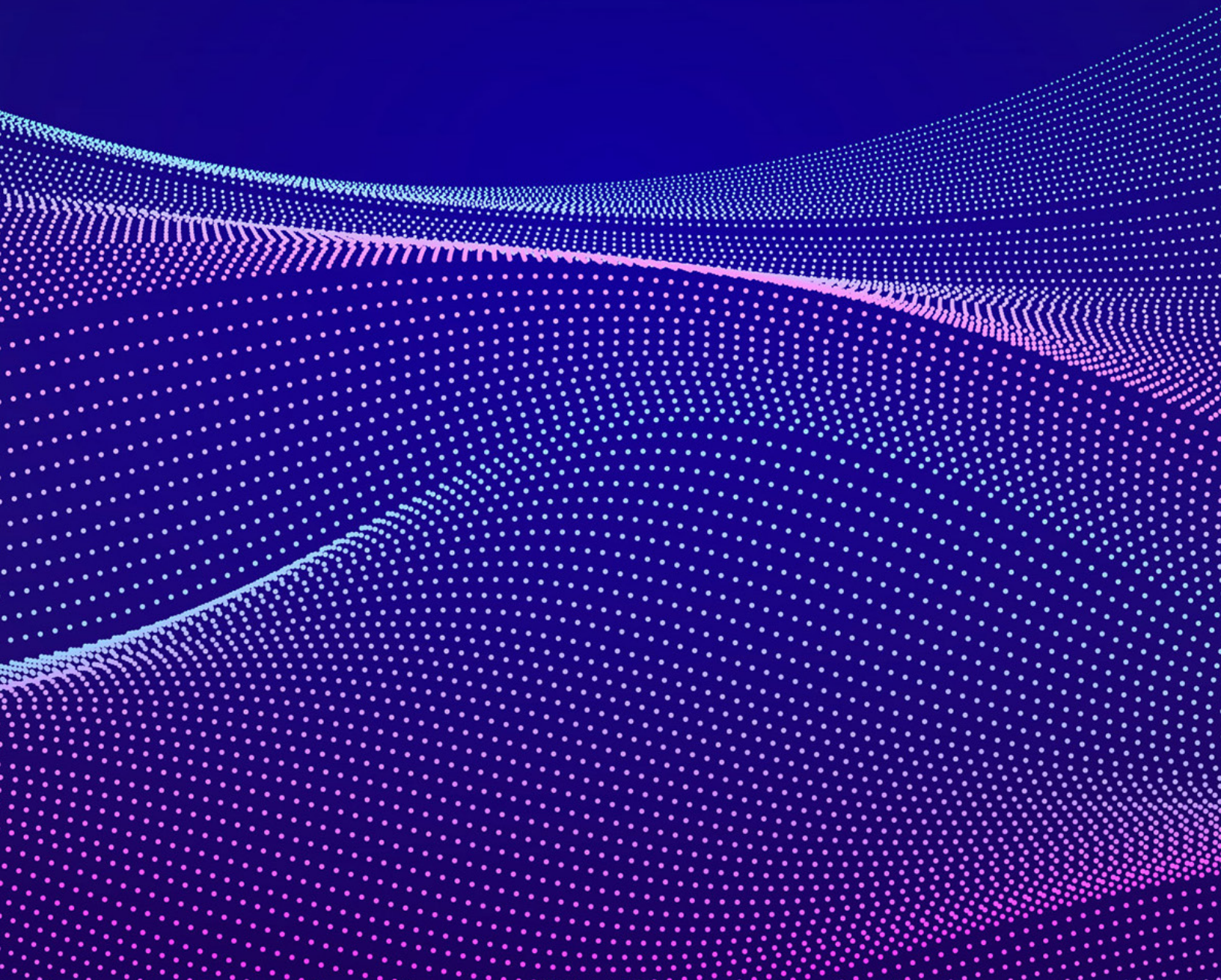




# 2025 Benefits Guide







Welcome to iTalent Digital! This guide provides an overview of coverage choices and enrollment information so you can build the best benefits package for you and your family.

## **Benefits Overview & Eligibility Requirements**

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

Upon joining iTalent Digital your benefits begin on 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, birth, adoption, or loss of coverage).

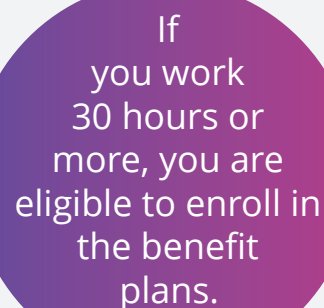
iTalent Digital holds an annual open enrollment for a January 1st effective date. During that time, you can change your elections such as adding or removing your spouse/dependents and/or changing health plans.

If you experience a Qualifying Event, you must notify Human Resources within 30 days. Otherwise, you will be required to wait until the next open enrollment to change your 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 registered domestic partner
- Your child(ren) up to age 26 regardless of student or marital status
- Your handicapped child(ren) regardless of age if incapable of self-sustaining employment, and if the handicap began before the limiting age



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

## How Do I Enroll in Benefits?

New hires will receive an email following orientation with a link to the Paycom system. Login instructions will be included in the email.

Within Paycom, 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/italent/](https://mybenefits.cc/italent/) to review plan designs, required notices, evidence of coverage, documents and more.

**Please Note:** Regardless if you are electing or declining benefits, you MUST log into Paycom to complete the process.

## Medical Insurance

iTalent Digital is proud to offer medical benefits to all eligible employees through Kaiser Permanente and United Healthcare.

**Kaiser Permanente:** As a Kaiser member, you can receive medical care at any Kaiser facility. If you live in Southern California region, you will have to reach out to Kaiser customer service to request for separate member ID before accessing services in Southern California. The member ID you receive when you first enroll can be used to access services in Northern California region.

**United Healthcare:** Your PPO plans give you the ability to self-direct your care and, if you choose, see any doctor (including specialists) without a referral.

**Kaiser Permanente and UHC Mobile App:** The suite of mobile offerings provides members with access to digital ID cards, provider searches, lab test results, prescription refills, and doctor appointments — all from a hand-held device. Available in iPhone and Android apps.

	Kaiser Permanente	
	HSA-HDHP HMO	Traditional HMO
<b>Individual Deductible</b>	\$3,300	\$0
<b>Family Deductible</b>	\$6,600	\$0
<b>Individual Out of Pocket Max.</b>	\$5,350	\$2,000
<b>Family Out of Pocket Max.</b>	\$10,700	\$4,000
<b>Office Visit</b>	\$30 after deductible	\$30
<b>Specialist Visit</b>	\$50 after deductible	\$30
<b>Preventive Care</b>	No Charge	No Charge
<b>Diagnostic Lab, X-Ray</b>	\$10 per encounter after deductible	\$10 per encounter
<b>Complex Radiology</b> (CT, MRI, PET)	30% after deductible	\$50 per procedure
<b>Inpatient Hospital</b>	30% after deductible	\$250 per admission
<b>Outpatient Surgery</b>	30% after deductible	\$100 per procedure
<b>Urgent Care</b>	\$30 per visit after deductible	\$30 per visit
<b>Emergency</b>	30% after deductible	\$200 per visit
<b>Rx Deductible</b>	Medical ded applies	N/A
<b>Tier 1</b> (Generic)	\$15 after medical deductible	\$15
<b>Tier 2</b> (Preferred)	\$30 after medical deductible	\$30
<b>Tier 2</b> (Non-preferred)	\$30 after medical deductible	\$30
<b>Tier 4</b> (Specialty)	20% up to \$250 after medical deductible	30% up to \$250
<b>Group No. Phone No. Web</b>	605397 800-464-4000 <a href="http://www.kp.org">www.kp.org</a>	

	United Healthcare (In Network)		
	HDHP PPO 5000	PPO 2000	PPO 250
<b>Individual Deductible</b>	\$5,000	\$2,000	\$250
<b>Family Deductible</b>	\$10,000	\$4,000	\$500
<b>Individual Out of Pocket Max.</b>	\$6,500	\$6,500	\$3,500
<b>Family Out of Pocket Max.</b>	\$13,000	\$13,000	\$7,000
<b>Office Visit</b>	30% after deductible	\$30 copay	\$20 copay
<b>Specialist Visit</b>	30% after deductible	\$60 copay	\$40 copay
<b>Preventive Care</b>	No Charge	No Charge	No Charge
<b>Diagnostic Lab, X-Ray</b>	30% or 50% after deductible	30% or 50% after deductible	20%
<b>Complex Radiology</b> <i>(CT, MRI, PET)</i>	30% or 50% after deductible	30% or 50% after deductible	20% after deductible
<b>Inpatient Hospital</b>	30% after deductible	30% after deductible	20% after deductible
<b>Outpatient Surgery</b>	30% after deductible	30% after deductible	20% after deductible
<b>Urgent Care</b>	30% after deductible	\$50 copay	\$50 copay
<b>Emergency</b>	30% after deductible	30% after deductible	20% after deductible
<b>Rx Deductible</b>	Medical ded applies	None	None
<b>Rx Tier I (\$)</b>	\$10 after deductible	\$10	\$10
<b>Rx Tier II (\$\$)</b>	\$35 after deductible	\$35	\$35
<b>Rx Tier III (\$\$\$)</b>	\$70 after deductible	\$70	\$70
<b>Group No. Phone No. Web</b>	00925880 (866) 801-4409 <a href="http://www.myuhc.com">www.myuhc.com</a>		

## Dental Insurance

Dental coverage is provided through United Healthcare. These PPO plans offers you the most flexibility when choosing a dentist as you can seek services in and out of network. iTalent Digital offers two options for PPO dental coverage.

*\*Non-participating dentists can bill you for charges over the amount covered by your UHC Dental Plan. To ensure you do not receive additional charges, visit a participating PPO In-Network dentist. (90th Percentile UCR)*

Low	In Network (You-Pay)	Out of Network* (You-Pay)
Preventive Care (exams, cleanings, x-rays)	0%	0%
Basic Care (basic fillings, simple repairs, endodontics, periodontics)	30%	50%
Major Care (crowns, inlays and on-lays, bridges and dentures)	50%	50%
Orthodontia	Not Covered	Not Covered
Calendar Year Deductible	\$100 Individual / \$300 Family	
Calendar Year Maximum	\$1,500 per member per calendar year	

High	In Network (You-Pay)	Out of Network* (You-Pay)
Preventive Care (exams, cleanings, x-rays)	0%	0%
Basic Care (basic fillings, simple repairs, endodontics, periodontics)	10%	20%
Major Care (crowns, inlays and on-lays, bridges and dentures)	40%	50%
Orthodontia	50%	50%
Orthodontia Lifetime Maximum	\$1,500 per person	
Calendar Year Deductible	\$50 Individual / \$150 Family	
Calendar Year Maximum	\$1,500 per member per calendar year	

## Vision

Vision coverage is provided through Mutual of Omaha partnership with EyeMed. Providers offer both eye exams and eye wear, making for a convenient “one-stop” means of obtaining eye care benefits.

	In-Network (You-Pay)	Out-of-Network (You-Pay)
Office Visit / Examination (every 12 months)	\$10 copay	100% after \$37
Prescription Glasses Copay	\$25 copay	
Lens Replacement (every 12 months)	No charge after copay	Reimbursement Varies
Single Vision	No charge after copay	100% after \$20
Bifocal	No charge after copay	100% after \$36
Trifocal	No charge after copay	100% after \$64
Frame Replacement (every 12 months)	80% after \$130 allowance	100% after \$58
Contact Lenses (in lieu of glasses, every 12 months)	85% after \$130 allowance	100% after \$104
Contact Lens Evaluation & Fitting	Up to \$40	NA

Group ID. G000CLR5

(833) 279-4358

[www.mutualofomaha.com/vision](http://www.mutualofomaha.com/vision)

## Voluntary STD and LTD

Employees can purchase Short Term Disability and Long Term Disability coverage through Mutual of Omaha. An EOI will be required if you are NOT a new hire and you previously waived this benefit.

\*Evidence of Insurability (EOI) is an application process in which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage. To submit your EOI please visit, [www.mutualofomaha.com/eoi](http://www.mutualofomaha.com/eoi)

	Plan Benefit
Voluntary Short Term Disability	60% of salary to a weekly maximum of \$2,308 7 day elimination period
Voluntary Long Term Disability	60% of salary a monthly maximum of \$10,000 6 month elimination period

Group ID. G000CLR5

(800) 388-9606

[www.mutualofomaha.com](http://www.mutualofomaha.com)

## Basic Life and AD&D Insurance

iTalent Digital provides all eligible employees with a Basic Life and AD&D policy for \$50,000 through Mutual of Omaha. You will be enrolled in this benefit automatically.

Group ID. G000CLR5

(800) 877-5176

[www.mutualofomaha.com](http://www.mutualofomaha.com)

## Voluntary Life and AD&D

Employees can purchase additional Life and AD&D coverage through Mutual of Omaha. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through payroll deductions once your coverage has been approved.

An EOI will be required if:

- You are electing above the Guarantee Issue amount.
- You are NOT a new hire and you previously waived this benefit
- If you are currently enrolled and you and/or your spouse would like to increase your benefit  
*(Employees who have previously enrolled can elect up to an additional \$50,000 of benefit without completing evidence of insurability (EOI) – limited to the guarantee issue (GI) amount)*

\*Evidence of Insurability (EOI) is an application process in which you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage. To submit your EOI please visit, [www.mutualofomaha.com/eoi](http://www.mutualofomaha.com/eoi)

	Employee	Spouse	Children
Coverage Amount Minimum	\$10,000	\$5,000	\$10,000
Guarantee Issue	\$100,000	\$30,000	\$10,000
Maximum	\$500,000	\$250,000	\$10,000
Age Reduction Schedule	40% at age 75, 65% at age 80, 73% at age 85, 80% at age 90		
Conversion & Portability	Portability and Conversion are available when your employment ends.		

Group ID. G000CLR5

(800) 877-5176

[www.mutualofomaha.com](http://www.mutualofomaha.com)



## Voluntary Accident

iTalent Digital offers the opportunity for employees to purchase Accident plan through Mutual of Omaha.

	Plan Benefit
Accident Insurance	This benefit provides a lump-sum benefit based on the type of injury (or covered incident) you sustain or the type of treatment you need. Examples of covered injuries include: broken bones, burns, concussion, lacerations, coma due to a covered injury, etc. Some covered expenses include: emergency room treatment, therapy services, hospitalization, etc.

Group ID. G000CLR5

(800) 877-5176

[www.mutualofomaha.com](http://www.mutualofomaha.com)

## Flexible Spending Account(FSA)

**Healthcare Flexible Spending Account:** You can put aside up to \$3,300 in pre-tax dollars per year for out-of-pocket health care expenses (co-pays, prescriptions, doctor visits, vision, dental costs, etc). You also can carry over \$660 from 2025 plan year to the next.

**Parking and Transit:** This benefit plan allows you to use pretax dollars to pay for qualified parking and commuter expenses . You can set aside \$325 per month for parking and \$325 per month for transit passes.

WageWorks

(877) 924-3967

[participant.wageworks.com/home.aspx](http://participant.wageworks.com/home.aspx)

## Health Savings Account(HSA)

**(Only available to employees enrolled in HDHP medical plan)**

Health Savings Accounts (HSAs) are tax-advantaged medical savings accounts available to employees who are enrolled in a High Deductible Health Plan (HDHP). HSAs are owned by the individual. And, unlike a Flexible Spending Account (FSA), HSA funds roll over and accumulate year over year if not spent, with the ability to earn tax-free interest on the account. You may use the money in your HSA for eligible healthcare expenses and to help pay for costs associated with a qualifying HDHP. You can put aside up to \$4,300 in pre-tax dollars per year if you have health coverage just for yourself or \$8,550 if you have coverage for your family. At age 55, individuals can contribute an additional \$1,000.

WageWorks

(877) 924-3967

[participant.wageworks.com/home.aspx](http://participant.wageworks.com/home.aspx)

## Employee Assistance Program (EAP)

iTalent Digital employees have access to Employee Assistance Program through Mutual of Omaha.

Mutual of Omaha’s Employee Assistance Program (EAP), offers all iTalent Digital employees confidential expert support services to assist them and their families with life issues such as family care, stress, depression, or addiction. Key services include:

	Plan Benefit
Employee Assistance Program (EAP)  www.mutualofomaha.com/eap  800-316-2796	EAP is available for all employees and eligible dependents. You have access to EAP professionals 24 hours a day, seven days a week *3 Free confidential face-to-face sessions with a counselor *Legal assistance and financial resources *Resources for substance use and other addictions as well as dependent and elder care resources
Travel Assistance  800-856-9947  Outside the U.S., call collect 312-935-3658	Travel Assistance can help you avoid unexpected bumps in the road anywhere in the world. For you, your spouse, and dependent children on any single trip, up to 120 days in length, more than 100 miles from home.
Hearing Discount Program  www.amplifonusa.com/mutualofomaha  888-534-1747	The Hearing Discount Program provides you and your family discounted hearing products, including hearing aids and batteries.
Will Prep Services  www.willprepservices.com  use code MUTUALWILLS	Epoq offers a secure account space that allows you to prepare wills and other legal documents. Create a will that is tailored to your unique needs from the comforts of your own home.  Epoq provides the following FREE documents: Last Will and Testament, Power of Attorney, Healthcare Directive, Living Trust
Identity Theft Assistance  800-856-9947	Identity Theft Assistance, provided by AXA Assistance, helps you and your dependents understand the risks of identity theft, learn how to prevent it, and most importantly, assist you if your information is compromised.

Group ID. iTalent

(800) 316-2796

[mutualofomaha.com/eap](http://mutualofomaha.com/eap)

## 401(k)

iTalent Digital 401(k) Plan is designed to help you get closer to your retirement goals. All new hires will be automatically enrolled at a 3% contribution level on their eligibility date, unless HR receives a completed retirement waiver form. Annual Discretionary Company Matching provides up to 10% matching of your contributions. Employees who have questions about the plan may reach out to Dawn Silva at Edward Jones at [dawn.silva@edwardjones.com](mailto:dawn.silva@edwardjones.com). For any changes to the 401k plan, please visit [americanfunds.com/retire](https://americanfunds.com/retire) or reach out to [hr@italentdigital.com](mailto:hr@italentdigital.com).

401(K)Plan	
Benefits of the 401(K) Plan:	<p>You are always fully (100%) vested in the balance of your 401(k) Contribution Account.</p> <p>iTalent Digital may make periodic Employer Match contributions to your account. Please contact the HR Department for further details</p>
Your 401(K) Contributions:	<p>iTalent Digital 401(k) Plan allows you to contribute a percentage of your base salary, up to 100% of your Compensation or the IRS limit, whichever is lower.</p> <p>2025 contribution limit as determined by the IRS is \$23,500. If you are or will be age 50 on or before December 31, 2024, you may save an additional \$7,500 as a “Catch Up Contribution.”</p> <p>401(k) contributions are made by payroll deduction.</p>

## Questions?

If you have questions or unresolved issues after contacting member services at one of our insurance providers, you are welcome to contact Human Resources or our broker, Acrisure Insurance.

iTalent Digital	
HR Department	<a href="mailto:hr@italentdigital.com">hr@italentdigital.com</a>
Acrisure Representatives	
Benefit Consultants	<p><a href="mailto:italentbenefits@acrisure.com">italentbenefits@acrisure.com</a> (408)350-5724</p> <p> <a href="#">Click here to Schedule a Consultation</a></p>



*The benefits information in this Benefits Enrollment Guide is presented for illustrative purposes. The text contained in this Guide was taken from various summary plan descriptions and benefits information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. iTalent Digital reserves the right to modify any content of this document at any time.*

*IMPORTANT: All official documents relating to the iTalent Digital Employee Benefits Program, including the Summary Plan Descriptions, HIPAA Privacy Notice, Initial COBRA Notice, Medicare Part D Notice and any other relevant Plan Documents or Notices, are available electronically through iTalent Digital's employee benefits website. You may also receive a paper copy of any of the documents by contacting HR.*

*Acrisure Partners West Coast Insurance Services\* CA License No.: 6009644 \**