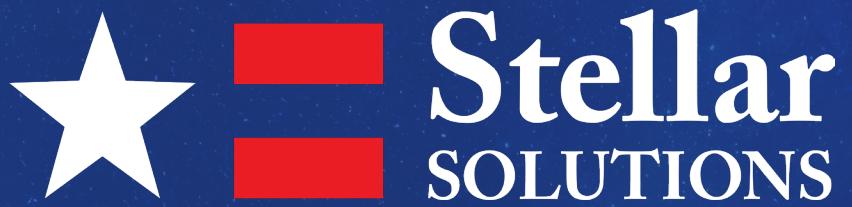


# Crossing the Boundaries



2025 Employee Benefits Guide

# Employee Benefits Overview & Eligibility Requirements

Stellar Solutions 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 Stellar Solutions your benefits begin 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 plan year unless you experience a qualifying event (marriage, birth, adoption, or loss of coverage).

Our plan year is January 1st - December 31st.

Stellar Solutions holds an annual Open Enrollment for a January 1<sup>st</sup> effective date. During that time, you can make changes to your benefit plan elections such as adding or deleting your spouse and/or dependents and/or changing health plans.

If you experience a Qualifying Event after open enrollment, you must notify Human Resources within 30 days. Otherwise, you will be required to wait until the next Open Enrollment to make any changes to your benefit plan elections.

## How Do I Enroll in Benefits?

Eligible employees can enroll using Flock, a convenient online self-service portal. Flock should be used to make benefit elections when you are first hired, when you have a "qualifying event" (marriage, birth of a child, loss of coverage, divorce, etc.) and during the annual open enrollment period.

Need directions? Go to

<https://app.helloflock.com>



## Eligible Dependents

You may cover your dependents under many of the benefit plans if 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

*Need to update your address or personal information?*

Please review your personal information on Flock including W-4 and direct deposit information and contact HR if any changes are needed.

If you work 20 hours per week or more, you are eligible to enroll in the benefit plans.

## Medical Insurance

Stellar Solutions is proud to offer a medical benefits option to all eligible employees through Aetna and Kaiser. For Aetna, members will utilize the Open Access Managed Choice (OAMC) network of providers. Below is a snapshot of in-network benefits.

	Aetna OAMC 4000 80/60	Kaiser Permanente HMO 4000/30%
	In Network	In Network
Individual Deductible	\$4,000	\$4,000
Family Deductible	\$8,000	\$8,000
Individual Out of Pocket Maximum	\$6,500	\$6,500
Family Out of Pocket Maximum	\$13,000	\$13,000
Office Visit	20% after deductible	30% after deductible
Specialist Visit	20% after deductible	30% after deductible
Preventive Care	\$0	\$0
Well Baby Care	\$0	\$0
Diagnostic Lab, X-Ray	20% after deductible	30% after deductible
Complex Radiology (CT/MRI)	20% after deductible	30% after deductible
Chiropractic (12 visits/yr)	20% after deductible	30% after deductible
Acupuncture (20 visits/yr)	20% after deductible	30% after deductible
Inpatient Hospital	20% after deductible	30% after deductible
Outpatient Surgery	20% after deductible	30% after deductible
Emergency	20% after deductible	30% after deductible
Tier 1 Rx	\$10 after deductible	\$15 after deductible
Tier 2 Rx	\$30 after deductible	\$35 after deductible
Tier 3 Rx	\$50 after deductible	\$70 after deductible
Specialty Rx	30% to \$250 max after deductible	30% after deductible
Mail Order Tier 1 Rx	\$20 after deductible	\$30 after deductible
Mail Order Tier 2 Rx	\$60 after deductible	\$70 after deductible
Mail Order Tier 3 Rx	\$100 after deductible	\$140 after deductible
Group No. Phone No. Web	186391 1-888-402-1240 <a href="http://www.aetna.com">www.aetna.com</a>	236102 607633 1-888-464-4000 <a href="http://www.kp.org">www.kp.org</a>

\*\*\*Annual Opt-out stipend of \$1,000 provided to those who do not enroll in a Stellar medical plan

## Kaiser and Aetna Additional Resources

**Kaiser Permanente and Aetna 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 their hand-held devices, when and where they choose. Available in iPhone and Android apps.

**Additional Resources:** Kaiser and Anthem offer additional services at reduced rates or at no cost to members.

### Available at no cost from Kaiser:

- Self-care Resources- [kp.org/selfcare](http://kp.org/selfcare)
- Meditations- [healthy.kp.org/health-wellness/podcasts](http://healthy.kp.org/health-wellness/podcasts)
- Healthy Recipes- [kp.org/foodforhealth](http://kp.org/foodforhealth)
- sleep better- [healthy/kp.org/health-wellness/mental-health/tools-resources/insomnia](http://healthy/kp.org/health-wellness/mental-health/tools-resources/insomnia)

### Calm



- Non-members: [calm.com](http://calm.com)
- Members: [kp.org/selfcareapps](http://kp.org/selfcareapps) (no cost to adult Kaiser members)

### ClassPass



- Non-members: [classpass.com](http://classpass.com)
- Members: [kp.org/exercise](http://kp.org/exercise) (no cost and reduced rates for adult Kaiser members)

### Available at no cost from Aetna:

#### AbleTo



- Convenient eight-week program with counseling and coaching by video or phone
- Two sessions per week, one with a therapist to address emotional challenges and one with a behavior coach to identify health goals and develop an action plan
- Members choose the times that work best for them. During the day, in the evening or on weekends

#### Meru Health



- Continuous therapist support: scheduled face-to-face video sessions and unlimited in-app chat
- Faster, more effective care: 12-week program has been clinically proven to deliver superior and long-lasting results
- Visit [meruhealth.com/aetna](http://meruhealth.com/aetna)

#### Online Health Coaching

- When your own doctor isn't available, use LiveHealth Online 24/7 if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health condition.
- If you're feeling anxious or having trouble coping on your own and need some support, you can have a video visit with a therapist using LiveHealth Online

## PlushCare Telehealth Service

Stellar Solutions is excited to offer PlushCare Telehealth— a convenient way to access quality care. Telehealth's U.S. board-certified doctors are available 24/7/365 to resolve many of your non-emergency medical issues through phone or video consultations. When you need care, a Telehealth doctor is just a call or click away.

**Plushcare.com | 1-800-221-5140**

This convenient, cost-effective alternative to emergency rooms and urgent care clinics will give you access to quality care from home, the office or even while traveling. Employees will receive:

- Access to online video consultations via your smartphone
- Your choice of appointment time and doctor
- ***The cost is just your insurance copay***
- Ability to talk directly with a U.S. board-certified physician trained at a top-50 institution
- Lab referrals, specialist referrals, care coordination
- Patient not charged if referred to in-person care

TeleHealth doctors can treat many medical conditions including:

- Cold and flu symptoms
- Allergies
- Bronchitis
- Urinary tract infection
- Nausea and Vomiting
- Sinus Infections
- And more!

Register online today to set up your profile.

**Teladoc: 1-800-835-2362 (remember to register online [www.teladoc.com](http://www.teladoc.com))**

## Employer-Sponsored FSA and HRA

- Pay eligible out-of-pocket medical, dental, vision and over-the-counter expenses with tax-free dollars from an employer-sponsored flexible spending account (FSA) and health reimbursement arrangement (HRA)
- FSA expenses can be incurred by any insured family member under any medical, dental or vision plan
- HRA expenses must be incurred by an employee or dependent who is enrolled in a Stellar medical plan
- Eligible dependents are those recognized by the IRS
- Employer contribution to Health Care FSA is \$3,000 for 2025 (all employees are enrolled automatically)
- Employer contribution to HRA is \$1,000 for 2025 (available only to employees who are enrolled in a Stellar medical plan)
- Claims documentation, invoices and receipts must be in English and must be converted to US dollars
- Expenses incurred in 2025 can be submitted for reimbursement until March 31, 2026
- You cannot contribute to a health savings account (HSA) if you receive HRA benefits

## Dental Insurance

Dental coverage is provided through **Guardian**. Your PPO plan offers flexibility as you can seek services in and out of network. Your biggest discount will be when using in-network providers.

Benefit	DentalGuard Preferred Network	
	In-Network You Pay	Out-of-Network You Pay
Preventive Care (exams, cleanings, x-rays)		0%
Basic Care (basic fillings, extractions, complex oral surgery)	10% <i>after deductible</i>	20% <i>after deductible</i>
Major Care (crowns, inlays and on-lays, bridges, and dentures)	40% <i>after deductible</i>	50% <i>after deductible</i>
Deductible	\$50 Individual / \$150 Family	
Maximum Benefit	\$1,500 per calendar year (per member)	
Orthodontia	50% to \$1,500 lifetime maximum	
<b>Group ID: 450840</b>	<b>1-800-541-7846</b>	<b><a href="http://www.guardiananytime.com">www.guardiananytime.com</a></b>

\* When members go to a non-network dentist, you pay the amount above the UCR rate, and the non-network dentist allowable amount is based on the percentile of UCR

## Vision Insurance

Vision coverage is provided through **VSP** (managed by Guardian). VSP Signature Network has a network of 23,000 doctors, located in rural and metropolitan areas throughout the nation. VSP doctors provide both eye exams and eye wear, making for a convenient “one-stop” means of obtaining eye care benefits.

Signature Network	In-Network (You Pay)	Out-of-Network (You Pay)
Examination (every 12 months)	\$10 copay	100% after \$46 allowance
Prescription Glasses Copay	\$10 copay	
Lens Replacement (every 12 months)	0% <i>after \$10 copay</i>	Reimbursement Varies
Single Vision	0% <i>after \$10 copay</i>	100% after \$47 allowance
Bifocal	0% <i>after \$10 copay</i>	100% after \$66 allowance
Trifocal	0% <i>after \$10 copay</i>	100% after \$85 allowance
Frame Replacement (every 12 months)	100% <i>after \$120 allowance</i>	100% <i>after \$47 allowance</i>
Contact Lenses (in lieu of glasses, every 12 mo.)	100% <i>after \$120 allowance</i>	100% <i>after \$120 allowance</i>
<b>Group No. 450840</b>	<b>1-800-541-7846</b>	<b><a href="http://www.guardiananytime.com">www.guardiananytime.com</a></b>

## Life & Disability Insurance

Basic Life, Short-Term Disability and Long-Term Disability is provided through **Guardian**. This benefit is fully paid by Stellar Solutions. Additional Voluntary Life insurance can be purchased as an additional employee cost.

Basic Life and AD&D (Employer paid)	Short Term Disability (Employer paid)	Long Term Disability (Employer paid)	Voluntary Life* (Employee paid)
3x annual earnings to a maximum of \$450,000	66% of weekly covered earnings to a maximum of \$2,308 per week; 7-day elimination period	60% of monthly covered earnings to a maximum of \$15,000 per month; 90-day elimination period	\$10,000 increments up to \$500,000 <i>Spouse benefit is guaranteed up to \$250,000</i> <i>Child benefit is guaranteed up to \$10,000</i>

**Group ID: 450840**

**1-800-541-7846**

**www.guardiananytime.com**

\* You or your Spouse/Domestic Partner may elect or increase insurance coverage equal to 2 benefit levels on a guaranteed acceptance basis during open enrollment period, if you or your Spouse/Domestic Partner have not been previously declined, withdrawn, or pending for coverage.

## Long Term Care

Long-Term Care (LTC) coverage is provided for you and your family members through **UNUM**. Stellar Solutions sponsors Plan 1, which is a \$3,000 benefit / 3-year duration. Employees have the option to purchase additional LTC.

Long-Term Care	Plan 1 (Employer paid)	(Employee paid)	(Employee paid)
Benefit Duration	3 years	6 years	Unlimited Duration
Nursing Facility Benefit Amount	\$3,000	\$3,000 - \$8000	\$3,000 - \$8000
Residential Care Facility	70%	70%	70%

**Group No. 142616-001**

**1-800-227-4165**

**www.unuminfo.com/stellar**

See plan summary for further details on the long-term care policy, including Home & Community Based Member Care.

## Flexible Spending Account (FSA)

Administered by: **Basic Pacific**

**Healthcare Flexible Spending Account:** You can set 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 of your unused balance from 2025 into 2026.

**Dependent Care Flexible Spending Account:** You can set aside up to \$5,000 in pre-tax dollars per year (\$2,500 if filing separately) for qualified dependent care expenses.

*Elections for this plan are made once a year and cannot be changed (except for life events). You also have a 12-month run-out period for the remaining balance of this account for 2024 only.*

**Transportation Transit Reimbursement Account:** You can set aside up to \$325 tax free per month for all qualified mass transit and commuter expenses. You can enroll at any time.

**Parking Reimbursement Account:** You can set aside up to \$325 tax free per month for all qualified parking expenses. You can enroll at any time.

[Log into website to set up your account](#)

**1-800-372-3539**

**www.basicpacific.com**

## Employee Assistance Program | Travel Aid

Stellar Solutions provides an Employee Assistance Program through **Guardian**. WorkLifeMatters Employee Assistance Program, available through Integrated Behavioral Health, provides you and your family members with confidential, personal and web-based support on a wide variety of important and relevant topics — such as stress management, dependent/elder care, nutrition, fitness, and legal and financial issues.

### Consultative Services

- Unlimited telephonic counseling
- Up to 3 face-to-face counseling visits per member per year
- Bereavement Support
- College planning resources

### USAWork/Life Assistance & Resources

- WorkLife Services — Unlimited 24/7 access to WorkLife Specialists (subject matter experts) in the areas of family and care giving, health and wellness, emotional well-being, daily living, and balancing work/life responsibilities
- Child and elder care referral
- Employee discounts on gym memberships, dental, vision and pharmacy items; entertainment; restaurants; computers; cars; and much more.

EAP: UN: Matters | PW: [wlm70101](#)

**1-800-386-7055**

[lhwkworklife.com](#)

## Identity Theft Protection

Stellar Solutions offers Identity Theft protection through IDX. Select IDX Premier for best-in-class identify theft and privacy protection. Protect you or your family and get peace of mind with IDX monitoring and privacy protection. IDX offers Tri-bureau theft monitoring, social security number trace, social media and password protection.

**IDX**

**1-800-939-4170**

[www.idx.us](#)

## Profit-Sharing & 401k

Stellar Solutions contributes 16% of your base compensation to your retirement account at **Vanguard** through a profit-sharing plan. In addition, a supplemental elective 401k plan is also offered through Vanguard. Employees may contribute up to \$23,000 (with age 50+ entitled to contribute an additional \$6,500) in the Vanguard 401(k) plan.

Employee's own account via website

**1-800-523-1188**

[logon.vanguard.com](#)

## Monthly Premium Contributions

	Aetna	Kaiser Permanente (CA)	Kaiser Permanente (CO)	Kaiser Permanente (VA, MD, DC)	Guardian Dental	VSP Vision
Employee Only	\$0	\$0	\$0	\$0	\$0	\$0
Employee + Spouse/DEP	\$220.79	\$135.04	\$146.48	\$105.63	\$9.70	\$3.73
Employee + Children	\$118.88	\$72.71	\$78.87	\$56.88	\$13.63	\$3.73
Family	\$322.67	\$197.36	\$214.08	\$154.38	\$25.42	\$3.73

## Employee Perks - Free Discount Marketplace

### Build Lasting Memories with family and friends!

AcrisurePerks, powered by Beneplace, gives you access to exclusive savings at theme parks such as Disneyland, Walt Disney World, Universal Studios, Six Flags and more. Hotels, flights, rental cars, cruises, movie tickets, concerts, sporting events, and the list goes on. There are over 400 different brands that offer exclusive discounts. Be sure to visit the site often as new discount deals are constantly being added.



### How To Sign Up

- Visit [acrisure.savings.beneplace.com](http://acrisure.savings.beneplace.com)
- Enter in your work email address
- Create a password

### Questions on Your Benefits

If you have questions or unresolved issues after contacting member services, please contact our dedicated help line. They will answer any questions you may have concerning your employee benefits, claim problems and administrative issues.

[benefits@stellarsolutions.com](mailto:benefits@stellarsolutions.com)



*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.*

*Stellar Solutions reserves the right to modify any content of this document at any time.*

*This summary is not intended to provide a complete plan description. If there is an actual or apparent conflict between this benefit summary and the Evidence of Coverage (EOC) booklet and the official plan documents, the provisions of the EOC prevail.*

**IMPORTANT:** All official documents relating to the Stellar Solutions 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 the ADP Stellar Solutions benefits website. You may also receive a paper copy of any of the documents by contacting HR.