



grabango™ 2024 Benefits Guide



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Medical	Blue Shield Platinum PPO	Blue Shield Gold PPO	Blue Shield Silver PPO*	Kaiser Platinum HMO	Kaiser Gold HMO	Kaiser Silver HMO*
Annual Deductible	\$0 Ind \$0 Fam	\$0 Ind \$0 Fam	\$2,600 Ind \$5,200 Fam	\$0 Ind \$0 Fam	\$250 Ind \$500 Fam	\$2,850 Ind \$5,700 Fam
Annual OOP Max	\$4,700 Ind \$9,400 Fam	\$8,500 Ind \$17,000 Fam	\$7,900 Ind \$15,800 Fam	\$4,500 Ind \$9,000 Fam	\$7,800 Ind \$15,600 Fam	\$7,500 Ind \$15,000 Fam
Coinsurance	10%	30%	35%	N/A	N/A	25%
Office Visit (PCP SCP)	\$10 \$30	\$35 \$50	35% after ded <i>*HSA-compatible</i>	\$20 \$30	\$35 \$55	25% after ded <i>*HSA-compatible</i>



Dental

**Guardian
Dental PPO**

DentalGuard Preferred Network Costs:

Annual Deductible: \$25 /Individual Applies to Basic & Major

Annual Max: \$1,500 /Individual

Coinsurance:

Preventive: No Charge | Basic: 20% | Major: 40%



Vision

**Guardian
Exam | Materials**

Exam: \$10 | Materials: \$10

Allowance up to \$130 for materials

Service Frequency

Exam - Once Every 12 Months

Lenses - Once Every 12 Months

Frames - Once Every 24 Months



Savings

**Flexible Spending
Accounts**

2024 Annual IRS Max limits:

Health FSA: \$3,200 | Limited Purpose FSA \$3,200

Dependent Care FSA: \$5,000

Transit: \$315/month | Parking \$315/month

**Health Savings
Account**

2024 Annual IRS limits:

Individual \$4,150 | Family \$8,300 |

Enrollees ages 55+ are eligible to make additional \$1,000 contribution



Insurance

Guardian | Life/AD&D

Employee: 1x salary to \$500,000 max

Guardian | Disability

Short Term (STD): 60% of salary up to \$2,500 a week

Long-Term (LTD): 60% of salary up to \$13,000 a month

What are the plan costs?

Grabango pays for 99% of the employee only and 80% of employee + dependent premium costs for Gold Medical Plans offered (Buy Up to Platinum). If you select either Silver HSA-compatible Medical Plan, Grabango pays 99% of the employee only and 80% of employee + dependent premium costs, plus you will receive a \$100 monthly contribution towards your HSA.

Grabango pays 99% of employee and dependent premium costs for Dental and Vision. All withholdings are based on a semi-monthly employee contribution under each plan option. All employee contributions will be deducted from payroll pre-tax.

Monthly Payroll Deductions

Medical rates are age-banded. For complete rates and details, please login to Paylocity or contact your benefits team.

Dental

	Guardian Dental POS Plan	
	Monthly Employer Cost	Monthly Employee Cost
Employee (EE)	\$44.12	\$0.45
EE + Spouse	\$90.50	\$0.91
EE + Child(ren)	\$101.63	\$1.03
EE + Family	\$154.91	\$1.56

Vision

	VSP via Guardian Choice Plan	
	Monthly Employer Cost	Monthly Employee Cost
Employee (EE)	\$5.81	\$0.06
EE + Spouse	\$12.42	\$0.13
EE + Child(ren)	\$12.44	\$0.13
EE + Family	\$20.40	\$0.21



100% of Life/
AD&D and Disability
insurance premiums
are employer paid.

PPO Medical Plans

The following table is an overview of in-network covered services. Out-of-network services are also available, for full plan details please refer to the Summary of Benefits and Coverage.

	Blue Shield of California	
	Gold PPO	Platinum PPO
Plan Network	Full PPO	Full PPO
Calendar Year Deductible		
Individual	\$0	\$0
Family	\$0	\$0
Out-of-Pocket Maximum		
Individual	\$8,500	\$4,700
Family	\$17,000	\$9,400
Preventive Care	\$0	\$0
Telemedicine evisit	\$0	\$0
Office Visit		
PCP / Specialist	\$35 / \$50	\$10 / \$30
Outpatient Mental Health (Office Visit)	\$35	\$10
Lab / X-Ray	\$35 / \$50	\$15 / \$25
Advanced Imaging	30%	10%
Chiropractic / Acupuncture	\$10 (20 visits) / \$25	\$10 (20 visits) / \$25
Urgent Care	\$35	\$10
Outpatient Surgery	\$150 + 30%	\$100 + 10%
Inpatient Hospital	30%	10%
Emergency Room	\$250 + 30%	\$150 + 10%

Prescription Drugs: Retail (Up To 30-days) | Mail Order (Up To 90-days)

Rx Deductible	None		None	
	Retail	Mail Order	Retail	Mail Order
Tier 1	\$20	\$40	\$10	\$20
Tier 2	\$45	\$90	\$35	\$70
Tier 3	\$60	\$120	\$55	\$110
Tier 4	30% up to \$250	30% up to \$500	30% up to \$250	30% up to \$500

Note: The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

HMO Medical Plans

The following table is an overview of covered services. For full plan details please refer to the Summary of Benefits and Coverage.

	Kaiser Permanente			
	Gold HMO	Platinum HMO		
Plan Network	Kaiser	Kaiser		
Calendar Year Deductible				
Individual	\$250	\$0		
Family	\$500	\$0		
Out-of-Pocket Maximum				
Individual	\$7,800	\$4,500		
Family	\$15,600	\$9,000		
Preventive Care	\$0	\$0		
Telemedicine evisit	\$0	\$0		
Office Visit				
PCP / Specialist	\$35 / \$55	\$20 / \$30		
Outpatient Mental Health (Office Visit)	\$35	\$20		
Lab / X-Ray	\$35 / \$55	\$20 / \$30		
Advanced Imaging	\$250*	\$100		
Chiropractic / Acupuncture	N/A / \$35	N/A / \$20		
Urgent Care	\$35	\$20		
Outpatient Surgery	\$335*	\$125		
Inpatient Hospital	\$600 per day (up to 5 days)*	\$250 per day (up to 5 days)		
Emergency Room	\$250*	\$150		
Prescription Drugs: Retail (Up To 30-days) Mail Order (Up To 90-days)				
Rx Deductible	None		None	
	None	None	None	None
Tier 1	\$15	\$30	\$5	\$10
Tier 2	\$40	\$80	\$20	\$40
Tier 3	N/A	N/A	N/A	N/A
Tier 4	20% up to \$250	20% up to \$250	10% up to \$250	10% up to \$250

***= calendar year deductible applies**

Note: The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

HSA-Compatible Medical Plans

For full plan details please refer to the Summary of Benefits and Coverage.

Grabango's HSA contribution is \$1,200 per employee (\$100 per month). Please note this contribution is prorated for mid year enrollments.

	Kaiser Permanente	Blue Shield		
	Silver HMO w/ HSA	Silver PPO w/ HSA		
Plan Network	Kaiser	Full PPO		
Calendar Year Deductible				
Individual	\$2,850	\$2,600		
Family	\$5,700 (\$3,200 indiv embedded)	\$5,200 (\$3,200 indiv embedded)		
Out-of-Pocket Maximum				
Individual	\$7,500	\$7,900		
Family	\$15,000	\$15,800		
Preventive Care	\$0	\$0		
Telemedicine evisit	\$0*	\$0*		
Office Visit				
PCP / Speciaist	25%* / 25%*	35%* / 35%*		
Outpatient Mental Health (Office Visit)	0%*	35%*		
Lab / X-Ray	25%* / 25%*	35%* / 35%*		
Advanced Imaging	25%*	35%*		
Chiropractic / Acupuncture	N/A / 25%*	35%* / \$25*		
Urgent Care	25%*	35%*		
Outpatient Surgery	25%*	\$150 + 35%*		
Inpatient Hospital	25%*	35%*		
Emergency Room	25%*	\$150 + 35%*		
Prescription Drugs: Retail (Up To 30-days) Mail Order (Up To 90-days)				
Rx Deductible	None		None	
	Retail	Mail Order	Retail	Mail Order
Tier 1	25% up to \$250*		35% up to \$250*	35% up to \$500*
Tier 2	25% up to \$250*		35% up to \$250*	35% up to \$500*
Tier 3	N/A		35% up to \$250*	35% up to \$500*
Tier 4	25% up to \$250*		35% up to \$250*	35% up to \$500*

*** = calendar year deductible applies**

Note: The benefit plan information shown in this guide is illustrative only. To the extent the benefit plan information summarized herein differs from the underlying plan details specified in the insurance documents that govern the terms and conditions of the plans of insurance described in this guide, the underlying insurance documents will govern in all cases.

Health Savings Account (HSA)



2024 Individual Limit - \$4,150	2024 Family Limit - \$8,300
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Members 55+ are able to contribute an additional \$1,000

Please note the above amounts are inclusive of Grabango's \$1,200 annual contribution.

Tax-deductible contributions (federal)	Yes
Tax-deferred growth	Yes
Tax-free withdrawals (eligible expenses)	Yes
Can be used on eligible medical expenses	Yes
Can be used on eligible dental expenses	Yes
Can be used on eligible vision expenses	Yes
Rollover of unused funds	Yes
Portable	Yes
Can be enrolled in another health plan	No

To be eligible for a Health Savings Account, employees must be enrolled in one of the two Silver HSA-Compatible medical plans.



Mental Health Resources



Services Offered

Behavioral Health Services

- Family counseling
- Crisis intervention
- Psychotherapy
- Telebehavioral health services

Ways to get mental health support.

Telebehavioral Health

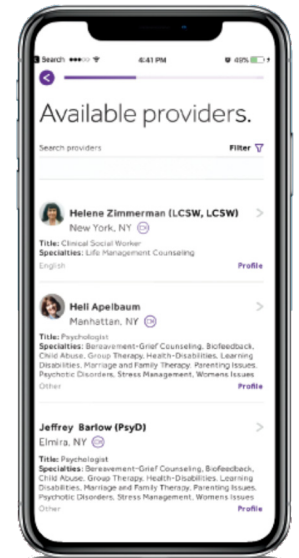
- Get help with:
 - Stress
 - Anxiety
 - Depression
 - Relationship or family issues
 - Panic attacks
 - Alcohol addiction
 - Substance use disorder
 - Stress from coping with a sickness
- You don't have to wait weeks for an appointment
- Evening and weekend appointment available
- Some clinicians can prescribe medications when needed

Wellvolution.com

- Online and in-person programs
- Largest curated collection of scientifically backed apps
- Personal health coach
- Get help with:
 - Prevent and reverse disease
 - Manage stress
 - Sleep better
 - Eat healthier
 - Move more
 - Ditch cigarettes

Phone: LifeReferrals 24/7

- Prevent and reverse disease
- Manage stress
- Sleep better
- Eat healthier
- Move more
- Ditch cigarettes



App: Teledoc

- Speak with licensed therapists, psychiatrists, and mental health professionals
- Get help with:
 - Addiction
 - Depressions
 - Stress or anxiety
 - Domestic abuse
 - Grief

Mental Health Resources



Services Offered

Caring Providers

- Psychiatrists
- Addiction medicine physicians
- Psychologists
- Licensed clinical social workers
- Marriage and family therapists
- Medical social workers
- Psychiatric clinical nurse specialists

Services and Support

- Adult mental health
- Autism assessment centers
- Child and adolescent mental health
- Clinical evaluation
- Counseling and therapy
- Crisis intervention
- Depression and anxiety resources
- Medication management
- Suicide prevention
- Treatment for substance use



App: Headspace

- 1-on-1 support for coping with common challenges
- Discuss goals, share challenges, and create an action plan with your coach
- Personalized, interactive skill-building tools from your coach.



App: myStrength

- Mindfulness and meditation activities
- Tailored programs for managing depression, stress, anxiety, and more
- Tools for setting goals and preferences, tracking current emotional states and ongoing life events, and viewing your progress
- Personalized, Interactive Resiliency-Building Resources
- One-to-one Coaching Featuring In-Application Messaging
- Get help with:
 - Depression, anxiety, sleep, stress, substance abuse, and chronic pain



App: Calm

- The Daily Calm, exploring a fresh mindful theme each day
- More than 100 guided meditations
- Sleep Stories to soothe you into deeper and better sleep
- Video lessons on mindful movement and gentle stretching

Dental

Preventive Care <i>(Exam, Cleanings, Fluoride & X-Rays)</i>	Basic <i>(Fillings, Root Canals, Oral Surgery)</i>	Major <i>(Crowns, Inlays, Onlays, Bridges & Denture, Implants)</i>
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The following table is an overview of In-Network covered services. Out-of-network services are also available. For full plan details, refer to the Summary of Benefits and Coverage.

After Deductible: Annual deductible must be met before copay and coinsurance applies.

Deductible Waived: Annual deductible does not apply.

Guardian	PPO	Non-Network
Network	DentalGuard Preferred Network	
Calendar Year Deductible	\$25 Ind \$75 Family	\$25 Ind \$75 Family
Annual Benefit Maximum	\$1,500 / Individual Each Calendar Year	
Preventive	No Charge	No Charge
Basic	20% after ded	20% after ded
Major	40% after ded	40% after ded
Orthodontia	Not Covered	

Maximum Accumulation: Rollover

To qualify, you must have had a dental service performed within the Calendar year and used less than the max threshold.

Threshold	\$700
Carryover	\$335



Vision

The following table is an overview of in-network covered services. Out-of-network services are also available. For full plan details, refer to the Summary of Benefits and Coverage.

Guardian	In-Network
Network	VSP Choice
Copays	\$10 exam \$10 materials
Allowances	\$130
Service Frequencies	
Exam	Every 12 months
Materials	Every 12 months
Contacts (In lieu of glasses)	Every 12 months
Frames	Every 24 months

Benefits refresh based on service date, i.e. 12 months from last service date.



Additional In-Network Discounts

20%

off remaining frame balance beyond paid coverage

20%-25%
avg

off to use select brands

15%
avg

off regular price of laser correction surgery



VSP does not provide printed ID cards. Go to www.vsp.com to print a copy or verify your information to your provider.

Flexible Spending Accounts

Healthcare FSA <i>Tax-free dollars to put towards eligible medical, dental, and vision expenses. (HSA members not eligible)</i>	Limited Purpose FSA <i>Tax-free dollars to put towards eligible dental and vision expenses. (HSA members only)</i>
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Dependent Care FSA <i>Tax-free dollars for day care expenses for your qualified dependents (under 13 years old) while you work.</i>


	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
Administrator	WEX		
2024 IRS Annual Maximums	\$3,200	\$3,200	\$5,000
Interest Bearing & Portable	No	No	No
Associated Medical Plan	Non HSA Enrollees	HSA Enrollees	Not Applicable
"Use it Or Lose It"	Yes	Yes	Yes
Pre-Tax Contributions	Yes	Yes	Yes
Rollover Benefit	Up to \$640	Up to \$640	No
Runout Period Extension	90 days to submit claims after end of plan year		
Funds Availability	Immediate Access to full election amount	Immediate Access to full election amount	Access only to contributed funds

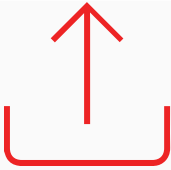
A card to use for your FSA funds will only be issued for new enrollees or if your card has expired. If you currently have a card, **hang on to it!**



Commuter Benefits

Allows you to pay for expenses related to your regular commute to and from work on a pre-tax basis. Service provided by WEX.

Transit: Up To \$315 a Month	Parking: Up To \$315 a Month	 <p>Transit expenses must be paid with a carrier issued card. No cash reimbursements.</p>
<p>Eligible Reimbursements</p> <ul style="list-style-type: none"> ✓ Mass Transit (Bus, Train & Subway) ✓ Transit Passes ✓ Parking At Transit Stations and Garages 	<p>Ineligible Reimbursements</p> <ul style="list-style-type: none"> • Gas To and From Work • Tolls 	
<p>You Can Change Your Contribution on a Monthly Basis, Plus It Is Not Subject To The “Use It Or Lose It” Regulations!</p>		



Upload Claims



Register



Check balances

How to Access Your Benefits



Download App or Go Online

www.wexinc.com



Use Discovery-Issued Card For Transit.

Keep Receipt For All Parking Expenses.

Life/AD&D and Income Protection

Term Life and Accidental Death and Dismemberment (AD&D): Guardian

Life Benefit: 1x salary to \$500,000 max with a minimum benefit of \$100,000

AD&D Benefit: Equal to group term life benefit amount

No Medical Underwriting up to \$500,000

Benefit Reduction Schedule: 35% reduction at age 65, with an additional 15% at age 70.

Short Term Disability (STD): Guardian

Weekly Benefit: 60% of your pre-disability earnings

Weekly Benefit Max: \$2,500

Benefit Waiting Period: 7 days

Benefit Payout Period: Up to 12 weeks

Long Term Disability (LTD): Guardian

Monthly Benefit: 60% of your pre-disability earnings

Monthly Benefit Max: \$13,000

Benefit Waiting Period: 90 days

Benefit Payout Period: SSNRA

Employee Assistance Program (EAP): WorkLifeMatters via Guardian

Access

Confidential Self-Care

5 Face-to-Face Counseling Sessions

Per Problem Per Year &

24/7 Telephonic Assistance

Self-care mobile apps can help you with insomnia, anxiety, depression, substance use, obsessive compulsive disorder and chronic pain

- ✓ Health and wellness articles, guides, webinars and podcasts
- ✓ Online assistance with elder care, child care and other family life resources

- ✓ 24/7 phone consultation with licensed mental health professionals and referrals to supportive resources
- ✓ Ongoing personal coaching sessions with scheduled telephonic appointments

Services available to you and your family.

To access EAP by phone, call (800) 386-7055 OR go to worklife.uprisehealth.com Access Code: worklife

Travel Assistance: AXA Assistance, USA via Guardian

You, your spouse and your dependent children can access this service when traveling 100+ miles away from home for up to 120 consecutive days. Your spouse and dependent children are covered whether or not they're traveling with you.

- ✓ Assistance with lost or stolen items
- ✓ Medical and dental assistance
 - Overcoming language barriers
 - Emergency medical transportation
- ✓ Legal concerns

Employee Wellness Stipend

Earn up to \$250 dollars reimbursed for being good to yourself

For instructions on the claims reimbursement process [click here](#)

Eligible expenses include, but not limited to:

Gym reimbursement	Fitness trackers	Races entry fees
Peloton	Meditation programs	Sports leagues
Yoga classes	Pilates	Weight loss programs
Wellness based apps	Nutrition counseling	Exercise equipment

Pet Insurance

FIGO Pet Insurance

The Pet Protection plan options are offered through FIGO. Between expensive emergency vet bills and basic preventive care, the plans provide coverage to help your pets live healthy, long lives. Select between a full-coverage plan that covers preventive services and illness, or the base plan for chronic illness, surgeries, and injuries. Visit FIGO to research coverage options for your pet.



What is Pet Insurance

A health insurance plan that covers the illnesses and injuries of your pet. This includes veterinarians, ERs, and specialists.



How It Works

If your pet is sick or injured, you can receive treatment from any licensed veterinarian in the US, Puerto Rico, or Canada.



What It Covers

All illnesses and injuries, including hereditary and congenital, are covered as long as they are not pre-existing conditions.

NEED TO KNOW

- ✓ If something unexpected happens to your pet tomorrow, would you be able to afford the treatment they need? Many can handle a small monthly premium, but might not be able to afford a sudden \$5,000 vet bill.
- ✓ For around \$1.20 a day, you can get your pet the protection they need.
- ✓ Call 844-738-3446, text 844-262-8133, or email support@insurefigo.com and mention you're with Grabango for enrollment assistance.



Retirement Plan

401(k) Retirement Plan - Human Interest

Your company decided to offer a 401(k) as an employee benefit because they care about your future. With your 401(k), you can now save for retirement while also saving on taxes, all without doing any work.

Key Facts

- | | |
|--|---|
| <ul style="list-style-type: none"> ✓ A 401(k) is a retirement savings plan sponsored by your employer ✓ You control how much of your salary you want to contribute every month ✓ Contributions get deducted directly from your paycheck, allowing you to save automatically | <ul style="list-style-type: none"> ✓ Avoid paying taxes on any contributions you make until retirement ✓ Pay no taxes on investment gains in your 401(k) until retirement |
|--|---|

Included Services

- ✓ Incoming rollovers and outgoing qualified distributions at no extra fee—you can initiate it all online
- ✓ E-mail and phone support with specialists who can answer your questions about anything 401(k)-related
- ✓ Built-in personalized investment advising (provided by Human Interest Advisors, LLC) and an easy-to-use website
- ✓ For viewing your portfolio

Ready to get started?

Contact Human Interest at support@humaninterest.com or (855) 622-7824

Why 401(K)? Why save in a 401(K)

Don't get caught unprepared when it comes to your future.

People are living longer in retirement and Social Security is not enough, meaning that it's up to you to take responsibility for your future.

#1

financial concern for Americans is not having enough money for retirement

8 in 10

workers say they're not saving enough for their future

50%

of Americans are not financially ready for retirement

Make more money than you think.

By saving while you're young, you can make a lot of money from your 401(k) investments due to compound interest! Better yet, pay no taxes on investment gains until you retire.

Save \$390 / mo starting at age 25
Save \$825 / mo starting at age 35
Save \$1,900 / mo starting at age 45



Retire with \$1 million

Assumes 7% annual returns; retirement at age 65

Get "free money" from tax savings.

The IRS lets you avoid paying income taxes on any money you save in your 401(k) all the way until retirement. Money you would've given to the government can instead be kept in your 401(k) accumulating compound interest — tax-deferred — over several decades!

\$2000

+

\$1000

=

\$3000

in salary contributions

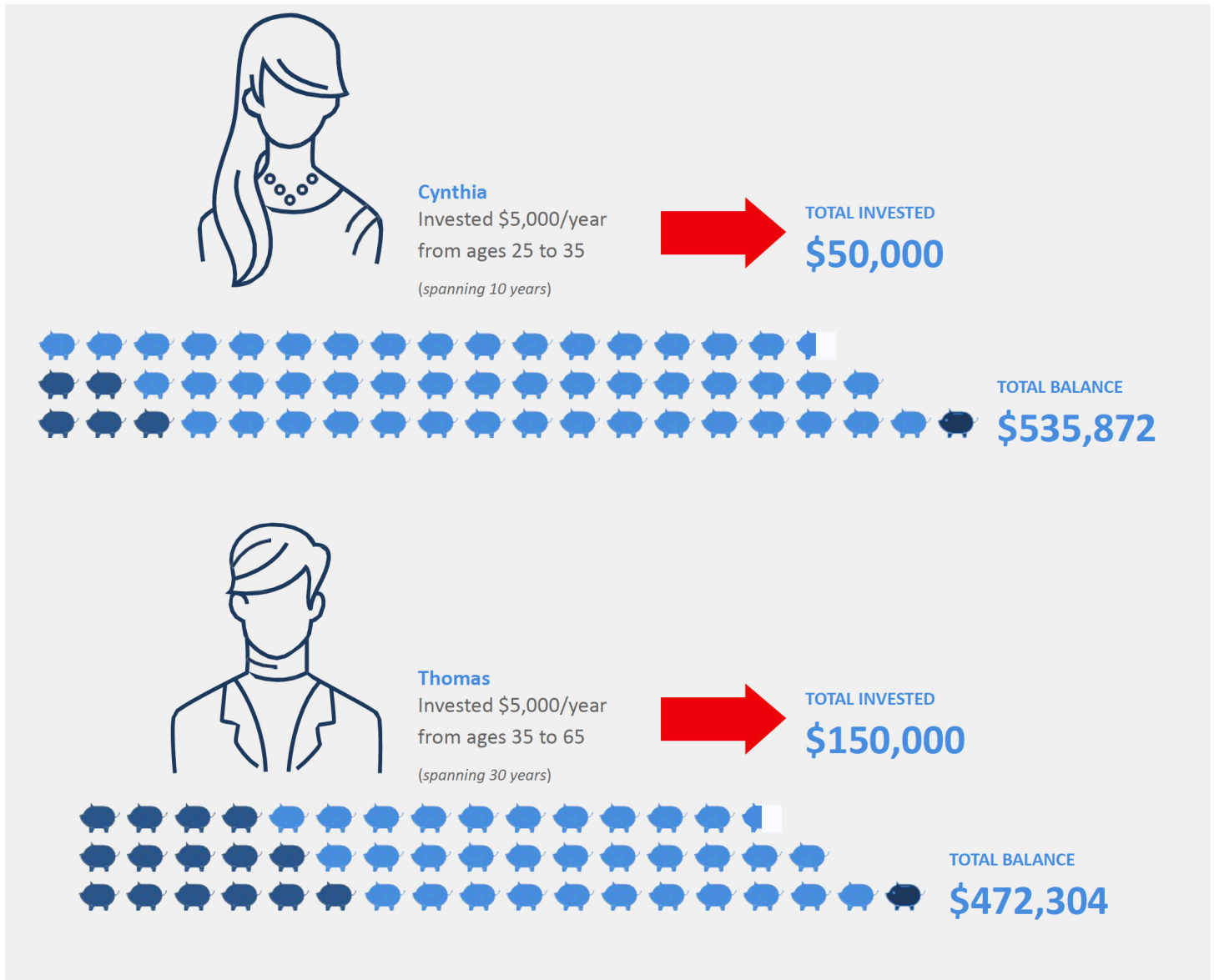
"free money" from tax savings

total saved in 401(K)

Assumes 25% federal tax and 8% state tax

What Are The Benefits Of A 401(K)?

Why You Should Start Now?



This chart is for illustrative purposes only and is not a prediction of future results. Assumes a 7% annual return. No withdrawals or taxes are shown.

Your actual returns will vary with your investment performance. The plan does not assure a profit or protect against loss in a declining market.

Retirement Plan

Investment Funds		
FUND NAME	SYMBOL	EXPENSE RATIO
U.S. Stocks		
TIAA Social Choice Equity Fund	TRPSX	0.34%
Vanguard Total Stock Market Index Admiral	VTSAX	0.04%
Vanguard 500 Index Admiral	VFIAX	0.04%
Vanguard Value Index Admiral	VVIAX	0.06%
Vanguard Growth Index Admiral	VIGAX	0.06%
Vanguard Mid Cap Index Admiral	VIMAX	0.06%
Vanguard Mid Cap Value Index Admiral	VMVAX	0.07%
Vanguard Mid Cap Growth Index Admiral	VMGMX	0.07%
Vanguard Small Cap Index Admiral	VSMAX	0.06%
Vanguard Small Cap Value Index Admiral	VSIAX	0.07%
Vanguard Small Cap Growth Index Admiral	VSGAX	0.07%
Vanguard FTSE Social Index Fund	VFTSX	0.22%
International Stocks		
DFA International Small Cap Value	DISVX	0.68%
DFA International Small Cap	DFISX	0.53%
DFA International Value	DFIVX	0.43%
Vanguard Total International Stock Index Admiral	VTIAX	0.11%
Vanguard Developed Markets Index Admiral	VTMGX	0.07%
DFA Emerging Markets Small Cap	DEMSX	0.72%
DFA Emerging Markets Value	DFEVX	0.56%
Vanguard Emerging Markets Stock Index Admiral	VEMAX	0.14%
Real Estate		
DFA Global Real Estate	DFGEX	0.24%
Vanguard REIT Index Admiral	VGSLX	0.12%
Bonds		
TIAA Social Choice Bond Fund	TSBPX	0.55%
Vanguard Total tBond Market Index Admiral	VBTLX	0.05%
Vanguard Short-Term Bond Index Admiral	VBIRX	0.07%
Vanguard Intermediate-Term Bond Index Admiral	VBILX	0.07%
Vanguard Long-Term Bond Index	VBLTX	0.15%
Vanguard Short-Term Inflation-Protected Securities Index Admiral	VTAPX	0.07%
Vanguard Total International Bond Index Admiral	VTABX	0.12%
Cash		
FDIC Insured Deposit Account		

Additional 401(K) Services

Modern Web Access and Administration

- | | |
|---|--|
| <ul style="list-style-type: none"> ✓ 5-minute enrollment for employers and employees ✓ Easy-to-use employer and employee websites | <ul style="list-style-type: none"> ✓ Streamlined contributions processing ✓ Automation of administrative tasks |
|---|--|

Automated Investment Management

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ Uses low-fee Vanguard index funds (average fee: 0.08%) ✓ One-click global diversification and automatic rebalancing | <ul style="list-style-type: none"> ✓ Auto-implement a Nobel Prize-winning investing strategy ✓ As a 3(38) or 3(21) fiduciary, we have no conflicts of interest |
|--|--|

Recordkeeping and Compliance

- | | |
|--|--|
| <ul style="list-style-type: none"> ✓ Provided through LT Trust ✓ IRS-approved 401(k) plan document ✓ Annual non-discrimination compliance testing | <ul style="list-style-type: none"> ✓ Daily valuation recordkeeping ✓ Preparation of IRS Form 5500 ✓ Distribution of required statements and notices |
|--|--|

Custodial and Trading Provided by Matric Financial Solutions



With over 40 years in the retirement business, LT Trust Company provides innovative retirement plan solutions designed to give participants the best opportunity to retire with a lifestyle in which they are accustomed. LT Trust is strictly a fee-for-service provider in the business of providing high quality record-keeping and administration solutions to plan sponsors and participants. LT Trust administers over \$3 billion in assets and more than 2,000 corporate retirement plans.

99.8% contribution processing quality ratio

99.4% distribution and loan processing quality ratio

99.9% fee processing quality ratio



Matrix Financial Solutions is one of the nation's largest providers of backoffice, trust, custody, trading, and mutual fund settlement services. Matrix provides trading services for more than 300 institutional customers and over \$200 billion in assets through its platform, making it one of the largest mutual fund processors in the industry. Matrix also provides custodial, trust and/or cash agent services for 44,000 qualified plan accounts and 36,000 individual 403(b), IRA and other wealth management accounts.

LEGAL PLAN

Legal Benefits - Rocket Lawyer

Whether you're starting a family, buying a home, working through a landlord dispute, or planning your estate, Rocket Lawyer Legal Benefits can help. As a member, get access to: easy-to-create legal documents, quick access to independent local attorneys, and much more

With Rocket Lawyer, you'll have access to these services:

- | | |
|---|--|
| <ul style="list-style-type: none"> ✓ Legal Documents Library: Create and sign hundreds of legal documents such as wills, leases, and child care authorization forms ✓ Attorney Q&A: Submit a question and get reliable legal advice within one business day | <ul style="list-style-type: none"> ✓ Attorney Phone Consultations: Schedule a free, 30-minute phone call with a Rocket Lawyer attorney specializing in your issue ✓ Attorney Discounts: Save |
|---|--|

To take advantage of your new, free benefit, just follow these steps:

1. Go to go.rocketlawyer.com/grabango
2. Enter your work email address
3. You'll receive an email from Rocket Lawyer; click the 'Activate Account' button
4. Fill out the form and you're set!

Let Rocket Lawyer Legal Benefits help you with:



Getting Married



Landlord/
Tenant Issues



Estate Planning



Speeding Tickets



Elder/Family
Care



Immigration
Issues



Buying a home



Starting a Family

When Benefits Begin

1st of the month following date of hire

Who can you add to your plan?

Eligible Dependents

- ✓ Legally Married Spouse
- ✓ Natural | Adopted Children
- ✓ Disabled Child 19 Years Or Older
- ✓ Registered Domestic Partner

Ineligible Dependents

- ✗ Divorced | Legally Separated
- ✗ Spouse
- ✗ Foster Children
- ✗ Siblings | Parents | Grandchildren

Common Qualifying Events



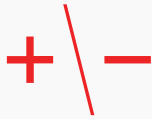
Marriage



Birth / Adoption



Receipt Of A Medical Support Order



Gain/loss of coverage



Divorce



Death Of Spouse/ Dependent

When Benefits End

Termination Rules	
Medical Dental Vision	Last Day Of Month
Life Disability	Last Day Worked
Voluntary Plans	Last Day Of Month
FSA Commuter	Last Day Worked

What options are available to me once my coverage is terminated? • Cobra will allow you to continue your current eligible benefits for up to 18 months • Cobra becomes effective retroactively back to the day after your employment is terminated.

Contacts

Provider	Contact Info	Plan Number
Kaiser Permanente Medical	(800) 464-4000 www.kp.org	723817
Blue Shield of CA Medical	(800) 393-6130 www.blueshieldca.com	W0106777
Guardian Dental	(800) 986-3343 www.Guardian.com	00051809
Guardian Vision (VSP)	(800) 986-3343 www.Guardian.com	00051809
	(800) 877-7195 www.vsp.com	
WEX Flexible Spending Accounts Health Savings Account	(866) 451-3399 www.wexinc.com/login/	35065
WEX Commuter	(866) 451-3399 www.wexinc.com/login/	35065
Guardian Life/AD&D and Disability	(800) 986-3343 www.Guardian.com	00051809
Rocket Lawyer Legal Benefits	(877) 881-0947 go.rocketlawyer.com/grabango	N/A
FIGO Pet Insurance	(844) 262-8133 https://bit.ly/3uG7o5T	Grabango

Your HR Team

<p>Cassidy Mershon Director of Human Resources cmershon@grabango.com</p>	<p>Elizabeth Martinez People Operations Partner emartinez@grabango.com</p>
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Your Benefits Team

<p>Sara Packard Client Service Manager (925) 299-7213 spackard@acrisure.com</p>	<p>Kylie Contreras Benefit Administrator (925) 592-5130 kcontreras@acrisure.com</p>
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Your Benefits Website

Visit your benefits website at mybenefits.cc/grabango to access information about your benefits

