THEKEY

Benefits Designed with Care



2025 Benefit Guide

This Guide Is Clickable

What's Inside

This guide provides an overview of the benefits program. It is not intended to be a complete description of the benefits or official summary plan descriptions for these programs. If there is a conflict between this guide and the official plan documents, the plan documents will govern. TheKey reserves the right to modify or terminate any of the described benefits at any time and for any reason. The descriptions of these benefits are not a guarantee of current or future employment or benefits. For information about the specific plans available to you, please contact Human Resources.

Welcome to TheKey's 2025 Benefit Guide!

Dear Team,

You work hard to make TheKey a place where care and compassion thrive. Your dedication to improving the lives of others is deeply valued, and we want to reward your commitment by ensuring you and your family are well-supported. Our benefits package is designed to help safeguard your physical, emotional, social, and financial well-being.

At TheKey, we believe that when our team members are happy and healthy, we're able to deliver the highest level of care to our clients. Your benefits are an important part of your overall compensation, and we encourage you to explore the information in this guide to select the best coverage for your unique needs and budget.

Thank you for all that you do. We are proud to continue supporting you and your family.

Warm regards,

Beth Haight
VP, Total Rewards

Benefit Terms & Definitions

Coinsurance
The percentage paid for a covered service, shared by you and the plan. You are responsible for coinsurance until you reach your plan's out-of-pocket maximum.

Copay
A fixed dollar amount you pay the provider at the time of service.

Deductible
The amount you pay each calendar year before the plan begins paying benefits. Not all covered services are subject to the deductible; for example, the deductible does not apply to preventive care services.

Evidence of Insurability (EOI)
The process of providing health information to qualify for coverage. If EOI is required, you will need to submit a health questionnaire (and in some cases, a physical exam). Your questionnaire will be reviewed by the carrier and you will be notified of their decision directly.

Guaranteed Issue
When a benefit is offered up to a specific dollar amount or within a certain time frame, regardless of the applicant's health status or prior elections.

In-Network Care
Care provided by contracted doctors within the plan's network of providers. This enables participants to receive care at a reduced rate compared to care received by out-of-network providers.

Out-of-Network Care
Care provided by a doctor or at a facility outside of the plan's network. Your out-of-pocket costs may increase, and services may be subject to balance billing.

Out-of-Pocket Maximum (OOPM)
The maximum amount you pay per year before the plan begins paying for covered expenses at 100%. This limit helps protect you from unexpected catastrophic expenses.

Premium
What you pay from your paycheck to be enrolled in the plans. In most cases, you share the cost with your employer.

Preventive Care
Routine healthcare including annual physicals and screenings to prevent disease, illness, and other health complications. In-network preventive care is covered at 100%. Read more about preventive care on **page 16.**

Proof of Good Health
The process of providing health information to qualify for certain types of insurance coverage, such as Voluntary Life and AD&D.

AD&D	Accidental Death & Dismemberment
DCFSA	Dependent Care Flexible Spending Account
EAP	Employee Assistance Program
EOI	Evidence of Insurability
HCFSA	Healthcare Flexible Spending Account
HDHP	High Deductible Health Plan
HMO	Health Maintenance Organization
HSA	Health Savings Account
LPFSA	Limited Purpose Flexible Spending Account
OOPM	Out-of-Pocket Maximum
PPO	Preferred Provider Organization
STD	Short-Term Disability

Eligibility

As an active employee working at least 18 hours per week, you are eligible to participate in TheKey's benefit plans. Benefit offerings vary by job classification and hours worked, so be sure to review this guide to understand what is available to you.

You may enroll your eligible dependents in many of the same plans you choose for yourself. Eligible dependents include:

- Your legal spouse or registered domestic partner
- Your children up to age 26, including: natural, adopted, foster, stepchildren, domestic partner's children, or children for whom you are a legal guardian
- Children of any age if incapable of self-support due to mental or physical disability (disability must have been in effect while covered as a dependent on your plan)

Effective Dates

As an eligible, newly hired employee, your benefits become effective based on your job classification. Please refer to the chart below to determine when your plans take effect. **You must enroll during the 31-day enrollment period for these effective dates to apply.**

Job Classification	Benefits Effective Date
Corporate/Field (Full-Time and Part-Time)	First day of the month following the date of hire
Caregivers (Full-Time and Part-Time	▪ **EAP and TouchCare:** First day of the month following the date of hire ▪ **All other benefits:** First day of the month coinciding with or after 60 days from the date of hire **Important:** A Caregiver's date of hire is their first day of employment (orientation) and not the start of their first paid shift with a client.
Rehired Employees (Rehired within 90 days of most recent separation)	Date of rehire

Enrolling & Making Changes

The choices you make when you first become eligible are in effect for the remainder of the plan year. It's important to review your benefit options and choose the best coverage for you and your family.

You have three opportunities to enroll in or make changes to your benefits:

- Within 31 days of your start date for new hires
- During the annual Open Enrollment period (usually in October/November)
- Within 31 days of a qualified life event

Keep in mind, you may be required to provide supporting documentation, such as a birth certificate, marriage certificate, or other records to prove your dependent's eligibility.

Qualified Life Events (QLE)

During the year, you may need to add or remove dependents or adjust your coverage because of a change in status, such as:

- Marriage, divorce, or legal separation
- Domestic partnership—creation or dissolution
- Birth or adoption of a child
- Death of a dependent
- Loss or gain of other health coverage for you and/or your dependents
- Change in eligibility at age 26
- Change in employment status
- Change in Medicaid/Medicare eligibility for you or a dependent
- Receipt of a Qualified Medical Child Support Order
- Relocation

The change that you make must be consistent with the QLE. You will need to provide applicable documentation for any QLE. This may include items like a marriage or birth certificate, adoption papers, or proof of loss of coverage.

What Benefits Are Available to You?

This chart details the benefits that are available to Full-Time and Part-Time employees. If you have questions about your job status, reach out to the HR Service Center.

Available Benefits	Corporate Full-Time	Caregiver Full-Time	Part-Time (at least 18 hours per week)
TouchCare	✓	✓	✓
Medical – Anthem PPO $850	✓	✓	-
Medical – Anthem HSA $2,000	✓	✓	-
Medical – Anthem HDHP $5,000	✓	✓	-
Medical – Kaiser HMO (CA Only)	✓	✓	-
Health Savings Account (HSA)	✓	✓	-
Healthcare Flexible Spending Account (FSA)	✓	✓	✓
Limited Purpose FSA	✓	✓	-
Dependent Care FSA	✓	✓	✓
Commuter FSA	✓	✓	✓
Dental	✓	✓	✓
Vision	✓	✓	✓
Basic Life and AD&D	✓	✓	✓
Employee Assistance Program (EAP)	✓	✓	✓
Employer-Paid Short-Term Disability (STD)	✓	-	-
Voluntary STD	-	✓	✓
Voluntary Life and AD&D	✓	✓	✓
Voluntary Long-Term Disability (LTD)	✓	✓	-
Pet Insurance, Identity Theft Protection, Legal Plan	✓	✓	✓

How to Enroll

Follow these steps to enroll in your benefits:

1. **Evaluate Your Needs**
   Be a smart healthcare shopper and ask yourself the following questions:
   - Who should I cover? Evaluate your coverage options for all dependents who meet eligibility requirements.
   - How much did I spend on healthcare last year? Consider your past expenses to help you plan for your future needs.
   - Will I need more or less health coverage? Are you having a baby? Considering a surgery? Currently in treatment for a chronic condition? Estimate the level of healthcare you may need in the upcoming year compared to any personal funds set aside to cover planned or unforeseen medical expenses.
2. **Review Your Options**
   Review this guide to compare your options and evaluate plan costs and potential savings.
3. **Enroll Online**
   - Visit the **Workday Benefits site**.
   - Enter your username and password.
   - Follow the prompts to select or waive each of your benefit options.
   - Submit your elections.
   - Upon completion, save a copy of your confirmation statement.

Questions?

HR Service Center

Call | **888-874-8088**

Monday - Friday, 8am - 9pm EST

Email | **HRServiceCenter@TheKey.com**

Looking for additional resources and benefit documents? Visit **thekeybenefits.com** for plan documents, detailed benefit summaries, and more!

Helpful Enrollment Tip

Each year you wish to participate in a Flexible Spending Account or Health Savings Account, you must designate the amount you want to contribute to each account, up to annual IRS limits.

TouchCare Health Advocacy Service

Insurance coverage and processes can feel complicated. TouchCare helps you and your eligible family members make informed healthcare decisions and save money, all at **no cost to you**. As a new hire, you are eligible for TouchCare on the first of the month after date of hire.

When it comes to enrolling, TouchCare knows our medical, dental, and vision benefits. Their team members can help determine which plans are best for you, amongst those offered by TheKey or *available to you elsewhere.* They can even look at your current medications, doctors, and upcoming procedures to make sure that making a change won't disrupt your care.

After enrollment, TouchCare is there to help you with:

- Locating providers
- Scheduling appointments
- Resolving claims and billing issues
- Explaining medical conditions and treatments
- Clarifying Medicare, Medicaid, and Medicare Supplement plans

Ready to Get Started?

1. Watch this **TouchCare video** for more information.
2. Register at **touchcare.com**.

Reach Out with Questions

TouchCare
Call | **866-486-8242**
Visit | **touchcare.com**
Email | **assist@touchcare.com**

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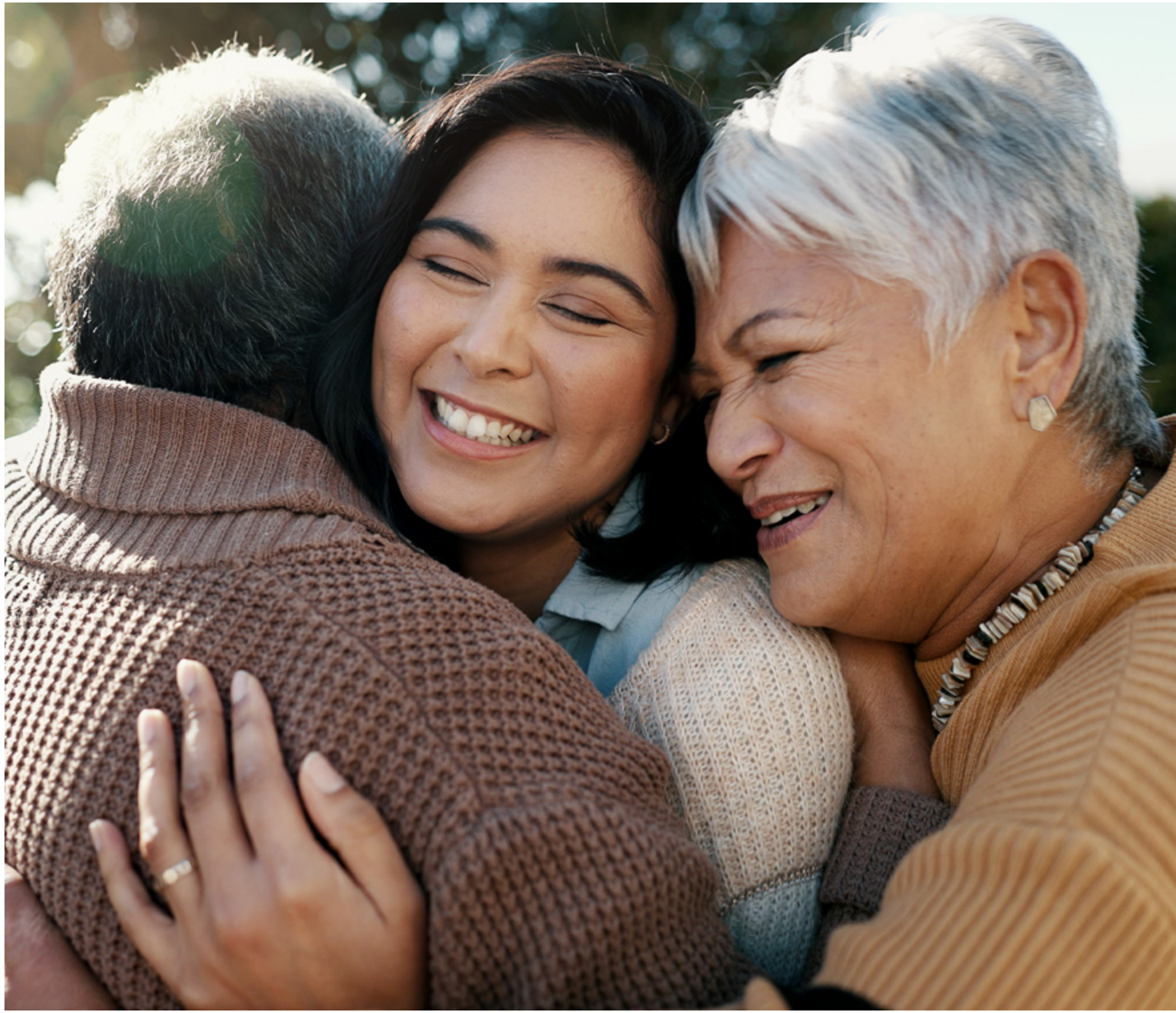


Employee Assistance Program (EAP)

As an employee of TheKey, you play an important role in the lives of our clients—both physically and emotionally. You give a lot of yourself, but we know there may be times when you need support too. That's why we offer you and your household family members access to confidential counseling any time of the day or night—at **no cost to you**. As a new hire, the EAP is available on the first of the month after your date of hire.

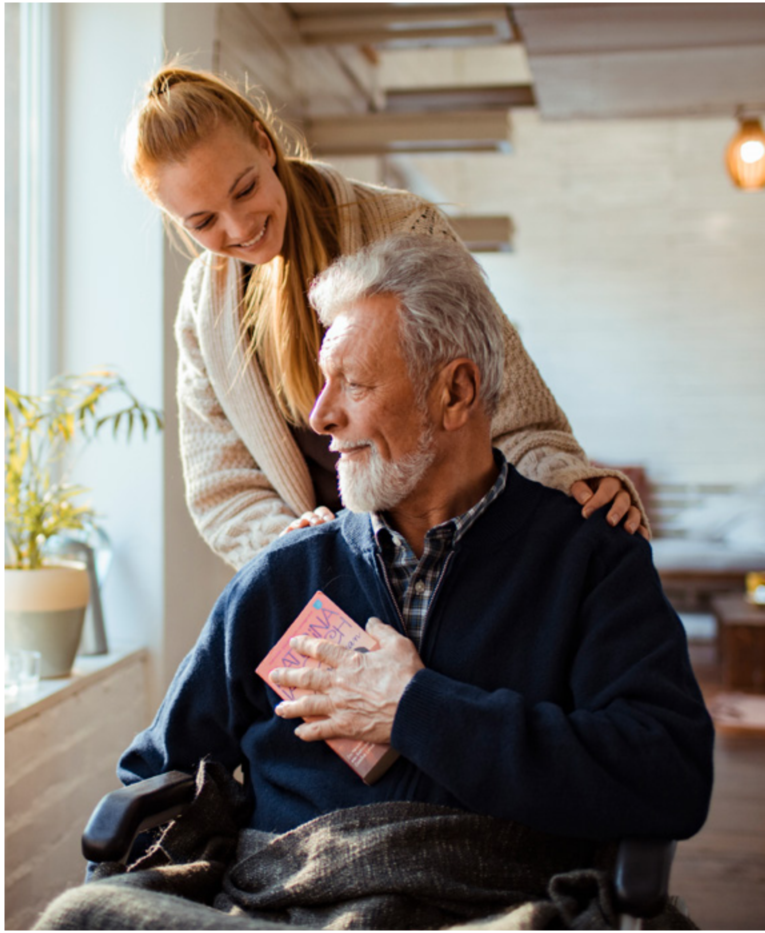
Reach out to the ComPysch EAP for 24/7 telephone support and up to **8 free and confidential face-to-face counseling sessions per incident, per year**, on a wide variety of topics that matter to you.

Family and Relationships

- Finding childcare or eldercare
- Helping your teen deal with bullying
- Managing household demands
- Financial or legal challenges

Work and Career

- How to cope with losing a patient
- Help with contract-related stress
- Caring for challenging patients
- Avoiding burnout



Care Available for You and Your Family

When you reach out to the EAP, you'll be connected to a Health Advocate representative who will help get the care you need.

ComPysch

Call | **888-225-0215**
Visit | **guidanceresources.com**

The Organizational Web ID when registering with ComPsych is "TheKey".

Valuable Carrier Resources

Our medical plans offer wellness resources to help you and your family members make healthy choices and live your best life. Click on the links below or download the apps for convenient access from your mobile phone.

Anthem Programs

LiveHealth Online

LiveHealth Online is an easy way to get care when your doctor is not available. LiveHealth Online providers can treat you for the flu, allergies, and more, right from your phone, tablet, or computer. It's more convenient and less expensive than urgent care—with no driving and no waiting rooms. The cost is the same as an office visit. To start using LiveHealth Online, sign up at **livehealthonline.com** or download the app.

Sydney Health App

The Sydney Health app brings the doctor to you. When you're short on time and need a doctor for minor health issues, find support with the **Sydney app**.

NurseLine

Reach out to a registered nurse any time of the day or night, at **no cost to you**. Just call the number on the back of your Anthem ID card to get started.

PayForward Cash Rewards

Anthem members can earn cash back at a variety of in-store and online retailers, such as Home Depot, The Gap, Target.com, and more. It's free to join. Get started at **anthem.payforward.com**.

Special Offers

Save money on health and wellness products and services. Find discounts on glasses, LASIK, hearing aids, FitBits, WINFertility, 23andMe, and more. Go to **anthem.com/ca** and select Discounts.

Kaiser Programs (California employees only)

Calm App

Self-care is at your fingertips with the **Calm app**, offered at **no cost to you**. Calm uses meditation and mindfulness to help lower stress, reduce anxiety, and improve sleep quality.

ClassPass

Work out from the comfort of home. Kaiser members can receive a special ClassPass rate that includes access to on-demand video workouts at **no cost** and reduced rates on livestream and in-person fitness classes. Visit **kp.org/exercise** or download the app.

Kaiser ChooseHealthy

Save money on wellness products and services, including health and fitness brands, specialty healthcare services, and online health classes. Visit **kp.org/choosehealthy** to learn more.

Kaiser Active&Fit Direct

Get a low-cost membership at thousands of participating fitness centers. Find a location near you and request a free guest pass at **kp.org/choosehealthy**.

Self-care Resources

Explore a variety of apps, activities, and articles to help you thrive in mind, body, and spirit.

Meditations

Meditation can help you relieve anxiety, boost your mood, and improve focus. Find out how to do it from the comfort of home.

Sleep Better

Fall asleep easier with self-care tips and guided activities.

Healthy Recipes

Check out Kaiser's **library of health recipes**. Search for recipes and learn mindful eating habits.

Telemedicine

TheKey values your health and wellbeing, which is why we offer you and your qualified family members virtual care for the convenient treatment of common illnesses. Basic generic medications may be prescribed and sent to your local pharmacy. You may use these services as often as needed. For emergencies, please call **911** or visit the nearest hospital.

Anthem

LiveHealth Online

Anthem HDHP $5,000, HSA $2,000, and PPO $850 enrollees have 24/7 access to video visits through LiveHealth Online. The LiveHealth Online doctors can treat you for the flu, allergies, and more, right from your phone, tablet, or computer. It's more convenient and less expensive than urgent care—with no driving and no waiting rooms. The cost is the same as an office visit. To start using LiveHealth Online, sign up at **livehealthonline.com** or download the LiveHealth Online app from your mobile app store.

Kaiser

Telehealth

Kaiser members have access to free telehealth and virtual support resources. If you have a minor health issue, you can get medical advice and care guidance in the moment from a Kaiser Permanente provider. Same-day appointments are often available. For more information, call **866-454-8855** (No. CA) or **833-574-2273** (So. CA), visit **kp.org/telehealth**, or download the Kaiser Permanente app from your mobile app store.

Meet Your Medical Plans

At TheKey, we know it's important to offer a variety of plan options to meet your healthcare and budget needs. Let's take a look at the highlights of the medical plans available to you. We'll explore each of these options in depth on the following pages.

Carrier	Plan	Plan Highlights	Network/Group #
Anthem	PPO $850	▪ Low annual deductible ▪ In-network and out-of-network coverage ▪ Copays for many covered services ▪ Low coinsurance for hospitalization	Prudent Buyer PPO/EPO L06504M
	HSA $2,000	▪ Health Savings Account-eligible ▪ In-network and out-of-network coverage ▪ Annual deductible must be met prior to application of coinsurance ▪ Coinsurance for all covered services after meeting the annual deductible	Prudent Buyer PPO/EPO L06504M
	HDHP $5,000	▪ Lowest employee payroll contribution ▪ In-network and out-of-network coverage ▪ Annual deductible ▪ Copays for many covered services ▪ $5,000 employee only Critical Illness coverage included at **no cost**	Prudent Buyer PPO/EPO L06504M
Kaiser (CA Only)	HMO	▪ California employees only ▪ In-network with Kaiser Permanente only ▪ Annual deductible ▪ Copays for all covered services	Kaiser Permanente Facilities Only Northern CA: 604689 Southern CA:232398

Additional Valuable Resources

Remember, your Anthem and Kaiser plans offer resources that support your health and wellbeing **Click here** to learn more.

Need to Contact Your Carrier?

Click here to find phone numbers and websites for Anthem, Kaiser, and TouchCare.

Medical Plan Comparison

Plan Features	Anthem			Kaiser (CA Only)
	PPO $850	HSA $2,000	HDHP $5,000	HMO
	In-Network	In-Network	In-Network	In-Network Only
Annual Deductible Individual Family	$850 $1,700	$2,000 $4,000	$5,000 $10,000	$2,000 $4,000
Annual Out-of-Pocket Maximum Individual Family	$4,000 $8,000	$5,500 $11,000	$6,500 $13,000	$4,500 $9,000
TheKey Annual HSA Contribution Individual Family	N/A	$600 $1,200	N/A	N/A
	You pay:	**You pay:**	**You pay:**	**You pay:**
Coinsurance	15%	20%	30%	20%
Preventive Care Visit	Covered in full	Covered in full	Covered in full	Covered in full
Telehealth Visit	$25 copay**	20%*	$30 copay**	Covered in full
Primary Care Visit	$25 copay**	20%*	$30 copay**	$20 copay**
Specialist Visit	$50 copay**	20%*	$50 copay**	$40 copay**
Urgent Care	$50 copay**	20%*	$35 copay**	$20 copay**
Emergency Room*** (copay waived if admitted)	$250 copay + 15%	20%*	$250 copay + 30%	20%*
Inpatient Hospital	15%*	20%*	30%*	20%*
Outpatient Hospital	15%*	20%*	30%*	20%*
Inpatient Mental Health	15%*	20%*	30%*	20%*
Outpatient Mental Health	$25 copay**	20%*	$30 copay**	$20**

**After deductible is met.   **Deductible does not apply.   ***Non-emergency use of the emergency room is not covered.*

How to Find In-Network Providers

TouchCare

866-486-8242
touchcare.com
assist@touchcare.com

Anthem
Group #:
L06504M
anthem.com/ca

Network:
California: Prudent Buyer PPO
Other States: National PPO (BlueCard PPO)

Kaiser

Group #:
Northern CA: 604689
Southern CA: 232398

800-464-4000
kp.org

Network:
Kaiser Permanente

Prescription Drug Coverage

Plan Features	Anthem			Kaiser (CA Only)
	PPO $850	HSA $2,000	HDHP $5,000	HMO
	In-Network	In-Network	In-Network	In-Network Only
Retail Pharmacy	**30-day supply**			
Generic	$10 copay**	$10 copay*	$10 copay**	$10 copay
Preferred Brand	$45 copay**	$30 copay*	$30 copay**	$30 copay
Non-Preferred Brand	$75 copay**	$50 copay*	$50 copay**	$30 copay
Specialty (per script)	$200 copay**	$200 copay*	$200 copay**	20% up to $250
Mail Order Pharmacy	**90-day supply**			
Generic	$20 copay**	$20 copay*	$20 copay**	$20 copay
Preferred Brand	$90 copay**	$60 copay*	$60 copay**	$60 copay
Non-Preferred Brand	$150 copay**	$100 copay*	$100 copay**	N/A
Specialty	Not covered	Not covered	Not covered	Not covered

**After deductible is met.*   ***Deductible does not apply.*

Prescription Drug Coverage for Anthem Members

The prescription drug benefit is coordinated through Anthem and your prescription ID card is combined with your medical ID card. You can learn more about your benefits and search for in-network pharmacies at **anthem.com/ca**.

Prescription Drug Coverage for Kaiser Members

Your prescription drug benefit is coordinated through Kaiser and your prescription ID card is combined with your medical ID card. You MUST use Kaiser pharmacies to fill your prescriptions. You can search for in-network pharmacies on **kp.org**.

Remember, TouchCare is available to help you understand your pharmacy benefits. Visit **touchcare.com.**

Which Medical Plan Is Right for You?

When deciding which medical plan is right for you and your family, it is important to consider the total cost of coverage. This includes what you pay in premiums and what you pay for services out of your pocket. The ideal medical plan should cover most of your healthcare needs with out-of-pocket costs that fit your budget. Be sure you understand what you are responsible for paying, and where there are limitations to service, as each plan differs.

Plan Features	Anthem			Kaiser (CA Only)
Benefit	**PPO $850**	**HSA $2,000**	**HDHP $5,000**	**HMO**
Primary care physician required	-	-	-	✓
Referrals needed for specialists	-	-	-	✓
Annual deductible to satisfy	✓	✓	✓	✓
In-network coverage only	-	-	-	✓
Out-of-pocket maximum	✓	✓	✓	✓
Emergency room coverage	✓	✓	✓	✓
HSA-eligible	-	✓	-	-
Healthcare FSA-eligible	✓	-	✓	✓
Limited Purpose FSA-eligible	-	✓	-	-

Have Questions?

Having trouble deciding on a plan or have questions about your benefit options? TouchCare knows our plans and can compare them to others available to you to figure out which one is the best fit.

TouchCare
Call | **866-486-8242**
Visit | **touchcare.com**
Email | **assist@touchcare.com**

Free In-Network Preventive Care

All TheKey medical plans include in-network preventive care at **no cost to you**. Preventive care is routine healthcare that may include:

- Well-child visits
- Mammograms
- Colonoscopies
- Immunizations
- Vaccinations

Keep Your Preventive Care Visits Free

- Confirm your doctor is in-network.
- Limit the appointment to preventive care services only. Schedule a follow-up visit for consultation and treatment of other health concerns.

Need an In-Network Doctor?

Reach out to TouchCare at **866-486-8242** or **touchcare.com**.

How the Health Savings Account (HSA) Works

If you enroll in the HSA $2,000 plan, an HSA will be opened for you to help pay for eligible healthcare expenses. An HSA makes it easy to pay for current healthcare costs and save for future healthcare needs in retirement.

How Is Money Added to the Account?

You can contribute pre-tax dollars from your paycheck up to the annual IRS maximums to pay for eligible healthcare expenses like doctor's visits, prescriptions, over-the-counter medications, and more. When you enroll in an HSA, you will receive a healthcare debit card to use for your purchases. You may also submit claims online.

Your HSA must be open in order for you to receive employer contributions. Company contributions are pro-rated based on your effective date.

Coverage Type	Maximum Annual Contribution	TheKey's Annual Contribution	Maximum Employee Contribution	Age 55+ Catch-up Contribution
Individual Coverage	$4,300	$600	$3,700	Additional $1,000
Family Coverage	$8,550	$1,200	$7,350	

Ready to Contribute?

Once enrolled in TheKey's HSA $2,000 medical plan, you can make your contribution elections within **Workday**.

Questions? Refer to **IRS Publication 969** for a complete list of eligible expenses and HSA rules.

Can I Also Enroll in an FSA?

Yes, and no. As an HSA-enrollee, you are not eligible to enroll in a Healthcare FSA, however, you may enroll in:

- **Limited Purpose FSA**: For qualified dental, vision, chiropractic, and orthodontia treatments.
- **Dependent Care FSA:** For qualified child and elder daycare services.

See **page 23** for more information on the FSA options.

What About the Fine Print?

- You must be enrolled in the HSA $2,000 plan.
- You cannot be covered under another non-qualified health plan, including your spouse's Healthcare Flexible Spending Account.
- You cannot be enrolled in Medicare or Tricare.
- You cannot be claimed as a dependent on someone else's tax return.

Want to Know More?

Call | **800-633-8818, option 1**

Visit | **goigoe.com**

Scan | QR code

Download | The Igoe mobile app

SCAN ME

HSA Highlights

Take advantage of FREE money from TheKey to help pay for your annual deductible.

Contributions, qualified expenses, and earnings are tax-free.*

Personal contributions help lower your taxable income.

Funds never expire, and the account goes with you even if you leave TheKey or retire.

**State income tax will apply in CA and NJ.*

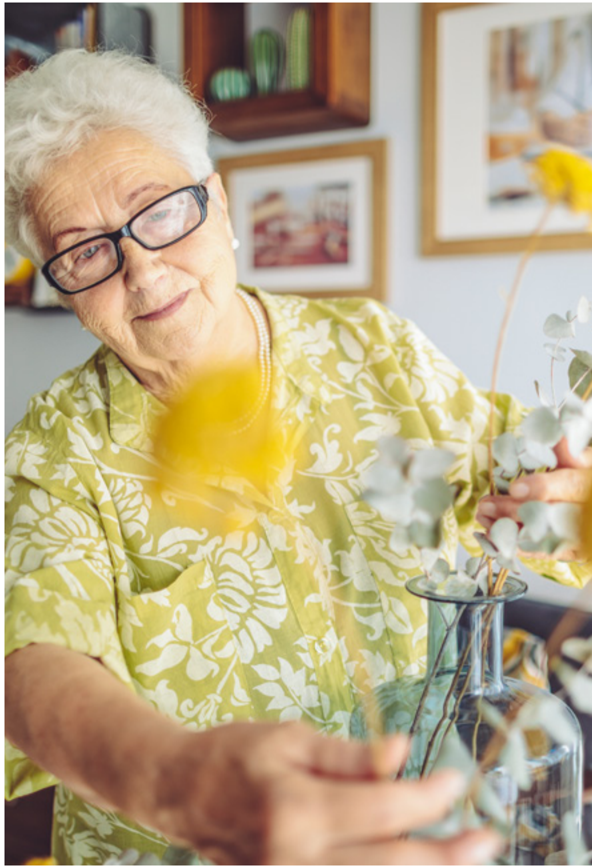
Your Cost for Coverage

Anthem Medical				
HDHP $5,000				
Salary	Enrollment Tier	Monthly	Bi-Weekly	Weekly
$0-$74,999	Employee Only	$100.00	$46.15	$23.08
	Employee + Spouse	$855.00	$394.62	$197.31
	Employee + Child(ren)	$500.00	$230.77	$115.38
	Employee + Family	$980.00	$452.31	$226.15
$75,000 - $124,999	Employee Only	$145.00	$66.92	$33.46
	Employee + Spouse	$880.00	$406.15	$203.08
	Employee + Child(ren)	$525.00	$242.31	$121.15
	Employee + Family	$1,005.00	$463.85	$231.92
$125,000+	Employee Only	$160.00	$73.85	$36.92
	Employee + Spouse	$895.00	$413.08	$206.54
	Employee + Child(ren)	$540.00	$249.23	$124.62
	Employee + Family	$1,020.00	$470.77	$235.38

Anthem Medical				
HSA $2,000				
Salary	Enrollment Tier	Monthly	Bi-Weekly	Weekly
$0-$74,999	Employee Only	$175.00	$80.77	$40.38
	Employee + Spouse	$980.00	$452.31	$226.15
	Employee + Child(ren)	$595.00	$274.62	$137.31
	Employee + Family	$1,100.00	$507.69	$253.85
$75,000 - $124,999	Employee Only	$185.00	$85.38	$42.69
	Employee + Spouse	$990.00	$456.92	$228.46
	Employee + Child(ren)	$605.00	$279.23	$139.62
	Employee + Family	$1,110.00	$512.31	$256.15
$125,000+	Employee Only	$195.00	$90.00	$45.00
	Employee + Spouse	$1,000.00	$461.54	$230.77
	Employee + Child(ren)	$615.00	$283.85	$141.92
	Employee + Family	$1,120.00	$516.92	$258.46

Anthem Medical			
PPO $850			
Enrollment Tier	Monthly	Bi-Weekly	Weekly
Employee Only	$545.00	$251.54	$125.77
Employee + Spouse	$1,670.00	$770.77	$385.38
Employee + Child(ren)	$1,345.00	$620.77	$310.38
Employee + Family	$2,445.00	$1,128.46	$564.23

Kaiser Medical (CA Only)			
Kaiser CA HMO			
Enrollment Tier	Monthly	Bi-Weekly	Weekly
Employee Only	$294.95	$136.13	$68.07
Employee + Spouse	$1,121.65	$517.68	$258.84
Employee + Child(ren)	$688.01	$317.54	$158.77
Employee + Family	$1,264.25	$583.50	$291.75



Your Cost for Coverage (continued)

Your Cost for Coverage (continued)

Cigna Dental				
Plan	**Enrollment Tier**	**Monthly**	**Bi-Weekly**	**Weekly**
Low PPO	Employee Only	$20.00	$9.23	$4.62
	Employee + Spouse	$70.00	$32.31	$16.15
	Employee + Child(ren)	$89.00	$41.08	$20.54
	Employee + Family	$125.00	$57.69	$28.85
High PPO	Employee Only	$30.00	$13.85	$6.92
	Employee + Spouse	$85.00	$39.23	$19.62
	Employee + Child(ren)	$110.00	$50.77	$25.38
	Employee + Family	$150.00	$69.23	$34.62

VSP Vision				
Plan	**Enrollment Tier**	**Monthly**	**Bi-Weekly**	**Weekly**
PPO	Employee Only	$3.00	$1.38	$0.69
	Employee + Spouse	$9.00	$4.15	$2.08
	Employee + Child(ren)	$10.00	$4.62	$2.31
	Employee + Family	$16.50	$7.62	$3.81

Dental Coverage

Did you know good dental care improves your overall health? Our dental plans help you maintain a healthy smile through regular preventive dental care and offer coverage to fix problems early. To find an in-network provider near you, visit **mycigna.com**.

Plan Features	Cigna PPO Low	Cigna PPO High
	In-Network*	In-Network*
Network	**Total Cigna DPPO**	**Total Cigna DPPO**
Calendar Year Benefit Maximum (per person)	Plan covers up to $1,000	Plan covers up to $2,000
Orthodontia Lifetime Maximum	Not covered	$1,250
	You pay:	**You pay:**
Calendar Year Deductible Individual Family	$50 $150	$50 $150
Diagnostic & Preventive Services (e.g., x-rays, cleanings, exams)	Covered in full	Covered in full
Basic & Restorative Services (e.g., fillings, extractions, oral surgery)	20%	20%
Major Services (e.g., root canals, dentures, crowns, bridges)	50%	50%
Orthodontia (adults and children)	Not covered	50%

**In-network benefits are shown here. For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge. For out-of-network benefit details, refer to the Benefit Summaries.*

Need Help?

If you're looking for an in-network dentist or have questions about a bill, reach out for assistance.

TouchCare
Call | **866-486-8242**
Visit | **touchcare.com**

Cigna
Call | **800-CIGNA24**
Visit | **mycigna.com**

Vision Coverage

Keep your vision clear and your eyes in good health with regular eye exams. Vision coverage is now offered through VSP. You will pay less when you visit a provider in the VSP Advantage network.

Plan Features	VSP PPO Vision		
	Frequency	In-Network You pay:	Out-of-Network Plan reimburses you:
Exam	Every 12 months	$10 copay	Up to $45
Frames	Every 12 months	$150 allowance + 20% off balance	Up to $71
Lenses Single Vision Bifocal Trifocal	Every 12 months	 $25 copay $25 copay $25 copay	Up to $28 Up to $55 Up to $65
Contact Lenses (in lieu of lenses and frames) Medically Necessary Fitting & Evaluation	Every 12 months	 Covered in full $150 allowance + 15% off balance	 Up to $210 Up to $105

Need Help?

If you're looking for an in-network vision provider or have questions about a bill, reach out for assistance.

TouchCare
Call | **866-486-8242**
Visit | **touchcare.com**

VSP
Call | **800-877-7195**
Visit | **vsp.com**

Flexible Spending Accounts (FSAs)

FSAs, administered by Igoe, offer a smart way to stretch your money by setting aside pre-tax dollars to pay for eligible healthcare and dependent care expenses. Each year, you must elect the annual amount you want to contribute to each account, up to IRS limits. Your contributions will be deducted pre-tax from your paycheck which helps reduce your taxable income.

Keep in mind: If you enroll in the Anthem HSA $2,000 plan, you are not eligible for the Healthcare FSA; however, you may participate in the Limited Purpose FSA to set aside pre-tax dollars for eligible dental and vision expenses.

Plan Features	Healthcare FSA	Limited Purpose FSA	Dependent Care FSA
Eligible Medical Plans	Anthem PPO, Anthem HDHP, Kaiser HMO	Anthem HSA	All eligible employees, regardless of medical coverage
Annual Contribution Limit*	$3,300	$3,300	$5,000 ($2,500 if married and filing separately)
Eligible Expenses**	Healthcare plan deductibles, copays, coinsurance, prescriptions, dental and vision hardware and expenses	Dental and vision expenses only	Daycare for children age 12 and under, disabled children, and dependent adults
Availability of Funds	The full annual amount you elect is available on 1/1/2025	The full annual amount you elect is available on 1/1/2025	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	Debit card or reimbursement	Debit card or reimbursement	Reimbursement
Rollover Options	You may roll over up to $660 of unused funds when you re-enroll	You may roll over up to $660 of unused funds when you re-enroll	Unused funds do not roll over
Services Deadline	Services must be incurred by 12/31/2025	Services must be incurred by 12/31/2025	Services must be incurred by 12/31/2025
Submission Deadline for Reimbursement	3/31/2026	3/31/2026	3/31/2026

2025 limits. Subject to change based on IRS decisions. **Refer to IRS Publication **502 and **503** for a complete list of eligible expenses.*

Want to Know More?

Igoe

Call | **800-633-8818, option 1**

Visit | **goigoe.com**

Scan | QR code

Download | The Igoe mobile app

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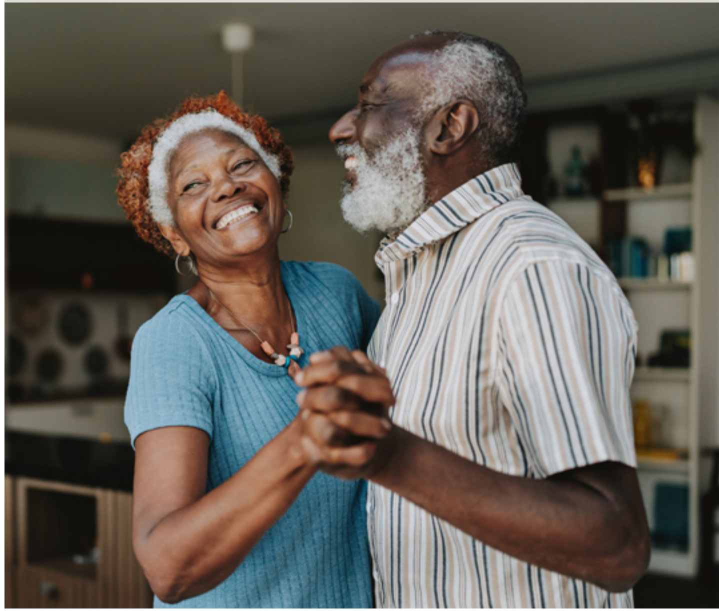


Commuter Benefit Plan

The Igoe Commuter Benefit Plan allows employees who commute to and from work to set aside pre-tax funds to pay for their work-related transit and parking expenses, like transit passes, fare cards, ticket books, and vanpool expenses.

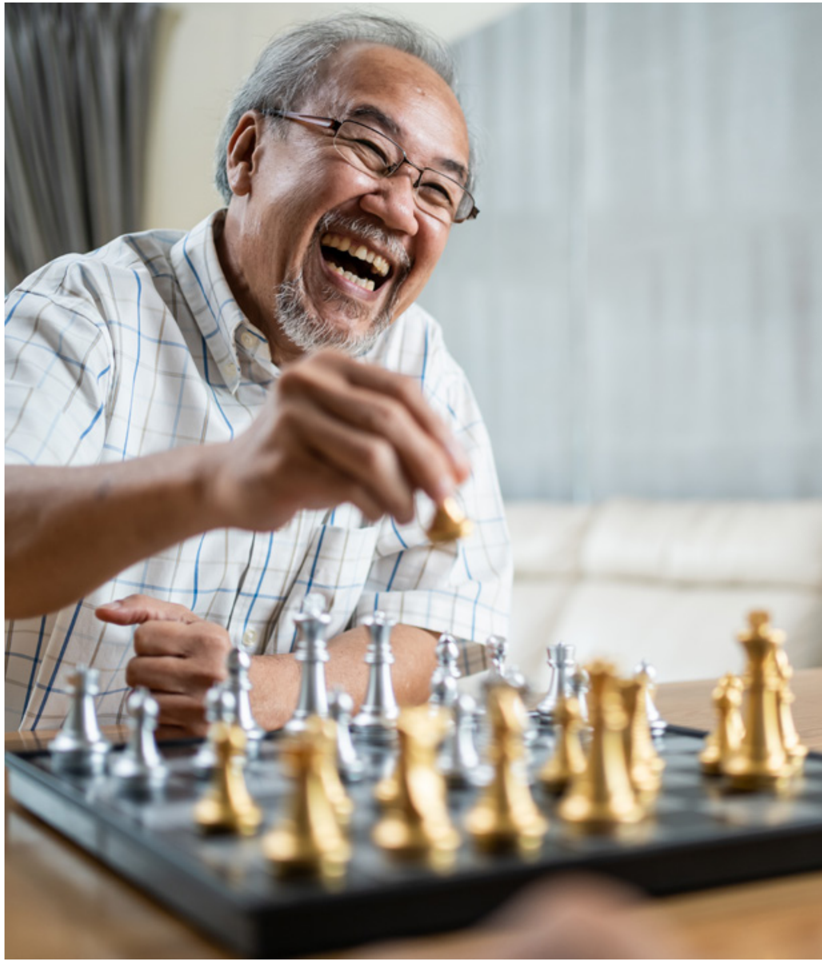
The Commuter Benefits Program is a great way to reduce your taxable income and make your commute more convenient and affordable. Here's how it works:

- Decide how much to contribute, up to the maximums shown below.
- Your contributions are deducted from your paycheck on a pre-tax basis.
- Use your Benefits Card to pay for eligible parking expenses or request reimbursement via direct deposit or check.
- Download the Igoe app to manage your account.

Maximum Contributions

You may deduct pre-tax money from your paycheck to pay for commute-related expenses, which can help reduce your taxable income.

- **Parking Reimbursement:** $325 per month
- **Mass Transit Reimbursement:** $325 per month



Want to Know More?

Igoe

Call | **800-633-8818, option 1**

Visit | **goigoe.com**

Scan | QR code

Download | The Igoe mobile app

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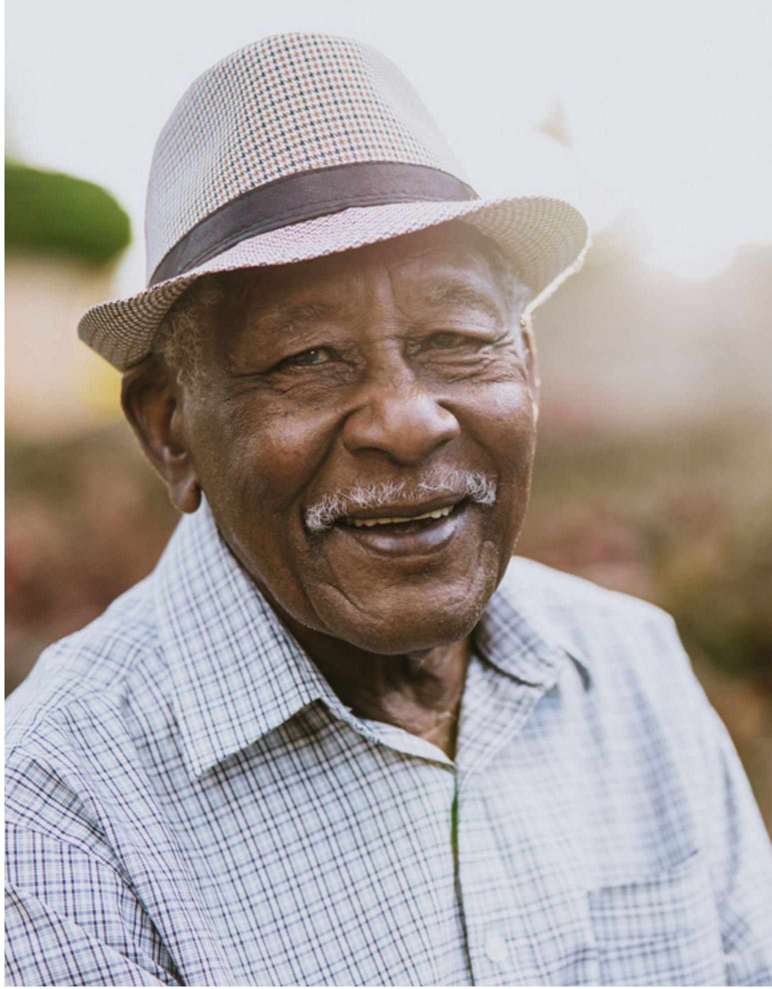
Life and AD&D Insurance

Life and Accidental Death and Dismemberment (AD&D) insurance, through New York Life, provides financial security to you and your family if you pass away or become seriously injured.

Basic Life and AD&D Insurance

As an eligible **employee working at least 18 hours per week**, you automatically receive Basic Life and AD&D insurance provided by the company at **no cost to you**.

Benefit Features	Basic Life and AD&D for Part-Time Corporate and Part-Time Caregivers	Basic Life and AD&D for Full-Time Caregivers	Basic Life and AD&D for Full-Time Corporate and Executive K1s	Basic Life and AD&D for Executive Top Management
Coverage	$10,000	$25,000	1x your annual earnings	2x your annual earnings
Maximum			$300,000	$600,000
Proof of Good Health Required?	No	No	No	No



Choosing a Beneficiary

You may choose anyone to be the beneficiary of your Life and AD&D policy in the event of your death or serious injury. Review or change your beneficiary anytime in the **Workday Benefits** system.

Life and AD&D (continued)

Life and AD&D Insurance (continued)

Voluntary Life and AD&D Insurance

In addition to Basic Life and AD&D, **employees working at least 18 hours per week** may buy Voluntary Life and AD&D coverage at discounted rates through post-tax payroll deductions. Benefits are subject to an age-reduction schedule.

Benefit Features	Voluntary Life and AD&D for Yourself	Voluntary Life and AD&D for your Spouse	Voluntary Life and AD&D for your Child(ren)
Coverage	$10,000 increments	$5,000 increments	$2,000 increments, up to $20,000
Maximum	5x your annual earnings, up to $500,000	100% of employee election, up to $250,000	
Proof of Good Health Required?	Yes, for any amount over $100,000	Yes, for any amount over $50,000	No

What Is Proof of Good Health?

Proof of Good Health, or **Evidence of Insurability (EOI)**, means you are required to provide health information to qualify for coverage over a certain amount ($100,000/Employee coverage; $50,000/Spouse coverage). If you are a new hire and you apply within 31 days after you are eligible to elect coverage for yourself, you are entitled to choose any coverage offered up to the Guaranteed Issue (GI) amount, without providing proof of good health. If you apply for an amount of coverage greater than the Guaranteed Issue, coverage in excess of the Guaranteed Issue will not be issued until the insurance company approves acceptable proof of good health. If you apply for coverage for yourself more than 31 days from the date you become eligible to elect coverage under this plan, the Guaranteed Issue amount will not apply. Coverage will not be issued until the insurance company approves acceptable proof of good health.

For example, if you earn $50,000 per year and you would like to elect the maximum amount of Voluntary Life and AD&D insurance ($250,000), you will be asked to submit Proof of Good Health since the amount you want to elect is over $100,000.

How Much Life Insurance Do I Need?

If you're not sure how much life insurance to purchase, the online calculator can help:

Life Insurance Calculator | New York Life Group Benefit Solutions

Want to Know More?

New York Life

Call | **866-607-2360**

Visit | **myNYLGBS.com**

Policy # | **FLX 980544 and OK 980554**

Voluntary Life and AD&D Costs

Voluntary Life and AD&D Rates	
Monthly Rate Per $1,000 of Coverage	
Age (on 1/1/2025)	**Employee**
Less than 25	$0.11
25-29	$0.11
30-34	$0.11
35-39	$0.16
40-44	$0.22
45-49	$0.32
50-54	$0.50
55-59	$0.86
60-64	$1.31
65-69	$2.49
70+	$4.01

Disability Coverage

Short-Term Disability (STD)

Your health and wellbeing are our top priority. If you have an illness, injury, or pregnancy that temporarily prevents you from working, we want to make sure you have the financial protection you need to see you through. That's why we automatically enroll you in STD insurance at **no cost to you**. If you experience a non-work-related injury or illness that prevents you from working, STD coverage, through New York Life, provides partial income replacement to assist you financially.

STD benefits may be offset by benefits you receive from the state-mandated disability plans in California, Colorado, Connecticut, Massachusetts, New Jersey, New York, Oregon, Rhode Island, and Washington.

STD is available to Full-Time Corporate employees, Executive K1s, and Executive Top Management.

STD	
Percent of Earnings	60%
Weekly Maximum	$2,500
Elimination Period	14 days
Maximum Duration	12 weeks

Need to File a Claim?

Please reach out to New York Life directly. HR is unable to initiate your claim.

New York Life

Call | **800-362-4462**

Visit | **myNYLGBS.com**

Policy # | **LK 100144**

Voluntary STD

STD provides partial income replacement if you are unable to work for a short period of time. Rates are based on the level of coverage you elect and can be found in **Workday**.

Voluntary STD is available to Part-Time Corporate employees and Full-Time and Part-Time Caregivers, excluding those working in California, Colorado, Connecticut, Massachusetts, New Jersey, New York, Oregon, Rhode Island, and Washington.

Voluntary STD	
Percent of Earnings	60%
Weekly Maximum	$750
Elimination Period	14 days
Maximum Duration	12 weeks

Disability (continued)

Disability Coverage (continued)

Voluntary Long-Term Disability (LTD)

Voluntary LTD gives you the option to buy extended income protection. LTD pays you a portion of your earnings if you cannot work for an extended time due to a disabling illness or injury. Rates are based on the level of coverage you elect and can be found in **Workday**.

Executive Top Management receives LTD at no cost.

Voluntary LTD Full-Time Corporate, Executive K1s, and Full-Time Caregivers	
Percent of Earnings	60%
Monthly Maximum	$10,000
Elimination Period	90 days
Maximum Duration	Under age 62: up to Social Security Normal Retirement Age Age 62: 60 months Age 63: 48 months Age 64: 42 months Age 65: 36 months Age 66: 30 months Age 67: 24 months Age 68: 18 months Age 69 or older: 12 months

LTD Executive Top Management	
Percent of Earnings	60%
Monthly Maximum	$15,000
Elimination Period	90 days
Maximum Duration	Up to Social Security Normal Retirement Age

Voluntary Health Benefits

Voluntary Accident, Critical Illness, and Hospital Indemnity benefits, through New York Life, help protect you financially from unexpected health events. You are responsible for the cost of these voluntary health benefits and may obtain coverage for yourself, your spouse, and your children. Benefits are paid directly to you in a lump sum amount and the funds can be used as you see fit. **You can enroll without answering any health questions and pre-existing conditions will be covered.** Be sure to read the policy information carefully so you understand what is covered under each of these plans. Employees can enroll without answering health questions.

Not Sure Which Voluntary Benefits Are Right for You?

myBenefitsAssistant℠ helps you determine which benefits to consider based on where you are in life and what matters most to you.

Visit | **https://bit.ly/TheKeyVB**

Scan | QR code

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Did You Know?

Any money you receive from these voluntary health plans can be used however you see fit. You may choose to use the funds to offset the cost of a higher deductible plan, such as the HSA $2,000 or HDHP $5,000, or to pay your rent, groceries, or gas. The choice is yours.

Accident Insurance

Accidents can happen any time. As an eligible employee, you can buy Accident insurance to help pay for expenses related to unexpected accidents and injuries. The benefit amount is determined by the injury or medical care received. Here are just a few of the covered conditions that pay a lump sum payment to you. Rates are available in **Workday**.

How the Accident Plan Works

Accident Scenario	Covered Conditions/Services	Potential Payout to Sarah
Sarah and her son are enrolled in Accident insurance. Her son injures his leg during a soccer game and is taken by ambulance to the emergency room. There, his leg is X-rayed and is determined to be broken.	Ambulance	$300
	Fractured Leg (without surgery)	$3,600
	Emergency Room	$200
	Physician Follow-Up Visit (2)	$150
Total Payout		**$4,250**

How Much Does Accident Coverage Cost?

	Monthly	Bi-Weekly	Weekly
Employee	$6.78	$3.13	$1.45
Employee & Spouse	$11.26	$5.20	$2.60
Employee & Child	$13.70	$6.32	$3.16
Employee & Family	$18.18	$8.39	$4.20

Voluntary Health (continued)

Voluntary Health Benefits (continued)

Critical Illness Insurance

As an eligible employee, you can buy Critical Illness insurance to help pay for expenses related to the diagnosis of a critical illness. The benefit payout amount is based on the type of illness. Rates are available in **Workday**. Examples and coverage amounts are illustrated below. **Employees can enroll without answering health questions and pre-existing conditions will be covered**.

How the Critical Illness Plan Works	
Example of Covered Illness	Payout Amount (Percent of Elected Coverage Amount)
Heart Attack	100%
Kidney Failure	100%
Coronary Artery Disease (bypass)	50%
Non-Invasive Cancer	25%
Skin Cancer	2.5%

Critical Illness Coverage Amounts	
Employee	$10,000, $20,000, or $30,000
Spouse	100% of employee coverage
Child(ren)	100% of employee amount (at no additional cost)

How Much Does Critical Illness Coverage Cost?

Employee + Child(ren)		Cost		
Attained Age	Benefit Amount	Monthly	Bi-Weekly	Weekly
30 - 34	$10,000	$4.30	$1.98	$0.99
40 - 44	$10,000	$7.30	$3.37	$1.68
55 - 59	$10,000	$15.10	$6.97	$3.48

Spouse		Cost		
Attained Age	Benefit Amount	Monthly	Bi-Weekly	Weekly
30 - 34	$10,000	$4.30	$1.98	$0.99
40 - 44	$10,000	$7.30	$3.37	$1.68
55 - 59	$10,000	$15.10	$6.97	$3.48

Want FREE Critical Illness Coverage?

If you enroll in the HDHP $5,000 plan, you are automatically enrolled in **$5,000 of employee only Critical Illness insurance**. This benefit helps cover costs associated with the diagnoses of a covered illness.

Should you choose to elect to cover your spouse for Critical Illness coverage, the amount they will receive will be equal to 100% of the amount you elect for yourself.

It Pays to Be Well

You can earn a $50 wellness benefit for each covered member who completes certain wellness screenings (e.g., a mammogram or colonoscopy).

Voluntary Health (continued)

Voluntary Health Benefits (continued)

Hospital Indemnity Insurance

An unexpected hospital stay can be expensive, even with medical insurance. As an eligible employee, you can buy Hospital Indemnity insurance to help pay for expenses and bills related to being admitted or confined in a hospital. Rates are available in **Workday**. **Employees can enroll without answering health questions and pre-existing conditions will be covered.**

How the Hospital Indemnity Plan Works		
Scenario	**Covered Conditions/Services**	**Potential Payout to Jessica**
Jessica is hospitalized with pneumonia for three days. Since she purchased Hospital Indemnity insurance during Open Enrollment, she receives a total of $1,600, which she can use for medical bills, prescriptions, and childcare expenses. Even in a stressful situation, Jessica has peace of mind knowing her family's financial needs will be met.	Hospital Admission	$1,000 per year
	Hospital Daily Stay	$200/day, up to 30 days
Total Payout		**$1,600**

How Much Does Hospital Indemnity Insurance Coverage Cost?

	Monthly	Bi-Weekly	Weekly
Employee	$19.36	$8.94	$4.47
Employee & Spouse	$38.62	$17.82	$8.91
Employee & Child	$28.40	$13.11	$6.55
Employee & Family	$47.66	$22.00	$11.00

Keep in Mind

You are responsible for the cost of the voluntary health benefits and may obtain coverage for yourself, your spouse, and your children.

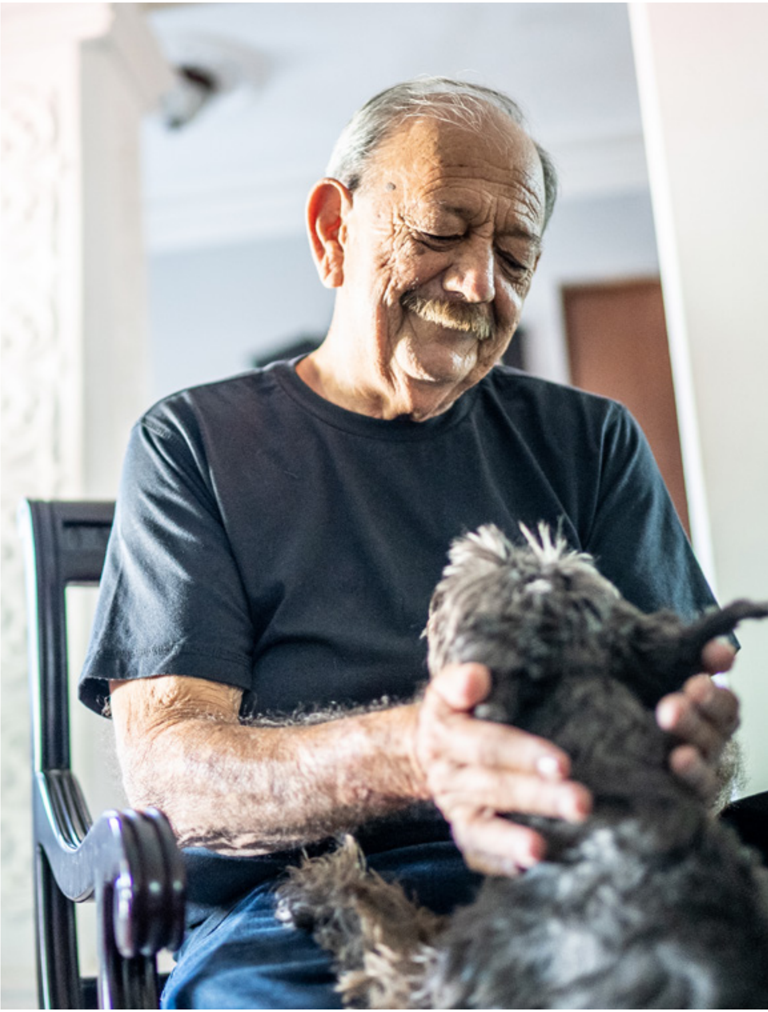
Want to Know More?

New York Life Benefit Solutions

Call | **888-842-4462**

Visit | **myNYLGBS.com**

Other Valuable Benefits



Identity Theft Protection

Receive the tools, resources, and guidance you need to help you identify, mitigate, or respond to identity theft. The Identity Theft Protection program through Allstate provides you with access to personal case managers who offer step-by-step assistance and guidance if you experience identity theft. You have access to credit monitoring, credit card fraud assistance, lost wallet protection, and social media account correction.

For more information or to enroll in the plan, call **800-789-2720** or go online to **allstate.com/identity-protection**.

Legal Plan

When you enroll in the MetLife Legal Plan, you have access to attorneys who can provide assistance and advice on a variety of legal issues. Your plan covers you, your spouse or domestic partner, and your dependents.

The legal plan gives you access to:

- A free 30-minute consultation
- Discounted attorney fees
- Online access to lawyers
- Assistance with document creation
- Legal document review
- Online tools to create customized wills, living wills, and powers of attorney

Find more information by calling **800-821-6400** or by visiting **info.legalplans.com**.

Pet Insurance

Your pets can receive coverage to stay healthy, too. Voluntary Pet insurance helps you be financially prepared, as veterinary bills can add up quickly. With Nationwide Pet Insurance, you can save on unexpected veterinary expenses plus optional coverage to help pay for routine veterinary care, such as vaccines, wellness exams, and teeth cleaning. To enroll, visit **benefits.petinsurance.com/thekey** or call **800-540-2016**.

If enrolled, you pay for this benefit directly with Nationwide.

Other Valuable Benefits (continued)

Other Valuable Benefits (continued)

Financial, Legal & Estate Support

ComPsych offers professional support for all types of pressing financial, legal, or estate issues; includes law consultations, tax consultations, credit and tax questions, and much more. For 24/7 assistance call **800-344-9752** or visit **guidanceresources.com** (Web ID: NYLGBS).

Secure Travel

Take advantage of a worldwide travel assistance program including pre-trip planning, help while traveling, and emergency support for trips more than 100 miles from home. Live, multilingual customer service is available 24/7, wherever you are in the world. To access program benefits from the United States and Canada, call **347-708-1824.**

Survivor Assurance

Have peace of mind knowing your loved ones will have the support they need following a loss. Payment amounts from New York Life (NYL) GBS Life or Accidental Death and Dismemberment (AD&D) programs over $5,000 are deposited into an account that functions as a checking account and accrues interest. NYL GBS will send a package of information about the account as well as other valuable programs to help life and AD&D insurance beneficiaries cope during a difficult time.

Want to Know More?

New York Life Benefit Solutions

Call | **800-644-5567**

Visit | **myNYLGBS.com**

401(k) Retirement Plan

Being retirement ready is an important part of financial wellness. The key to success is to start saving now. TheKey's 401(k) Plan, administered by Ascensus, offers a variety of investment options. The company generously matches employee 401(k) contributions to help grow your retirement savings.

Eligibility

You are eligible to participate in the 401(k) plan immediately after completing six months of employment and meeting the age requirement of 21 years. Once eligible, you may enroll in the 401(k) plan, designate beneficiaries, and allocate your asset distribution at any time. You do not need to wait for open enrollment to make changes.

401(k) Contributions

TheKey will match 100% on the first 3% you contribute and 50% on the next 2% for a total of 4% employer match. To receive the maximum employer contribution, you must contribute 5% of your salary to the 401(k) plan. You are immediately vested on all employee and employer contributions. In 2025, you may contribute up to the IRS maximum of $23,500 pre-tax, through convenient payroll deductions. If you are between the ages of 50 and 59 or 64 or older during the calendar year, you can make "catch-up" contributions up to an additional $7,500. If you are between the ages of 60 and 63, you can make additional "catch-up" contributions up to a maximum of $11,250.

Speak to a Senior Retirement Plan Advisor

Reach out for personal retirement planning advice.

Call | **800-577-5521**

Enroll & Make Changes

Call | **866-794-2158**

Visit | **myaccount.ascensus.com/sharebuilder401k**

Scan | QR code

Download | The Ascensus mobile app

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Helpful Tips on Saving for Retirement

Start saving as soon as possible to grow your retirement account.

Begin with small contributions, if necessary, and increase contributions over time.

Make setting aside money for retirement a habit.

Understand investment returns may fluctuate.

Let it sit. Avoid penalties by leaving funds in your 401(k) until retirement.

Your Benefit Contacts

Coverage	Carrier	Group Number	Phone	Website/Email
Benefits Information and Resources Plan Documents Benefit Summaries Legal Notices	N/A	N/A	N/A	**thekeybenefits.com**
Health Advocacy Benefits Information Open Enrollment Support Qualified Life Event Support	TouchCare	TheKey	866-486-8242	**touchcare.com** **assist@touchcare.com**
Employee Assistance Program (EAP)	ComPysch	N/A	888-225-0215	**guidanceresources.com**
Medical	Anthem	L06504M	800-331-1476	**anthem.com/ca**
	Kaiser	604689 (No. CA) 232398 (So. CA)	800-464-4000	**kp.org**
Virtual Care	LiveHealth Online Kaiser Telehealth - No. CA Kaiser Telehealth - So. CA	TheKey	N/A 866-454-8855 833-574-2273	**livehealthonline.com** **kp.org/telehealth** **kp.org/telehealth**
Dental	Cigna	3344706	800-CIGNA24	**mycigna.com**
Vision	VSP	40156897	800-877-7195	**vsp.com**
Flexible Spending Account (FSA) Healthcare FSA (HCFSA) Limited Purpose FSA (LPFSA) Dependent Care FSA (DCFSA)	Igoe	TheKey	800-633-8818	**golgoe.com**
Health Savings Account (HSA)	Igoe	TheKey	800-633-8818	**golgoe.com**
Commuter Benefit	Igoe	TheKey	800-633-8818	**golgoe.com**

Contacts (continued)

Your Benefit Contacts (continued)

Coverage	Carrier	Group Number	Phone	Website/Email
401(k)	Ascensus	214342	866-794-2158	**myaccount.ascensus.com/sharebuilder401k**
Basic Life and AD&D **Voluntary Life and AD&D**	New York Life	FLX 980544 & OK 980554	Questions regarding an application for life insurance: 866-607-2360 Questions regarding a claim: 800-362-4462	**myNYLGBS.com**
Disability Short-Term Disability (STD) Vol. Long-Term Disability (LTD) New Jersey New York Vol. STD - Caregivers	New York Life	LK 100144 LK 980408 SDJ 980172 NYD 075916 LK 100114	888-842-4462 or 866-562-8421 (Español)	**myNYLGBS.com**
Voluntary Health Benefits Accident Critical Illness Hospital Indemnity	New York Life	GAI 100091 GCI 100091 GHI 100091	888-842-4462 or 866-562-8421 (Español)	**myNYLGBS.com**
Pet Insurance	Nationwide	TheKey	800-540-2016	**benefits.petinsurance.com/thekey**
Identity Theft Protection	Allstate	TheKey	800-789-2720	**allstate.com/identity-protection**
Legal Plan	MetLife	9907700	800-821-6400	**members.legalplans.com**
TheKey HR Service Center	HR & Benefit Questions	N/A	888-874-8088	**HRServiceCenter@TheKey.com**
COBRA	Igoe	TheKey	800-633-8818	**goIgoe.com**

This communication highlights some of your TheKey benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. TheKey reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment. Additional plan documents (SBCs, Benefit Summaries, Plan Documents, SPDs, Required Notices, etc.) are available upon request from TheKey and are posted at **thekeybenefits.com**.

Last updated 12/5/2024