



Summary of Benefits

Jan 1st, 2025 - Dec 31st, 2025

At Shields, Harper & Co., we recognize that our employees are at the core of our success. We review our benefits annually to ensure that our offerings meet the needs of our employees. Eligible employees have the opportunity to enroll in our benefit plans on the first of the month following 30 days from date of hire or during our annual Open Enrollment. Please review the benefits highlighted in this booklet when making your benefits decisions.



Medical (75% of EE paid by SHC, 10% of Dep paid by SHC)

Shields, Harper & Co. Benefits Program includes a medical plan from Kaiser or from Aetna.

Aetna Group#: 242098; Customer Service#: 888.802.3862; www.aetna.com

Kaiser Group#: 712915; Customer Service#: 800.464.4000; www.kp.org

Marin Benefits #MBISHC; Customer Service#: 415.526.1401; www.marinbenefits.com



For both plans, you will be responsible to pay for services until you reach your annual deductible. Once your deductible is met, you will then be responsible to pay only copays or coinsurance until the out-of-pocket maximum is reached. Kaiser requires you to pick a Primary Care Physician. You have flexibility to see any provider under Aetna.

*****Note: Shields, Harper & Co. funds the annual deductible: See below*****

Aetna \$2,600 Employee / \$5,200 Family

Kaiser \$2,500 Employee / \$5,000 Family



Medical Plan Features	Kaiser Silver 70 HMO 2500		Aetna OA Managed Choice POS Silver	
	In-Network		In-Network	Out-of-Network
Calendar Year Deductible:				
Per Person	\$2,500	\$2,600	\$2,600	\$5,200
Per Family	\$5,000	\$5,200	\$5,200	\$10,400
Annual Out-of-Pocket Max:				
Per Person	\$8,750	\$9,000	\$9,000	\$18,000
Per Family	\$17,500	\$18,000	\$18,000	\$36,000
Preventive Care: Physicals/Screenings/Labs	\$0	\$0	\$0	Not Covered
Office Visits/Specialists:	\$55/\$90 (no deductible)	\$50/\$90 (no deductible)	\$50/\$90 (no deductible)	50% after deductible
Acupuncture (limits apply):	\$55 (no deductible)	\$50 (no deductible)	\$50 (no deductible)	50% after deductible
Chiropractic (limits apply):	Not Covered	\$90 (no deductible)	\$90 (no deductible)	50% after deductible
Labs and X-rays:	\$55 and \$90 (no deductible)	\$50/\$90 (no deductible)	\$50/\$90 (no deductible)	50% after deductible
Hospital Medical Services:				
In-Patient	35% (after deductible)	35% after deductible	35% after deductible	50% after deductible
Out-Patient	35% (after deductible)	35% after deductible	35% after deductible	50% after deductible
Emergency:	35% after deductible	\$250 + 35% after deductible		
Urgent Care:	\$55 (no deductible)	\$90 (no deductible)	\$90 (no deductible)	50% after deductible
Prescription Drugs:	(Rx deductible: \$300 member/\$600 Family)	(Rx deductible: \$100 member/\$200 Family)		
Tier 1 (Generic)	\$19 no deductible	\$15 (no deductible)		
Tier 2 (Brand Name)	\$85 after Rx deductible	\$70 after Rx deductible		
Tier 3 (Non-Formulary)	\$85 after Rx deductible	\$120 after Rx deductible		
	30% after Rx deductible \$250 max script	30% after Rx deductible \$250 max script		

*****Your Health Reimbursement Arrangement (HRA) through Marin Benefits is a benefit account established and funded by Shields, Harper & Co. It will reimburse 100% of the negotiated charges covered by your existing Kaiser or Aetna high-deductible health plan.**



Dental (50% paid by SHC)

Principal Group#: 1183607

Customer Service: 800.247.4695; www.principal.com



Shields, Harper & Co. Benefits Program also includes a PPO dental plan for you, offered by Principal. Principal dental offers access to dentists both in and out of network allowing you the benefit of choice. Participating dentists agree to contracted rates. If you use a non-participating provider you could be balance-billed. The payments made to the non-contracting provider will be based on 90% of the Usual, Customary, and Reasonable payment allowances.

Dental Plan Features	Dental PPO	
	PPO	Non-Network
Calendar Year Deductible:		
• For Self-only	\$50	\$50
• For Family	\$150	\$150
Calendar Year Maximum:	\$1,500 per member	\$1,500 per member
Preventive & Diagnostic Services:	100%	100% + UCR
Basic Services:	80%	80% + UCR
Major Services:	50%	50% + UCR
Prosthodontic Services:	50%	50% + UCR

Categories:
Preventive - Exams, X-rays, Cleanings
Basic - Fillings, Endodontics, Periodontics, Extractions
Major - In-lays, Crowns, Implants

*** Benefits for Preventive & Diagnostic Services are NOT deducted from the Calendar Year Maximum

A \$1,000 HRA to use towards your dental and/or vision expenses. This HRA will be managed by Marin Benefits similar to the medical HRA.



Vision (50% paid by SHC)

Principal Group#: 1183607

Customer Service: 800.877.7195; www.vsp.com



Shields, Harper & Co. Benefits Program also include a vision plan for you, offered by Principal using the VSP network. VSP is the only national not-for-profit vision care company and offers the #1 rated vision coverage with the lowest out-of-pocket

Vision Plan Features	In-Network	Non-Network
Network Type:	VSP Choice	
Eye Exams: (every 12 months)	\$10	Up to \$45 maximum allowance
Prescription Glasses: Lenses: (every 12 months)	\$10	Included in the eye exam Single - Up to \$30 maximum allowance Bifocal - Up to \$50 maximum allowance Trifocal - Up to \$65 maximum allowance
Frames: (every 24 months) - Or, In lieu of prescription glasses:	Up to \$130 maximum allowance Up to \$60	Up to \$70 maximum allowance Included in the eye exam
Contact Lenses: (every 12 months)	Up to \$130 maximum allowance	Up to \$105 maximum allowance

Note: 15% off the regular price for Laser Vision Correction, using VSP's contracted facilities.



Life Insurance with AD&D (100% paid by SHC)



Principal #: 1183607 Customer Service: 800.247.4695; www.principal.com

Shields, Harper & Co. also offers Basic Term Life Insurance with Accidental Death & Dismemberment feature as part of their benefits program through Unum. **Term life** insurance provides affordable coverage for a specific amount of time. **AD&D feature** covers death by accidental means (rather than natural causes) and dismemberment, which includes loss of the use of certain body parts (including limbs or eyesight.)

Benefit Amount - \$30,000 for non-managers / \$50,000 for managers

Reduction Schedule - at Age 70, benefits reduced to 65%; at age 75, benefits reduced to 45%



Voluntary Life and AD&D (0% paid by SHC)

Principal #: 1183607 Customer Service: 800.247.4695; www.principal.com

Shields, Harper & Co. Benefits Program provides you the opportunity to purchase Voluntary Life and AD&D Insurance through Principal. Rates posted on the website and as as in Paycom.

Reasons to buy this coverage -

- Guaranteed coverage, if you sign up during your initial enrollment at work
- Convenience to pay your premium from your paycheck
- Affordable group rates
- Dependent coverage available
- Portability



Voluntary Long Term Disability (0% paid by SHC)

Principal #: 1183607 Customer Service: 800.247.4695; www.principal.com

Shields, Harper & Co. Benefits Program provides you the opportunity to purchase Group Long Term Disability Insurance through Principal.

Reasons to buy this coverage -

- Guaranteed coverage, if you sign up during your initial enrollment at work
- Convenience to pay your premium from your paycheck
- Affordable group rates

Just so you understand -

Benefit Duration – If you become disabled, this is the maximum amount of time you can receive benefits for a covered disability.

Elimination period – This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive benefits.

Plan Features	Vol. Long Term Disability
Paid By:	Employee
Benefit Amount:	60% of before-tax monthly earnings
Benefit Duration:	Based on the age when disability occurs** **Disabilities, due solely to mental disorders are limited to a maximum pay period of 24 months.
Maximum Monthly Benefit:	\$5,000
Elimination Period:	90 days



Employee Assistance Program (100% paid by SHC)

- Available to all eligible family members including children and parents
- Expert support 24/7
- **Confidential**
- 3 in-person visits
- Legal, financial, and identity theft services
- Work-life web services
- And more...

EAP managed by Magellan Healthcare
Password: Principal Core
Customer Service: 800.662.4504
member.magellanhealthcare.com



Flexible Spending Accounts

Customer Service: 800.669.3539
Website: www.naviabenefits.com



Eligible employees may enroll in Shields, Harper & Co. sponsored FSA plan administered by Navia. You may make pre-tax contributions to your FSA account and use the funds for eligible health and family care expenses approved by the IRS.

Health Care FSA: you may set aside \$3,300 annually to use on eligible medical, dental, or vision expenses.

This plan includes a \$660 rollover option. Refer to the Navia website for a list of eligible expenses.

Dependent Care FSA: you may set aside up to \$5,000 per household annually to use on eligible dependent care expenses.



Resources/Contacts

A benefits website has been created for Shields Harper and Co. employees with direct links to all the carrier websites, plan summaries, and contact information. You can search for in-network doctors and dentists by following the links to directories for each carrier. Many of your general questions can be answered by contacting the carrier directly, or reviewing the plan information located at:

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

All documents related to the Shields Harper and Co. Employee Health Insurance Benefits Program, including the General COBRA Notice, HIPAA Privacy Notice, Summary Plan Descriptions, and any other relevant notices, are also available to employees and their dependents electronically through Shields Harper and Co. website. You may receive a paper copy of any of the above documents free of charge upon request.

If you have questions regarding your benefits, unresolved claim issues and/or eligibility, please contact your HR representative or your Acrisure Account Manager noted below.

Your Acrisure Account Manager:

Morgan Gainor
Ph: 925.592.5135
mgainor@acrisure.com



This document is intended to serve as a brief overview of benefits offered by Shields, Harper & Co. If there is any difference between this summary document and the details contained in the legal plan documents, the plan documents are always the final authority. Nothing in this document should be construed to reflect an employment contract. Shields, Harper & Co. reserves the right to modify any content of this document at anytime.