



Plan Year

**2025-2026**

Summary of Non-California

# EMPLOYEE BENEFITS

About This Guide

At Novogradac, we are committed to providing a comprehensive benefits package as part of our total compensation program. Our plan options are designed to give you flexibility in cost and coverage, allowing you to customize your benefits to fit your lifestyle and personal needs—while ensuring protection, security, and peace of mind for you and your family. Benefits are offered through Cigna, Guardian, and Guardian VSP. The decisions you make during enrollment are important, as your elections will remain in effect for the entire plan year. Changes can only be made mid-year if you experience an IRS-qualified life event. Please take time to review each plan’s covered and non-covered services, along

with any restrictions related to provider choices, before making your selections.

Benefits Eligibility

Regular employees working at least 24 hours per week are eligible to enroll in medical, dental, vision, basic life, disability insurance, and Commuter/Flexible Spending Account (FSA) benefits. Most benefits (except Long-Term Disability) begin on the first of the month following your hire date. Long-Term Disability coverage is effective on your first day of employment with Novogradac. Enrollment in Health Care and Dependent Care FSAs is available once per year, with an effective date of January 1. Benefits-eligible employees who do not enroll when first

eligible may do so during the annual open enrollment period. During open enrollment, you may make changes to your coverage or add/drop dependents. Mid-year changes are only permitted if you experience an IRS-qualified life event, and Human Resources must be notified within 30 days of the event.

Employee Costs for the 2025 - 2026 Plan Year

Novogradac will continue to cover the full cost of the Employee Only premium for one medical plan option, and will continue to maintain a generous level of contributions toward dependent premiums. Please refer to your Employee Contribution Worksheet for specific employee contribution amounts.

Medical Plan Options

CIGNA

Novogradac offers all eligible employees a choice of two CIGNA medical plans: A comprehensive Open Access Plus PPO plan and an Open Access Plus Standard plan. Both plans offer employees benefits from the CIGNA Open Access Plus / Open Access Network and Non-Network physicians and facilities as described in the plan design below. The OAP Standard plan is designed more closely to an HMO plan.

CIGNA		Open Access Plus PPO		Open Access Plus Standard (CAP HMO Look alike)	
Plans	Network	Non-Network	Network	Non-Network	
Coinsurance	80%	60%	100% / 80%	50%	
Individual Deductible	\$250	\$750	\$0	\$2,000	
Family Deductible	\$500	\$2,250	\$0	\$4,000	
Individual Out-of-Pocket Max	\$4,000	\$7,500	\$1,500	Unlimited	
Family Out-of-Pocket Max	\$8,000	\$15,000	\$3,000	Unlimited	
Office Visit	\$20 PCP/\$40 Spec.	40% after ded.	\$20	50% after ded.	
Lab Work / X-rays	20% after ded.	40% after ded.	20%	50% after ded.	
Well Baby	\$0	40% after ded.	\$0	50% after ded.	
Preventive	\$0	40% after ded.	\$0	50% after ded.	
Inpatient Hospital	\$250 + 20% <sup>1</sup>	\$500 + 40% <sup>1</sup>	\$200 / admission	\$500 + 50% <sup>1</sup>	
Outpatient Hospital	\$250 + 20% <sup>1</sup>	\$500 + 40% <sup>1</sup>	\$100 + 20%	\$500 + 50% <sup>1</sup>	
Emergency	\$150 + 20% (waived if admitted)	\$150 + 20% (waived if admitted)	20% (waived if admitted)	20% (waived if admitted)	
Prescriptions - Tier 1	\$10	50%	\$10	50%	
Prescriptions - Tier 2	\$20	50%	\$20	50%	
Prescriptions - Tier 3	\$40	50%	\$40	50%	
Maximum Benefits	Unlimited	Unlimited	Unlimited	Unlimited	

<sup>1</sup> Inpatient Hospital Physician Services: Coinsurance applies after plan deductible.  
As a CIGNA member, you have access to the [www.mycigna.com](http://www.mycigna.com) website to review your claim utilization information as well as access their online services; nurse help line, provider directory, wellness information and much more!

## Dental and Vision Plan Options

Guardian Dental PPO	
Benefits	In-Network and Out-of-Network
Preventive Care	100%
Basic Care	80% after deductible
Major Care	50% after deductible
Deductible	\$50 per member/ \$150 per family
Calendar Year Maximum	\$1,500 per member
Orthodontic Services	Not Covered

The Guardian Dental PPO plan offers access to both In and Out of Network providers.

**In-Network Providers:** Dentists who participate in Guardian's network charge contracted rates, which means you will generally pay less for services when using In-Network providers.

**Out-of-Network Providers:** If you choose an Out-of-Network dentist, you are responsible for the difference between Guardian's contracted rate and the dentist's actual charges.

To locate In-Network providers, visit [www.guardiananytime.com](http://www.guardiananytime.com).

### Life & Disability Insurance

Novogradac continues to provide Life & ADD coverage through Mutual of Omaha. Long-Term Disability and Voluntary Short-Term Disability insurance are also available to all eligible employees. A summary of these benefits is provided below:

Mutual of Omaha	
Plan Offered	Benefit Amount
Life and Accidental Death	Employee: Flat \$50,000
Voluntary Short Term Disability	60% of earnings up to \$1,252 per week (7 day elimination period)
Long Term Disability	60% of earnings up to \$15,000 per month (90 day elimination period)

### Employee Assistance Program (EAP)

Novogradac employees enrolled in the Mutual of Omaha Life benefits automatically have an Employee Assistance Program (EAP) available at no additional cost. You and eligible dependents have confidential access to EAP professionals 24/7! The Mutual of Omaha EAP includes:

- Unlimited phone access 24/7.
- Assistance and Referral services.
- Legal & Financial assistance.
- Resources for work/life balance, substance abuse, dependent/elder care & more!

### Travel Assistance

Mutual of Omaha enrolled members also have access to Travel Assistance via AXA Assistance -- no additional cost. Assistance is available to you and your immediate family members 24/7 when traveling 100+ miles away from. Get help with:

- Passport & other documentation
- Travel / Health advisories
- Medical emergencies including obtaining prescriptions, transportation home and lodging.
- Lost luggage, legal services, identity theft and more!

Guardian VSP Choice Network Vision		
Benefits	In-Network	Out-of-Network
Exam/Materials Copay	\$10 / \$25	See Below
Examination (1x every 12 months)	100%	Plan pays up to \$39
Lens Replacement (1x every 12 months)	Covered	Covered
Single Vision	Covered	Plan pays up to \$23
Bifocal	Covered	Plan pays up to \$37
Trifocal	Covered	Plan pays up to \$49
Frame Replacement (1x every 12 months)*	Covered up to \$200	Plan pays up to \$46
Contact Lens (1x every 12 months)*	Covered: Up to \$60 for Fitting Up to \$200 for Lenses	Elective up to \$100 Necessary up to \$210

\* Members choose between glasses or contact lenses; only one option is covered per plan year.

Guardian VSP is available to all eligible employees and provides benefits for eye exams and eyewear, as outlined above.

The VSP Choice network is one of the largest and most diverse in the nation, including ophthalmologists, optometrists, opticians, and major retail chains in every state. VSP covers nearly all retail chain locations. Members have the flexibility to choose different providers for exams, glasses, or lenses, allowing them to maximize both personal preferences and budget considerations.

Finding a network provider is easy!

<https://mybenefits.cc/novogradac/>



## Flexible Spending Accounts (FSA)\*

Novogradac is proud to offer employees a Flexible Spending Account (FSA) administered by Navia. The FSA is a voluntary plan that allows you to pay for eligible benefits on a pre-tax basis through payroll deductions. FSA options:

**Insurance Premium Account:** Employee payroll premium contributions are automatically deducted on a pre-tax basis.

**Health Care Spending Account:** Elect up to \$3,300 to cover eligible out-of-pocket health care expenses, such as co-pays, prescriptions, doctor visits, vision care, and dental costs.

**Dependent Care Spending Account:** Elect up to \$5,000 per household for dependent care expenses, such as preschool and before/after school care.

**Commuter Spending Account:** Elect up to \$325 per month for parking and up to \$325 per month for transit expenses. Enrollment in this plan is available anytime during the year.

**Important Notes:**

Health Care and Dependent Care FSAs elections are made once per year. Any unclaimed balances remaining at the end of the year will be forfeited and do not carry over to the following year—budget wisely!

FSA elections run on a calendar year: January 1 - December 31.

FSA contribution limits are subject to change prior to the 2026 Open Enrollment period.

## Retirement Services

Employees of Novogradac have the option to participate in a self-directed 401K retirement plan. ShareBuilder 401k allows you the ability to plan and manage your retirement assets. For more information:

**Log onto <https://myaccount.ascensus.com/Sharebuilder401k/account/login> or call (800) 215-4679**

## Novogradac's Benefit Website

A personalized benefits website is available for all Novogradac employees:

<https://mybenefits.cc/novogradac/>

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 Novogradac's 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 Novogradac's 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
CIGNA Medical	359212	866.494.2111	<a href="http://www.mycigna.com">www.mycigna.com</a>
Guardian Dental	00449948	888.600.1600	<a href="http://www.guardiananytime.com">www.guardiananytime.com</a>
Guardian VSP	00449948	888.600.1600	<a href="http://www.vsp.com">www.vsp.com</a>
Mutual of Omaha Life & Disability	G000599E	800.228.7104	<a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Employee Assistance Program (EAP) Travel Assistance via AXA	N/A	800.316.2796 U.S. 800.856.9947   Other: 312.935.3658	<a href="http://www.mutualofomaha.com/eap">www.mutualofomaha.com/eap</a> <a href="http://www.mutualofomaha.com">www.mutualofomaha.com</a>
Navia Flexible Spending	NA	800.669.3539	<a href="http://www.naviabenefits.com">www.naviabenefits.com</a>
ShareBuilder 401K	NA	800.215.4679	<a href="https://myaccount.ascensus.com/Sharebuilder401k/accountlogin">https://myaccount.ascensus.com/Sharebuilder401k/accountlogin</a>
Acrisure West Insurance Account Manager Michelle Rumberg		925.299.7200	<a href="mailto:mrumberg@acrisure.com">mrumberg@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.