



YOUR **team member BENEFITS**

BENEFIT PLANS EFFECTIVE JANUARY 1–DECEMBER 31, 2022



benefits

BUILT FOR YOU

At Cardinal Group Companies, we care about you. That's why we offer benefits that support your physical, emotional, and financial health.

Understanding your benefits and knowing how to use them is just as important as having access to them.

- Review this guide to learn about the benefits available to you for the 2022 plan year (January 1, 2022, through December 31, 2022).
- Choose the options that are best for you and your family.

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WHO IS ELIGIBLE

Team Members scheduled to work at least 30 hours per week are eligible for benefits on the first day of the month coinciding with or following date of hire. All coverages end on the last day of the month in which employed.

Many of the plans allow you to cover your eligible dependents, which include:

- Your legal spouse, civil union partner, common law spouse, or same-sex domestic partner; where applicable.
- Your children to age 26, regardless of student, marital, or tax-dependent status (including a stepchild, legally-adopted child, a child placed with you for adoption, or a child for whom you are the legal guardian).
- Your dependent children of any age who are physically or mentally unable to care for themselves.

WHO PAYS

Some benefits are 100% paid by Cardinal Group Companies, while others require that you contribute.

Benefit	You Pay	Cardinal Group Companies Pays
Basic Life and AD&D Insurance		X
Short-Term Disability Insurance		X
Employee Assistance Program		X
Care.com—Premium Membership and Subsidized Backup Child Care		X
Medical Insurance	X	X
Dental Insurance	X	X
Family Care Benefits	X	X
Vision Insurance	X	
Health Savings Account	X	
Flexible Spending Accounts	X	
Supplemental Life and AD&D Insurance	X	
Long-Term Disability Insurance	X	
Voluntary Pet Insurance	X	

WHEN TO ENROLL

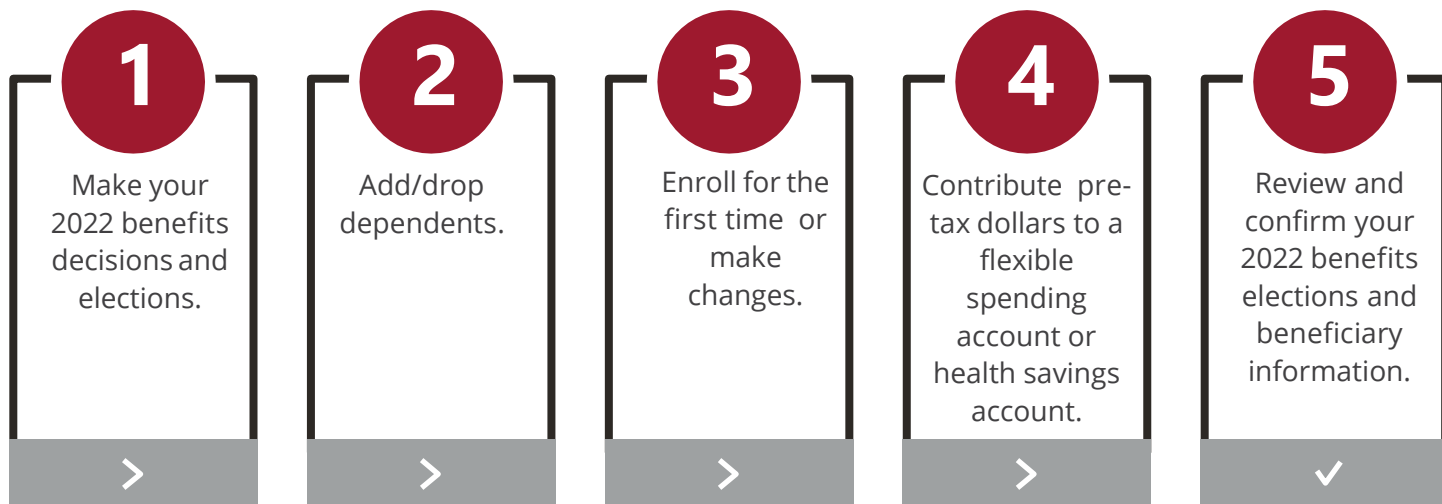
You can only sign up for benefits or change your benefits at the following times:

<p>Within 30 days of the first of the month following your date of hire Cardinal Group Companies as a new team member.</p> <p>COMPLETE NEW HIRE ENROLLMENT IN UKG > LIFE EVENT > NEW HIRE</p>	<p>During the annual benefits open enrollment period.</p> <p>November 1 – 14th, 2021</p>	<p>Within 31 days of a qualifying life event.</p> <p>GO TO UKG > MYSELF > LIFE EVENT > QUALIFYING LIFE EVENT</p>
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The choices you make at this time will remain in place through December 31, 2022, unless you experience a qualifying life event as described on page 4. If you do not sign up for benefits during your initial eligibility period, you will not be able to elect coverage until the next open enrollment period.

HOW TO ENROLL

To enroll in 2022 benefits during Open Enrollment, go to UKG > Myself > Open Enrollment.
To enroll in 2022 benefits as a New Hire or with a Life Event, go to UKG > Myself > Life Events.



Did You Know?

Cardinal Group Team Members have year-round access to a dedicated Employee Benefits Help Center. The experts working the help center can answer your day-to-day benefits questions.
Email: Cgbenefitshelpdesk@imacorp.com or **Call:** 866-599-4965

CHANGING YOUR BENEFITS

Due to IRS regulations, once you have made your elections for 2022, you cannot change your benefits until the next annual open enrollment period.

The only exception is if you experience a qualifying life event. Election changes must be consistent with your life event.

Qualifying life events include, but are not limited to:

- Marriage, divorce, or legal separation.
- Birth or adoption of an eligible child.
- Death of your spouse or covered child.
- Change in your spouse's work status that affects his or her benefits.
- Change in your child's eligibility for benefits.
- Qualified Medical Child Support Order.



To request a benefits change, notify the Benefits Team within 31 days of the qualifying life event. Change requests submitted after 31 days cannot be accepted. You may need to provide proof of the event, such as a marriage license or birth certificate. You may add/drop coverage and/or dependents, not change plans.

MEDICAL INSURANCE

Cardinal Group Companies offers two medical plan options through Anthem.

Before you enroll in medical coverage, take some time to fully understand how each plan works. Refer to page 6 for an overview of the plan benefits.

BEFORE YOU CHOOSE A PLAN, CONSIDER THIS:



Are you able to budget for your deductible by setting aside pre-tax dollars from your paycheck in a health savings account (HSA)?

Consider the [HDHP](#).



Do you prefer to pay more for medical insurance out of your paycheck, but less when you need care?

Consider the [PPO](#).



What planned medical services do you expect to need in the upcoming year?



Do you or any of your covered family members take any prescription medications on a regular basis?

Consider the [PPO](#).

MEDICAL COVERAGE COSTS

Listed below are the monthly costs for medical insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	HDHP	PPO
Team Member Only	\$15.00	\$208.00
Team Member+ Spouse	\$299.00	\$570.00
Team Member+ Child(ren)	\$285.00	\$550.00
Team Member+ Family	\$380.00	\$778.00

MEDICAL INSURANCE

The table below summarizes the benefits of each medical plan.

The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	HDHP		PPO	
	In Network	Out of Network	In Network	Out of Network
Calendar Year Deductible				
Individual/Family	\$3,000/\$6,000	\$3,000/\$6,000	\$1,500/\$3,000	\$3,000/\$9,000
Calendar Year Out-of-Pocket Maximum (Includes deductible, copays, and coinsurance)				
Individual/Family	\$3,000/\$6,000	\$6,000/\$12,000	\$3,500/\$8,500	\$7,000/\$17,000
Preventive Care	Plan pays 100%	30% after deductible ¹	Plan pays 100%	40% after deductible ¹
Physician Services				
Primary Care Physician	0% after deductible	30% after deductible	\$25 copay ³	40% after deductible
Specialist	0% after deductible	30% after deductible	\$50 copay ³	40% after deductible
LiveHealth Online	0% after deductible ²	Not covered	\$0 copay ⁴	Not covered
Urgent Care	0% after deductible	30% after deductible	\$50 copay ³	40% after deductible
Lab/X-Ray				
Diagnostic Lab/X-Ray	0% after deductible	30% after deductible	20% after deductible	40% after deductible
High-Tech Services (MRI, CT, PET)	0% after deductible	30% after deductible	20% after deductible	40% after deductible
Hospital Services				
Inpatient	0% after deductible	30% after deductible	20% after deductible	40% after deductible
Outpatient	0% after deductible	30% after deductible	20% after deductible	40% after deductible
Emergency Room	0% after deductible		20% after deductible	
Chiropractic Care (Limit of 20 visits per plan year)	0% after deductible	Not covered	\$25 copay ²	Not covered
Prescription Drugs (Up to a 30-day supply)				
Tier 1			\$15 copay	
Tier 2	0% after deductible	30% after deductible	\$40 copay	Not covered
Tier 3			\$60 copay	
Tier 4			30% to a maximum of \$250	
Mail Order (Up to a 90-day supply)	0% after deductible	Not covered	Tier 1: 1x retail copay All others: 2x retail copay	Not covered

(1) Other charges may apply for certain services. See official plan documents for more information. (2) \$59 copay for behavioral health.

(3) Deductible and coinsurance applies to all other services received during visit (e.g., lab and x-ray) on PPO plan. (4) \$0 copay for visits 1–6 combined medical and behavioral health. \$10 copay per visit thereafter.

ARE YOU COVERING YOUR SPOUSE AND/OR CHILDREN?

- **HDHP members:** If you elect team member + spouse, team member + child(ren), or family coverage, the individual deductible and out-of-pocket maximum DO NOT apply. The family deductible must be met, either by one individual, or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket maximum.
- **PPO plan members:** If you elect team member + spouse, team member + child(ren), or family coverage, the individual deductible and out-of-pocket maximum apply to each covered member of the family (capped at family amount).

MEDICAL INSURANCE

COMPARING YOUR MEDICAL PLAN OPTIONS

Choosing the right medical plan is an important decision. Take the time to learn about your options to ensure you select the right plan for you and your family.

HDHP VS. PPO



HDHP

- Lower cost per paycheck
- Higher deductible
- You can fund a health savings account (HSA)
- You can fund a limited purpose health care flexible spending account (FSA)

PPO

- Higher cost per paycheck
- Lower deductible
- You can fund a health care FSA



Want to learn more about the differences between HDHP and PPO Plans?

[Click here](#) to learn more about both plan types.

FIVE THINGS TO CONSIDER



1. Do you prefer to pay **MORE** for medical insurance out of your paycheck, but less when you need care?
2. Or, do you prefer to pay **LESS** out of your paycheck, but more when you need care?
3. What **PLANNED** medical services do you expect to need in the upcoming year?
4. Are you able to **BUDGET** for your deductible with pre-tax dollars from your paycheck in an HSA or FSA?
5. Do you or any of your covered family members take any prescription **MEDICATIONS** on a regular basis?

HAVE MORE QUESTIONS ON YOUR CARE OPTIONS?

Benefits can be complex and difficult to navigate, and this can become even more intimidating if you are dealing with an immediate issue. Take the guessing game out of many benefits questions by taking advantage of our help center!

The experts working the help center can help answer some of the common benefits questions you may have such as:

- + **Explanation of benefits offered**
- + **Claims assistance**
- + **Open Enrollment Support**
- + **Billing issues**
- + **Helping make the connection with appropriate carrier partners**

Email or Call today! In your email, be sure to include as much detail as you can provide to help get your question answered as quickly and efficiently as possible. Contact information can be found on page 21.

MEDICAL INSURANCE

HOW THE PLANS WORK

Key Functions	HDHP	PPO
Location availability	All locations	All locations
In- and out-of-network benefits	Yes	Yes
Pay for care with pre-tax dollars		
Health Savings Account	Yes	No
Health Care Flexible Spending Account	No	Yes
Limited Purpose Health Care Flexible Spending Account	Yes	No
Individual deductible applies if you cover your family	No, if you cover your family, the family deductible must be met, either by one individual, or by a combination of family members, before the plan begins to pay. The same rule applies to the out-of-pocket max.	Yes, if you cover your family, all individual amounts will count toward meeting the family deductible and out-of-pocket max, but an individual will not have to pay more than the individual deductible and out-of-pocket max.
You pay		
Copay	No	Yes
Coinsurance	Yes	No



Did You Know?

Only 60% of companies in Colorado offer an HDHP medical plan.

KEY TERMS TO KNOW



Copay

A fixed dollar amount that you may pay for certain covered services. Typically, your copay is due up front at the time of service.



Deductible

The amount that you must pay each year for certain covered health services before the insurance plan will begin to pay.



Coinsurance

After you meet your deductible, you may pay coinsurance, which is your share of the costs of a covered service.



Out-of-Pocket Maximum

This includes copays, deductibles, and coinsurance. Once you meet this amount, the plan will pay 100% of covered services the rest of the year.

MEDICAL INSURANCE

In-network preventive care is free for medical plan members.

The Cardinal Group Companies medical plans pay 100% of the cost of preventive care when received from a network provider. This means you won't have to pay anything out of your pocket.



WHAT IS PREVENTIVE CARE?

The focus of preventive health care is to **PREVENT** illnesses, disease, and other health problems, and to **DETECT** issues at an early stage when treatment is likely to work best.



WHY IS PREVENTIVE CARE IMPORTANT?

It is important that you have a preventive exam each year—even if you feel healthy and are symptom free—in order to **IDENTIFY FUTURE HEALTH RISKS**.



WHAT'S COVERED?

Covered preventive services **VARY BY AGE AND GENDER**. Talk with your provider to determine which screenings, tests, and vaccines will be covered, when you should get them, and how often.

SAVE MONEY ON YOUR HEALTH CARE



Choose an in-network provider.

Choose an in-network provider and you'll pay less out of your pocket. In-network doctors and facilities contract with the insurance company and agree to charge a lower price for services.



Request an in-network lab.

When your doctor orders a test, confirm that an in-network lab will be used. If your tests are sent to an out-of-network lab, you may incur additional out-of-pocket expenses.



Check your explanation of benefits.

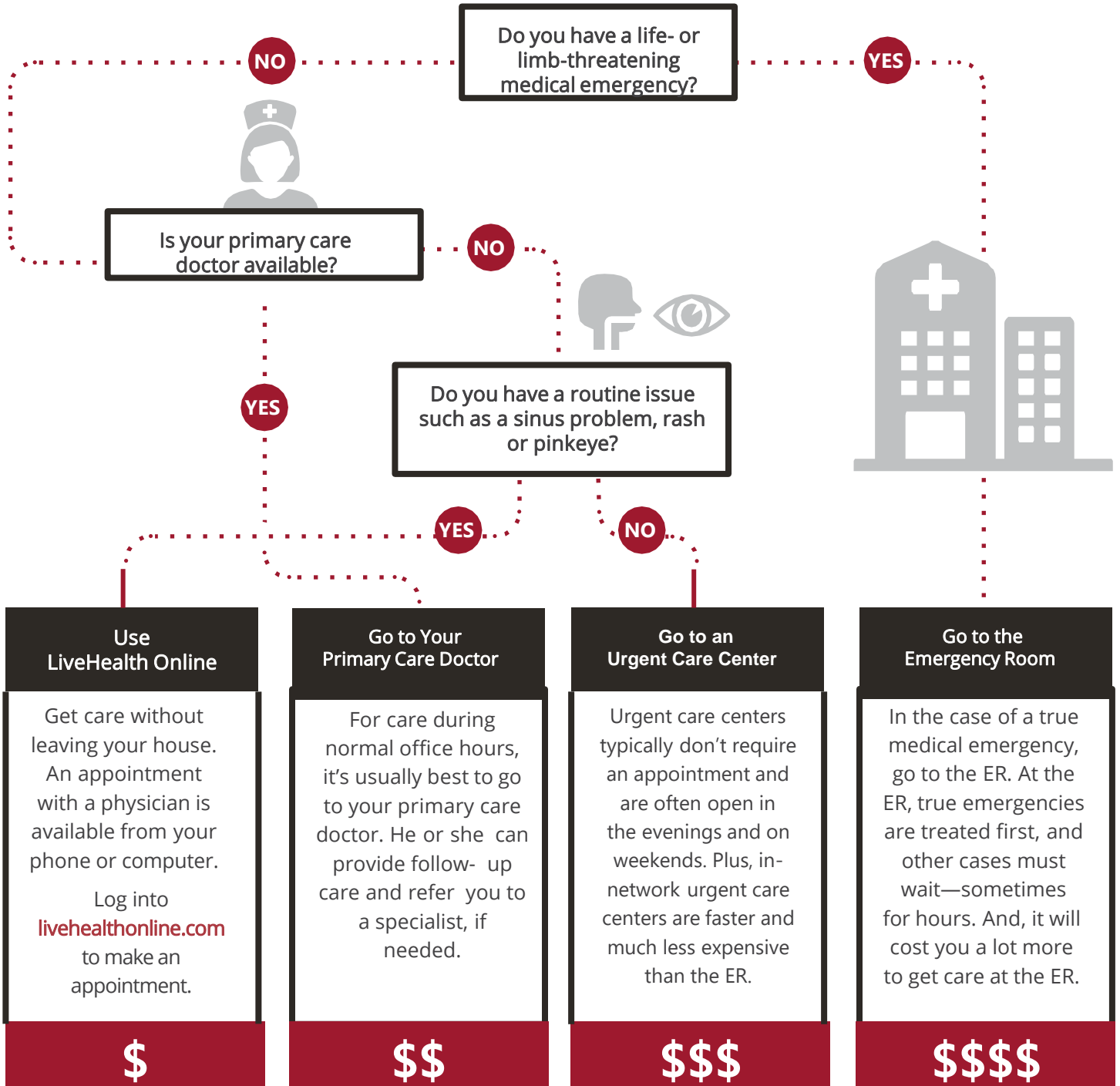
After your appointment, review your explanation of benefits (EOB) and provider bill to confirm you were billed correctly.

Note: Some services are generally not considered preventive if you get them as part of a visit to diagnose, monitor, or treat an illness or injury. Please be aware that you will be responsible for the cost of any non-preventive care services you receive at your preventive care exam based on your plan design. Learn more about preventive care at [anthem.com](https://www.anthem.com).

MEDICAL INSURANCE

Know where to go for your health care.

Where you go for medical services can make a big difference in how much you pay and how long you wait to see a health care provider. Use the chart below to help you choose [where to go for care](#).



SYDNEY HEALTH APP

With Sydney, you can manage all your benefits in one place. Find care, check costs, see claims, check benefits, view and use digital ID cards, and use the interactive chat feature to get answers quickly. Download the app from the Apple App Store or Google Play.

DENTAL INSURANCE

Cardinal Group Companies offers a dental insurance plan through Delta Dental of Colorado.

The Delta Dental PPO plan offers in- and out-of-network benefits, providing you the freedom to choose any provider. However, you will pay less out of your pocket when you choose a Delta Dental PPO provider. Locate a Delta Dental network provider at deltadentalco.com.

The table below summarizes key features of the dental plan. The coinsurance amounts listed reflect the amount you pay. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	PPO Dental Plan	
	In Network	Out of Network
Plan Year Deductible Individual/Family	\$50/\$150	\$50/\$150
Plan Year Benefit Maximum	\$1,000	
Preventive Care (Oral exams, cleanings, x-rays)	Plan pays 100%	Plan pays 100%
Basic Services (Periodontal services, endodontic services, oral surgery, fillings)	20% after deductible	20% after deductible
Major Services (Bridges, crowns [inlays/onlays], dentures [full/partial])	50% after deductible	50% after deductible
Orthodontia Services (to age 19)	Plan pays 50%	
Orthodontia Lifetime Maximum	\$1,000	



Regular dental visits tell your dentist a lot about your overall health, including whether or not you may be developing a disease like diabetes, heart disease, kidney disease, and some forms of cancer.

DENTAL COSTS

Listed below are the monthly costs for dental insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	PPO Dental Plan
Team Member Only	\$12.00
Team Member + Spouse	\$24.00
Team Member + Child(ren)	\$27.00
Team Member + Family	\$38.00

VISION INSURANCE

Cardinal Group Companies offers a vision insurance plan through Anthem.

You have the freedom to choose any vision provider. However, you will maximize the plan benefits when you choose a network provider. Locate an Anthem network provider at anthem.com.

The table below summarizes key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

Summary of Covered Benefits	Vision Plan	
	In Network	Out of Network
Eye Exam (Every 12 months)	\$10 copay	Reimbursement up to \$35
Standard Plastic Lenses (Every 12 months) Single/Bifocal/Trifocal	\$10 copay	Reimbursement up to \$25/\$40/\$55
Frames (Every 24 months)	\$130 allowance	Reimbursement up to \$45
Contact Lenses (In lieu of glasses) Elective Medically Necessary	\$130 allowance Plan pays 100%	Reimbursement up to \$80 Reimbursement up to \$210
Laser Vision Correction	15% off retail or 5% off promotional price	



Even if you have perfect vision, an annual eye exam is important. Just by examining your eyes, a doctor can find warning signs of high blood pressure, diabetes, and more than 200 other major diseases.

VISION COSTS

Listed below are the monthly costs for vision insurance. The amount you pay for coverage is deducted from your paycheck on a pre-tax basis.

Level of Coverage	Vision Plan
Team Member Only	\$6.87
Team Member + Spouse	\$11.67
Team Member + Child(ren)	\$12.36
Team Member + Family	\$18.65

BUDGETING FOR YOUR CARE



You can save about 20%* on your care by putting money in a health savings account or flexible spending account. This is because you don't pay taxes on your contributions.

COMPARE YOUR OPTIONS

	Health Savings Account More Information on Page 14	Health Care Flexible Spending Account More Information on Page 15	Dependent Care Flexible Spending Account More Information on Page 15
Eligible plans	HDHP	PPO	PPO
Eligible expenses	Deductibles, copays, and other health-related expenses	Dental and vision-related expenses	Deductibles, copays, and other health-related expenses
Your election is available on January 1, 2022	No	Yes	No
You can change your election throughout the year	Yes	No	No
You can take income tax deductions for expenses you pay with your account	Yes	No	No
Funds roll over from one year to the next	Yes	Up to \$500	No

*Percentage varies based on your tax bracket.

HEALTH SAVINGS ACCOUNT

MAXIMIZE YOUR TAX SAVINGS WITH AN HSA



USE

Use your HSA dollars today to pay for eligible health care expenses such as: deductibles, doctor's office visits, dental expenses, eye exams, and prescriptions.



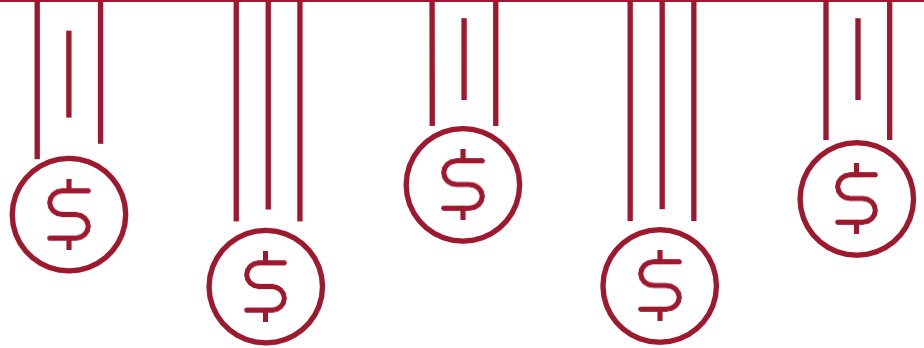
SAVE

Use your HSA to prepare for the unexpected. An HSA allows you to save and roll over money year to year. The money in the account is always yours, even if you change health plans or jobs.



INVEST

The money in your HSA can be invested and grows tax free—including interest and investment earnings. After you reach age 65, your HSA dollars can be spent without penalty on any expense.



If you enroll in the Cardinal Group Companies HDHP, you may be eligible to open and fund a health savings account (HSA) through WEX.

An HSA is a savings account that you can use to pay out-of-pocket health care expenses with pre-tax dollars. Contributions will start on the first of the month after you elect to fund an HSA. WEX was formerly known as Discovery Benefits.

2022 IRS HSA CONTRIBUTION MAXIMUMS

Contributions to an HSA cannot exceed the IRS allowed annual maximums.

- **Individuals:** \$3,650
- **All other coverage levels:** \$7,300

If you are age 55+ by December 31, 2022, you may contribute an additional \$1,000.

HSA ELIGIBILITY

You are eligible to fund an HSA if you are enrolled in the Cardinal Group Companies HDHP and meet additional eligibility requirements. Refer to wexinc.com for eligibility information.

FLEXIBLE SPENDING ACCOUNTS

Cardinal Group Companies offers three flexible spending account (FSA) options, which are administered by Discovery Benefits.

Log into your account at wexinc.com to view your account balance(s), calculate tax savings, view eligible expenses, download forms, view transaction history, and more.

You have additional time to submit and be reimbursed for expenses after the end of the plan year. Expenses must be incurred and submitted to Discovery Benefits no later than March 15, 2023.



HEALTH CARE FSA (NOT ALLOWED IF YOU FUND AN HSA)

If you enroll in the Cardinal Group Companies PPO, you may be eligible to fund a health care FSA, which allows you to pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.

The health care FSA maximum contribution is \$2,750 for the 2022 calendar year.



LIMITED PURPOSE HEALTH CARE FSA (IF YOU FUND AN HSA)

If you fund an HSA, you are not eligible to fund a health care FSA. However, you can fund a limited purpose health care FSA, which can only be used to reimburse dental and vision expenses.

The limited purpose health care FSA maximum contribution is \$2,750 for the 2022 calendar year.



DEPENDENT CARE FSA

The dependent care FSA allows you to pay for eligible dependent day care expenses with pre-tax dollars. Eligible dependents are children under 13 years of age, or a child over 13, spouse, or elderly parent residing in your house who is physically or mentally unable to care for himself or herself.

You may contribute up to \$5,000 to the dependent care FSA for the 2022 plan year if you are married and file a joint return or if you file a single or head of household return. If you are married and file separate returns, you can each elect \$2,500 for the 2022 plan year.



SAVE
\$1,000
PER YEAR

When you fund a dependent care FSA to the maximum amount (\$5,000), you can save \$1,000 per year.* This is because you don't pay taxes on your FSA contributions.

*Amount varies based on your tax bracket.

LIFE AND AD&D INSURANCE

Cardinal Group Companies provides basic life and AD&D insurance to all benefits-eligible team members **AT NO COST**. You have the option to purchase supplemental life and AD&D insurance.



BASIC LIFE AND AD&D INSURANCE

Cardinal Group Companies automatically provides basic life and AD&D insurance through Lincoln Financial to all benefits-eligible team members **AT NO COST**. If you die as a result of an accident, your beneficiary will receive both the life benefit and the AD&D benefit. **Please be sure to keep your beneficiary designations up to date.**

- **Team member life benefit:** 1x annual earnings up to a maximum of \$150,000
- **Team member AD&D benefit:** 1x annual earnings up to a maximum of \$150,000

Your basic life and AD&D insurance also provides travel assistance to help with medical emergencies while traveling and beneficiary assistance for will preparation or support while coping with a loss. Contact the Benefits Team for more details.

Depending on your personal situation, basic life and AD&D insurance might not be enough coverage for your needs. To protect those who depend on you for financial security, you may want to purchase supplemental coverage.

Use the calculator at lfg.com to find the right amount for you.



SUPPLEMENTAL LIFE AND AD&D INSURANCE

Cardinal Group Companies provides you the option to purchase supplemental life and AD&D insurance for yourself and your spouse, and supplemental life insurance for your dependent children through Lincoln Financial.

You must purchase supplemental coverage for yourself in order to purchase coverage for your spouse and/or dependents. Supplemental life rates are age-banded. Benefits will reduce to 65% at age 65, 40% at age 70, 25% at age 75, and to 10% at age 80.

- **Team Member:** \$10,000 increments up to \$300,000 or 5x annual salary, whichever is less—guarantee issue: \$100,000
- **Spouse:** \$5,000 increments up to \$150,000 or 50% of the team member's election, whichever is less—guarantee issue: \$10,000
- **Dependent children:** 14 days to 6 months: \$250; 6 months to age 19 (or 26 if full-time student): \$10,000—guarantee issue: \$10,000

**ELECT
COVERAGE
NOW!**

If you elect supplemental coverage when you're first eligible to enroll, you may purchase up to the guarantee issue amount(s) without completing a statement of health (evidence of insurability). If you do not enroll when first eligible, and choose to enroll during a subsequent annual open enrollment period, you will be required to submit evidence of insurability for any amount of coverage. Coverage will not take effect until approved by Lincoln Financial.

DISABILITY INSURANCE

Disability insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury.

SHORT-TERM DISABILITY INSURANCE

Cardinal Group Companies automatically provides short-term disability (STD) insurance through Lincoln Financial to all benefits-eligible team members **AT NO COST**. STD insurance is designed to help you meet your financial needs if you become unable to work due to an illness or injury. Benefits will be reduced by other income, including state-mandated STD plans.

- **Benefit:** 60% of base weekly pay up to \$2,000
- **Elimination period:** 14 days
- **Benefit duration:** Up to 11 weeks

VOLUNTARY LONG-TERM DISABILITY INSURANCE

Cardinal Group Companies provides you the option to purchase voluntary long-term disability (LTD) insurance through Lincoln Financial. Voluntary LTD insurance is designed to help you meet your financial needs if your disability extends beyond the short-term disability period.

- **Benefit:** 60% of base monthly pay up to \$5,000
- **Elimination period:** 90 days
- **Benefit duration:** Social security normal retirement age

VOLUNTARY BENEFITS

Cardinal Group Companies provides you the option to purchase **voluntary group accident** and **critical illness insurance** through Lincoln Financial. These plans will pay cash benefits to members when unexpected medical and everyday expenses begin to add up after a covered accident or illness.

For additional information, contact Cardinal Group Companies Benefits Team at CGbenefitsHelpdesk@imacorp.com

Note: You are eligible for voluntary benefits through Lincoln Financial on the first day of the month following your date of hire.

FAMILY CARE BENEFITS

CARE@WORK BY CARE.COM

Your **Care.com** access includes: **Care.com**

Premium Membership

Post care-related jobs, search, and reach out to caregivers 24/7, with unlimited access.

Back Up Care

In-home or in-center child care when you need it most—with in-home requests filled in as little as two hours.

Backup Care Copay Amounts

- \$5.00/hour for in-home care*
- \$10.00 per child per day at child care centers*

**10 day/per year limit per Team Member.*

Expert Assistance

One-on-one assistance of a dedicated advisor who helps make finding your perfect caregiver easy.

Senior Care Planning

Master's degree level social workers guide you through the intricacies of caring for gaining loved ones.

BENEFITS AVAILABLE TO ALL TEAM MEMBERS

EMPLOYEE ASSISTANCE PROGRAM

Employee assistance program (EAP) services are provided to you and your household members **AT NO COST** through Anthem.

This is a confidential program to help you and your family members handle the stresses involved with everyday issues and/or crisis situations. This program can help you by providing information, resources and referrals for family matters, legal information and referrals, and guidance on financial matters.

- The services are accessible through toll-free phone calls and online access.
- Each member can receive up to three face-to-face counseling sessions, per incident, per year free of charge.
- No personal information is ever shared with Cardinal Group Companies.

The free EAP can support you 24 hours a day, 7 days a week.

- Call the EAP at 800-865-1044 or visit anthemeap.com (company code: Cardinal Group Management).

PET INSURANCE

Cardinal Group Companies offer a voluntary pet insurance benefit through Nationwide. The plan options are designed to provide pet parents 90%, 70%, or 50% cash back on eligible vet bills at the vet of your choice.

There are two levels of coverage to choose from: My Pet Protection and My Pet Protection Plus with Wellness. Both plans have a \$250 annual deductible and a \$7,500 annual maximum per pet.

My Pet Protection covers:

- Accidents and injuries
- Cancer
- Dental disease
- Hereditary and congenital
- Behavioral treatments
- 24/7 Vet helpline

My Pet Protection with Wellness includes everything in the My Pet Protection Plan plus:

- Wellness exams
- Spay or neuter
- Flea and tick
- Heartworm prevention

Pre-existing conditions are not covered in either plan.

Easy enrollment

There are three simple ways to sign up for the pet insurance voluntary benefit:

- Visit petinsurance.com/cardinalgroup.
- Visit petsnationwide.com and enter Cardinal Group Companies.
- Call 877-738-7874 and mention that you're an employee of Cardinal Group Companies to receive preferred pricing.

GROUP DISCOUNTS

PerkSpot allows Cardinal team members access to thousands of local and online discounts. Whether you're seeking a discount for groceries, products that help pass the time at home, a way to keep children entertained and educated, or something else, make sure to visit your Cardinal Group Management Discount Program and browse through the tens of thousands of discounts available to you. Brands include Thrive Market, Blue Apron, Rosetta Stone, Samsung, and Target—just to name a few.

- Get started by creating your account at: cardinalgroup.perkspot.com

BENEFITS AVAILABLE TO TEAM MEMBERS AFTER SIX MONTHS OF SERVICE

401(k) RETIREMENT SAVINGS PLAN

Cardinal Group Companies offers a 401(k) retirement savings plan, which is administered by Fidelity.

Eligibility: All team members are eligible to participate in the Cardinal Group Companies retirement plan. You are eligible to participate the first of the month following six months of service and are age 21 years or older.

Contributions: Eligible earnings deferral contributions to the plan are made with traditional pre-tax dollars or post-tax Roth 401(k) dollars. Participants may contribute from 1–85% of eligible earnings, not to exceed the annual IRS dollar limit, which is \$20,500 for 2022. Individuals age 50+ by December 31, 2022, may also make additional “catch up” contributions of up to \$6,500 for a total of \$27,000.

Matching Contributions: Cardinal Group Companies matches team member contributions dollar for dollar up to 4% of your eligible earnings. The match is made each pay period and is deposited into the plan with your contributions. Each year that Cardinal Group Companies will make a contribution, you will be notified at least 30 days (and no more than 90 days) prior to the beginning of the plan year that the contributions will be made. You pay no income taxes on this contribution or the earnings until a distribution is taken. All matching contributions are made on a tax-exempt basis.

STUDENT LOAN REIMBURSEMENT

Cardinal Group Companies offer a student loan reimbursement program through Fidelity to all benefits-eligible team members after six months of service.

The loan must be:

- From a trade school or educational institution
- Current and in good standing status

Receive up to \$50 per month for qualifying loans:

- Applied directly to the Principal of the loan

PARENTAL LEAVE

Cardinal Group Companies offers 12 weeks of paid parental leave to full-time team members who are primary caregivers of a newborn or adopted child.

- **Eligibility:** First of the month following six months of service
- **Elimination period:** 14 days
- **Benefit:** 100% of your weekly base pay; STD will apply when applicable
- **Benefit Duration:** 12 weeks

COMPANY HOLIDAYS

Full-time team members will be paid for the following ten company holidays:

- New Year’s Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- National Voting Day
- Thanksgiving Day
- Christmas Eve
- Christmas Day



WELLNESS PROGRAM

Cardinal Group Companies has partnered with Navigate, a wellness portal that provides great tools and resources to chart your path to a healthier lifestyle.

The Navigate portal is available to all Cardinal Group Companies full-time team members. Stay tuned throughout the year for quarterly challenges and incentive opportunities to earn more points to shop the Navigate marketplace.

HOW CAN YOU PARTICIPATE?

- Visit the Navigate portal to create your account: [Cardinalgrouppwellbeing.com](https://cardinalgrouppwellbeing.com)
- Once you are registered, you can download the Navigate App to view and log any wellbeing activity

WHAT CAN YOU EXPECT FROM THE PORTAL?

Take advantage of Navigate's tools and resources and start living your happiest, healthiest life.

With Navigate, you can:

- Earn rewards while encouraging healthy habits with the incentive tracker.
- Learn about your mental, emotional, and physical health with video learning courses.
- Challenge yourself and your friends with personal challenges and Snap challenges.
- Track your activity and nutrition with the Navigate Wellbeing app.
- Browse recipes and workouts.

DOWNLOAD THE NAVIGATE WELLBEING APP

The Navigate Wellbeing app makes it easier than ever to monitor your health-related behavior and access information about your program.

CONTACT INFORMATION

If you have any questions regarding your benefits or the material contained in this guide, please contact the Benefits Help Desk at CGbenefitsHelpdesk@imacorp.com

Provider/Plan	Group Number	Contact Number	Website	How to Enroll
Employee Benefits Helpdesk IMA	N/A	866-599-4965	Email: CGbenefitsHelpdesk@imacorp.com	
Medical Anthem	195959	877-811-3106	anthem.com	UKG Portal
Dental Delta Dental of Colorado	W1242	800-610-0201	deltadentalco.com	
Vision Anthem	195959	866-723-0515	anthem.com	
Health Savings Account Discovery Benefits	N/A	866-451-3399	wexinc.com	
Flexible Spending Accounts Discovery Benefits	N/A	866-451-3399	discoverybenefits.com	
Life and AD&D Insurance Lincoln Financial	000010208647	800-423-2765	lfg.com lfeclaims@lfg.com	
Disability Insurance Lincoln Financial	STD: 000010184256 LTD: 000010166151	800-423-2765	disabilityclaims@lfg.com	
Family Care Care.com	N/A	877-227-3115	cardinalgroup.care.com	cardinalgroup.care.com
Employee Assistance Program Anthem	N/A	800-865-1044	anthemeap.com (company code: Cardinal Group Management)	N/A
Pet Insurance Nationwide	N/A	877-738-7874	petinsurance.com/ cardinalgroup	petinsurance.com/ cardinalgroup
401(k) Retirement Savings Plan Fidelity	80630	ENG: 800-835-5095 ESP: 800-587-5282	401k.com	401k.com
Student Loan Reimbursement Fidelity	N/A	N/A	fidelity.com	fidelity.com
Group Discounts PerkSpot	N/A	N/A	cardinalgroup.perkspot.com	cardinalgroup.perkspot.com

This summary of benefits is not intended to be a complete description of the terms and Cardinal Group Companies insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document, rather than by this or any other summary of the insurance benefits provided by the plan. In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Cardinal Group Companies maintains its benefit plans on an ongoing basis, Cardinal Group Companies reserves the right to terminate or amend each plan, in its entirety or in any part at any time.

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