be covered under an HSA compatible, qualified HDHP*
- *You cannot establish an HSA if you or your spouse also have a medical FSA, unless it is a limited purpose FSA*
- *You cannot be enrolled in Medicare or Tricare*
- *You cannot be enrolled in another health plan unless that coverage is also a qualified HDHP You cannot be claimed as a dependent under another individual's tax return*

Health Flexible Savings Account (FSA)

A Health Flexible Savings Account (FSA) allows you to set aside pre-tax payroll deductions, up to $3,400, to spend on qualified services such as medical, dental, vision and pharmacy expenses. Unused money in your account at the end of the year will be forfeited. Note: you cannot enroll in both the Health FSA and the HSA.

Dependent Care FSA (DCFSA)

The DCFSA plan through Rippling allows you to set aside up to $7,500 of pre-tax money for reimbursement of qualified dependent care expenses including day care, summer camps, and more. Unused money in your account at the end of the year will be forfeited

Voluntary Accident

Accident coverage provides an extra layer of protection if you or your covered family members suffer an unexpected, qualifying accident. This coverage provides a lump-sum, cash payment. You can choose between a low or high plan option.

Voluntary Critical Illness

Critical Illness insurance can compliment your existing medical coverage and help fill financial gaps in the event you or a covered family member are diagnosed with a covered illness such as a heart attack, stroke, cancer diagnosis, kidney failure or major organ transplant. This coverage provides you with a lump-sum, cash payment. You can choose between a $15,000 or $30,000 benefit plan.

Voluntary Hospital Indemnity

Hospital Indemnity coverage provides a lump-sum, cash benefit if you or one of your covered family members are hospitalized. You can choose between a low or a high plan option

Life and AD&D Insurance

Group Term Life and Accidental Death & Dismemberment (AD&D) in the amount of $50,000 is offered to all benefits-eligible team members through MetLife. CivicActions pays 100% of the cost of this coverage and eligible team members will be automatically enrolled in this coverage.

Voluntary Life and AD&D Insurance

Eligible team members can elect to purchase voluntary life and AD&D insurance through MetLife. This benefit is 100% paid for by the team member. Rates for this coverage are based on your age and the amount of coverage you select. Specific cost details can be found in Rippling or on the CivicActions benefit website.

This plan includes a Guaranteed Issue of up to $100,000 for team members and $25,000 for spouses if you enroll when you are first eligible. New or increased coverage amounts are subject to Evidence of Insurability.

You can purchase coverage for yourself in $10,000 increments to a maximum of the lesser of $500,000 or 5x your pay. If you elect coverage for yourself, you can also purchase coverage for your spouse in $5,000 increments to a maximum of $100,000 (not to exceed 50% of your team member optional life benefit). Up to $10,000 can also be purchased for your children

Plan Highlights	Benefit
Team Member	$10,000 minimum $500,000 maximum (or up to 5x your pay, whichever is less)
Spouse	$5,000 minimum $100,000 maximum (not to exceed 50% of team member optional life)
Child(ren)	$1,000 minimum $10,000 maximum

Disability Insurance

Short-Term Disability (STD) and Long-Term Disability (LTD) coverage is provided to all benefit-eligible team members. CivicActions pays 100% of the cost of this coverage

Short-Term Disability	Long-Term Disability
25 weeks of benefits at 60% of weekly pre-disability earnings, up to a maximum of $2,308 per month	60% of pre-disability earnings up to a maximum of $12,500 per month
7 calendar day elimination (waiting) period	180-day elimination (waiting) period

Travel Assistance Program

CivicActions team members have access to a worldwide travel assistance program through MetLife at no cost. This program includes emergency travel support services, pre-trip assistance, medical assistance, pet concierge services, and more!

Employee Assistance Program (EAP)

The Employee Assistance Program (EAP) through MetLife (Telus Health) provides access to a confidential counseling assistance and resources at no cost for CivicActions team members and their dependents.

- *Assistance with family, relationship, parenting, substance dependencies, stress, anxiety, financial concerns and more*
- *All EAP Services are confidential 24/7 toll-free access*
- *Up to 5 face-to-face sessions with a counselor*

Discount Perks Program

CivicActions team members have access to a free discount program provided through Acrisure, where you can save on things like home appliances, grocery deliveries, wellness, retail, theme parks, travel and more! For more information, visit *acrisure.savings.beneplace.com* and sign up using your work or personal email address

Carrier Contact Information

Carrier Name	Group Number	Website	Phone
Anthem Blue Cross	L12639	anthem.com	855.333.5730
Anthem Dental	L12639	anthem.com	866.947.9398
Anthem Vision	L12639	anthem.com	800.877.7195
MetLife Life & Disability	5778164	metlife.com	800.638.5433
MetLife Employee Assistance Program (EAP)	5778164	one.telushealth.com	888.319.7819
MetlifeTravel Assistance Program	5778164	metlife.com/travelassist	800.545.3679
MetLife Voluntary Benefits	5778164	metlife.com	877.638.2862

Acrisure Team

Contact your benefit partners at Acrisure for assistance with benefit questions, including claims, access to care, and more!

Acrisure Benefits Team

Email: CABenefits@acrisure.com

Phone: 520.891.3120 or 408.520.5705

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The information within this guide 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.

IMPORTANT: All official documents relating to your team member Benefits Program, including the Summary Plan Descriptions, HIPM Privacy Notice, Initial COBRA Notice, Medicare Part D Notice and any other relevant Plan Documents or Notices, are available electronically through your team member benefits website. You may also receive a paper copy of any of the documents by contacting HR.

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Rev. October 30, 2025 9:49 AM