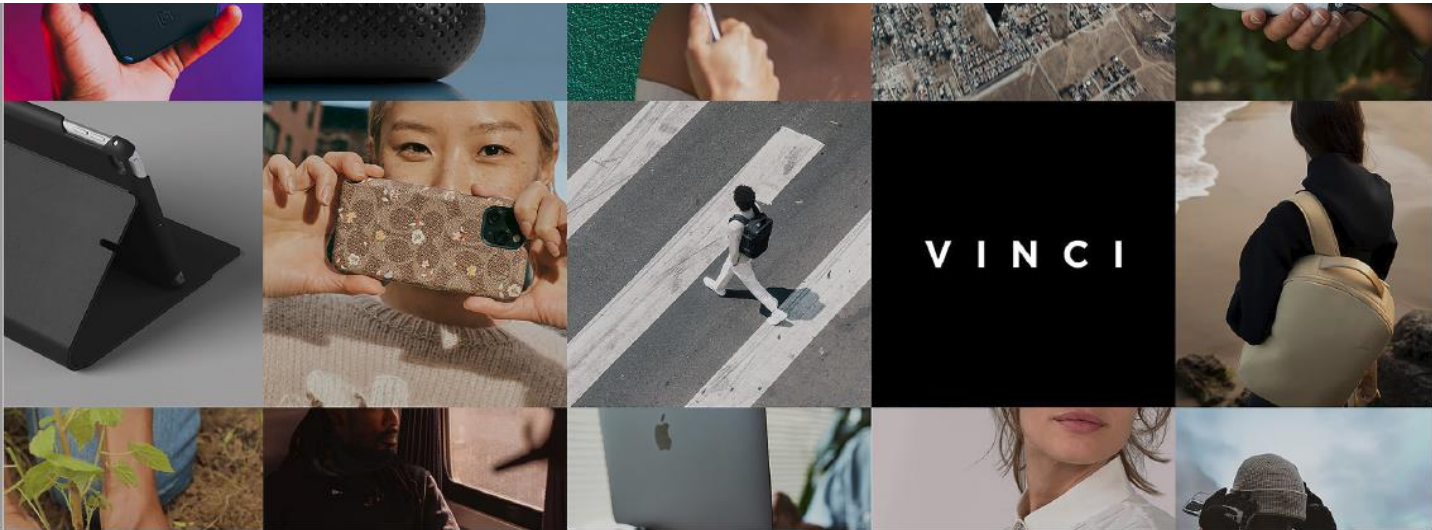


# VINCI BRANDS

## 2023 Benefits Guide

### California BI-WEEKLY



# V I N C I



Dear Employees:

**VINCI BRANDS** is pleased to once again offer a comprehensive benefits package that provides quality plans and programs for you and your family. We remain committed to providing you with the best plan options and tools to optimize your health, wellness and financial security.

Vinci Brands benefits are broken into two major categories:

**CORE** Benefits: Plans and programs automatically available to you at no cost

Benefit **CHOICES**: Plans and programs you can elect to join or purchase.

To ensure you are selecting the best benefit options for you and your family, please spend some time reviewing the plan information in this guide, including the costs and coverage levels.

Comprehensive information on our plans and partners are available online at [www.myvincibrandsbenefits.com](http://www.myvincibrandsbenefits.com)

Sincerely,

Vinci Brands HR Team

# Benefits designed with a focus on **YOU**.

Visit the Benefits Hub for more information:

[www.myvincibrandsbenefits.com](http://www.myvincibrandsbenefits.com)

- ✓ Benefits overviews/summaries
- ✓ Quick access to online enrollment system
- ✓ Carrier contact page
- ✓ LifeStyle EAP resource links
- ✓ Mobile-friendly

- A choice of cost-effective health plans for **YOU**
- Programs to help **YOU** be healthy
- Resources and tools to help **YOU** manage your health
- Education so **YOU** can be a smart healthcare consumer
- Flexible Spending Accounts for **YOU** to save on taxes
- An all-in comprehensive benefits package for **YOU**

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### Benefit Highlights

This guide provides information which will assist you in choosing the right options that meet your individual and family needs. We encourage you to share this information with your spouse and/or eligible dependents.

It is important that you take time to review your benefit choices and take the required action to make your benefit selections.

# BENEFITS AT A GLANCE

<b>CORE BENEFITS (United HealthCare)</b>	
<b>Basic Life/AD&amp;D</b>	1 x's annual salary up to \$250,000
<b>Long Term Disability</b>	60% of your pre-disability earnings to a monthly maximum of \$10,000
<b>Employee Assistance Program</b>	<ul style="list-style-type: none"> <li>• 24/7 phone consultations</li> <li>• Up to three face-to-face counseling sessions for each issue</li> <li>• Access to legal and financial counseling</li> </ul>

<b>BENEFIT CHOICES</b>	
<b>Medical and Prescription Drugs</b> United Healthcare (UHC) Kaiser Permanente (KP)	<ul style="list-style-type: none"> <li>• UHC HSA PPO— with HSA Bank Employer Funding!</li> <li>• UHC PPO</li> <li>• KP HMO (CA Only)</li> </ul>
<b>Dental</b> United Concordia	<ul style="list-style-type: none"> <li>• PPO</li> <li>• DHMO (CA Only)</li> </ul>
<b>Vision</b> United Healthcare	<ul style="list-style-type: none"> <li>• PPO</li> </ul>
<b>Voluntary Life/AD&amp;D</b> United Healthcare	<b>Employee:</b> \$10,000 increments to a maximum benefit of \$500,000 <b>Spouse or Domestic Partner:</b> \$5,000 increments to a maximum benefit of \$250,000 <b>Child(ren):</b> Flat \$5,000 or \$10,000
<b>Flexible Spending Accounts</b> WEX	<b>Health Care Account:</b> Up to \$3,050 per year. Up to \$610 carryover <b>Dependent Care Account:</b> Up to \$5,000 per year
<b>Pet Insurance</b> United Pet Care (UPC)	<ul style="list-style-type: none"> <li>• Discounts for office visits, procedures, medications, and more</li> </ul>



# ONLINE ENROLLMENT!

## **ADP WORKFORCE NOW**

<https://workforcenow.adp.com>

With the ADP Workforce Now Online Enrollment System, you and your family can access your benefits information whenever you want, from home or any place where you have internet access. Use ADP Workforce Now to view plan details, coverage amounts and costs.

### **To Enroll or Make Changes to Your Benefits:**

- Log in to [ADP Workforce Now](#)
- **Username & Password:** Customized by you (initial credentials are provided to you during Orientation).

Once you are logged into the website, follow the prompts on each page to complete your benefit enrollment. You will be asked to verify that your personal information is correct and enter in any of your dependent information.

Be sure to save ADP Workforce Now as a favorite in your web browser!

# Benefits Eligibility & Enrollment

## Who may Enroll?

### Vinci Brand Employees

- Regular, full-time employees working at least 30 hours per week

### Dependents

- Your legally married spouse
- Your registered domestic partner (as defined by the state of California)
- Your children, stepchildren or children of your registered domestic partner to age 26, regardless of marital or student status
- Any children for whom you are required to provide coverage under a Qualified Medical Child Support Order
- Your unmarried children, step-children or children of your registered domestic partner of any age, if they are incapable of self-care due to a physical or mental disability

**Your spouse, domestic partner and children can be enrolled in our medical, dental, vision, voluntary life/AD&D, and supplemental insurance plans.**

### Required Information

At enrollment you are required to enter the Social Security Number for all covered dependents. Health Care Reform law requires the company to report this information to the IRS each year to show that you and your dependents have coverage and are not subject to a penalty. This information will be securely submitted to the IRS and will remain confidential.

## When you may Enroll!

### As an Eligible Employee

- As a new hire, you may participate in Vinci Brands benefits on the first day of the month following your date of hire
- Each year, during open enrollment
- Within 30 days of a qualifying life event as defined by the IRS

Benefits Plan Year:  
January 1<sup>st</sup> –  
December 31<sup>st</sup>

### Changes to Enrollment

**Open Enrollment** - During our annual open enrollment period, you may make new benefit elections for the following January 1st effective date.

**Qualifying Event** Once you make your benefit elections, you cannot change them throughout the year unless you experience a qualifying event as defined by the IRS. Examples include, but are not limited to marriage, divorce, legal separation, birth, adoption, qualified medical child support order, change in eligibility status, loss of coverage, change in residence or workplace, eligibility for state premium assistance program.

Coverage for a new dependent is not automatic. If you experience a qualifying event, you have 30 days to update your coverage. You may login to ADP Workforce Now to update your dependent information as needed. ADP

Workforce Now login information is located on page 4 of this guide. If you do not update your coverage within 30 days of the qualifying event, you must wait until the next annual open enrollment period to update your coverage.

# Your Health *Matters*

## Medical Plan Options

### United Healthcare | HMO Medical Plan (CA Only)

With the United Healthcare Health Maintenance Organization (HMO) plan, you must choose a primary care physician (PCP) or medical group within the network. All of your care must be directed through your PCP or medical group. Any specialty care you need will be coordinated through your PCP and will generally require a referral or authorization. You will receive benefits only if you use the doctors, clinics and hospitals that belong to the medical group in which you are enrolled, except in the case of an emergency. You will be covered for urgent care services at the urgent care facilities affiliated with your assigned PCP or medical group (contact your medical group or visit their website for locations). You must select your PCP upon enrollment, or UHC will autoassign one for you.

#### United Healthcare HMO plan:

HMO: CA Signature Value Harmony Network

### Kaiser Permanente | HMO Medical Plan (CA Only)

With the Kaiser Permanente Health Maintenance Organization (HMO) plan, services must be obtained at a Kaiser Permanente facility, except in the case of emergency. All of your care must be directed through your selected

doctor, but you can choose and change your doctor at any time, for any reason. Kaiser Permanente integrates all elements of healthcare such as physicians, medical centers, pharmacy, and administration in one convenient facility.

#### Kaiser HMO plan:

HMO: Kaiser Permanente Network

**UHC: Click [HERE](#) to search the CA Signature Valley Harmony network today!**

**Kaiser: Go to [Finding a Medical Provider: www.kp.org](#) and select Doctors & Locations.**

### United Healthcare | PPO Medical Plans

The United Healthcare Preferred Provider Organization (PPO) plans allow you to direct your own care. You are not limited to the physicians within the network, and you may self-refer to specialists. If you receive care from a physician who is a member of the network, a greater percentage of the entire cost will be paid by the insurance plan. You may also obtain services using a non-network provider; however, you will be responsible for the difference between the covered amount and the actual charges, and you may be responsible for filing claims.

#### United Healthcare PPO plan options include:

- **Select Plus HSA PPO:**
- UHC Select Plus Network
  
- **Select Plus PPO:**
- UHC Select Plus Network

#### Finding a Medical Provider:

**UHC: Go to [www.myuhc.com](http://www.myuhc.com)** Click find a Doctor, choose Medical Directory, then choose the Signature Value Network.



# MEDICAL PLAN HIGHLIGHTS

## 2023 Plan Options:

### United Healthcare | Kaiser Permanente HMO Options

BENEFIT	UNITED HEALTHCARE HMO	KAISER HMO
<b>NETWORK</b>	<b>CA SIGNATURE VALLEY HARMONY</b>	<b>KAISER</b>
Deductible (single/family)	\$0/\$0	\$0/\$0
Coinsurance	N/A	N/A
Out-of-Pocket Max (single/family)	\$1,500/\$3,000	\$2,000/\$4,000
<b>Physician Services</b>		
Preventive Care Exam	\$0	\$0
Primary Care / Specialist	\$20/\$40 Copay	\$20/\$20 Copay
Virtual Visits	\$0	\$0
Hospitalization Inpatient/ Outpatient	\$250 Admit / \$125 Copay	\$250 Admit / \$100 Copay
<b>Emergency Services</b>		
Urgent Care	\$20 Copay	\$20 copay
Emergency Room Copay	\$250 Copay	\$100 Copay
<b>Mental Health</b>		
Outpatient visits/ Inpatient	\$40 Copay / \$250 Admit	\$20 Day / \$250 Admit
<b>Lab &amp; X-Ray</b>		
Diagnostic/Complex	\$20/\$150 Copay	\$10/\$50 Copay
<b>Other</b>		
Chiropractic	\$10 Copay (Max 30 Visits)	Not Covered
Acupuncture	\$10 Copay (Max 30 Visits Combined with Chiro)	Not Covered





# MEDICAL PLAN HIGHLIGHTS

## 2023 Plan Options:

### United Healthcare HSA PPO and PPO

Plan Name	United Healthcare HSA PPO		United Healthcare PPO	
	Select Plus	Non-Network	Select Plus	Non-Network <sup>1</sup>
Employee Premiums	\$\$		\$\$\$\$	
Employee Cost Sharing	Contribution, Deductible, Copay, Coinsurance		Contribution, Deductible, Copay, Coinsurance	
<b>Health Benefits</b>				
Lifetime max Benefit	Unlimited		Unlimited	
Calendar Year Deductible (Single/Family <sup>2</sup> )	\$1,500/\$3,000	\$4,500/\$9,000	\$500/\$1,000	\$1,500/\$3,000
Out of Pocket Maximum (Single/Family)	\$4,500/\$9,000	\$18,000/\$36,000	\$3,500/\$7,000	\$10,500/\$21,000
Coinsurance	20%	50%	20%	50%
<b>Office Visit Copay</b>				
Preventive Care	No Charge	Ded, 50%	No Charge	Ded, 50%
PCP/Specialist	Ded, 20%/ 20%	Ded, 50%/ 50%	\$15/ \$30 Copay	Ded, 50%/ 50%
Urgent Care / Emergency Room	Ded, 20%/ 20%	Ded, 50%/ 50%	\$50/ \$N/A	Ded, 50%/ \$100
Virtual Visits	\$50	N/A	\$15 Copay	N/A
<b>Hospitalization</b>				
Inpatient	Ded, 20%	Ded, 50%	Ded, 20%	Ded, 50%
Outpatient	Ded, 20%	Ded, 50%	Ded, 20%	Ded, 50%
<b>Lab &amp; X-Ray</b>				
Diagnostic	Ded, 20%	Ded, 50%	No Charge	Ded, 50%
Complex	Ded, 20%	Ded, 50%	Ded, 20%	Ded, 50%
<b>Mental Health</b>				
Outpatient Visits	Ded, 20%	Ded, 50%	\$15 Copay	Ded, 50%
Inpatient	Ded, 20%	Ded, 50%	Ded, 20%	Ded, 50%
<b>Other</b>				
Chiropractic	Ded, 20%	N/A	\$20 Copay	N/A
	Max 24 Visits		Max 24 Visits	
Acupuncture	Ded, 20%	N/A	\$20 Copay	N/A
	Max 20 Visits		Max 20 Visits	

<sup>1</sup>Non-Network benefits may be limited.

# Virtual Visits

## The Care you need- when you need it!

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of home to sit in a waiting room. Now you don't have to.

Virtual Visits let you see and talk to a doctor from your mobile device or computer without an appointment. Most visits take about 10-15 minutes and doctors can write a prescription, if needed, that you can pick up at your local pharmacy. This service is part of your health benefits offered through United Healthcare.

### Costs

- United Healthcare HMO: No Charge
- Kaiser HMO: No Charge
- United Healthcare HSA PPO: \$50
- United Healthcare PPO: \$15

### Accessing Virtual Visits

United Healthcare  
[www.myuhc.com /virtualvisits](http://www.myuhc.com/virtualvisits)

Kaiser Permanente  
[www.kp.org/mydoctor/videovisits](http://www.kp.org/mydoctor/videovisits)

### Here's How it Works:

Connecting to a US board certified doctor with your computer or mobile device is easy!



Sign up online at United Healthcare or Kaiser Permanente's website



On the day of your virtual visit, click on your selected doctor or appointment link to get started



The doctor will review your health history, answer questions, assess your condition and even prescribe medications if needed

# Prescription Drugs



## Retail Pharmacy

Use a retail pharmacy to fill prescriptions for acute conditions (conditions that do not require the medication to be taken on a regular basis). At a participating pharmacy, you will receive up to a 30-day supply of your prescriptions.

## Mail Order Pharmacy – Maintenance Medication

You could pay less for the same medication when you use the mail order pharmacy.

The mail order pharmacy is a fast, easy and convenient way to save time and money on your maintenance medications (drugs that you need to take regularly). You can order additional supplies of medication at a discount. See below for details!

## UHC Pharmacy Drug Listing - Access w/ SMCS Drugs

Plan Name	UHC HMO	KAISER HMO	UHC HSA PPO		UHC PPO	
Network	Network	Network	Network	Non-Network	Network	Non-Network
Deductible	None	None	Medical Deductible Applies First, then;		None	
<b>Retail Pharmacy</b>						
Tier 1	\$10	\$15	Ded, \$10	Ded, \$10	\$10	\$10
Specialty	\$10	-	Ded, \$10	Ded, \$10	\$10	\$10
Tier 2	\$35	\$30	Ded, \$35	Ded, \$35	\$35	\$35
Specialty	\$150	-	Ded, \$150	Ded, \$150	\$150	\$150
Tier 3	\$70	-	Ded, \$70	Ded, \$70	\$70	\$70
Specialty	\$250	-	Ded, \$250	Ded, \$250	\$250	\$250
Supply Limit	31 Days	30 Days	31 Days	31 Days	31 Days	31 Days
<b>Mail Order Pharmacy</b>						
Tier 1		\$30				
Specialty		-				
Tier 2	2.5X Retail Amount	\$60	2.5X Retail Amount	Not Covered	2.5X Retail Amount	Not Covered
Specialty		-				
Tier 3		N/A				
Specialty		-				
Supply Limit	90 Days	100 Days	90 Days	N/A	31 Days	N/A



## PHARMACY TIPS

**Use generic and over the counter drugs when available** The best way to save on prescriptions is to use generic or over the counter medications as opposed to brand name drugs. Generic drugs must use the same active ingredients as the brand name version of the drug. A generic drug must also meet the same quality and safety standards.

**Use the mail order benefit for maintenance medications** To save money and time, consider using the mail order pharmacy to fill your maintenance medications.



# Health Savings Account

## What is an HSA?

Health Savings Accounts (HSA) are a tax-advantaged medical savings account available to those who enroll in the Consumer Driven Health Plan (CHDHP). The funds you invest are not subject to most taxes. The growth of the invested amount is not taxed and when the funds are distributed, no tax penalties are incurred when applied to qualifying expenses. The funds you contribute to your HSA are yours to keep and can be used not only for medical expenses, but for retirement expenses as well. Flores will be the new HSA administrator effective 1/1/2023. Visit [www.myvincibrandsbenefits.com](http://www.myvincibrandsbenefits.com) for more information! Administered by Flores!

### Great Benefits For You

**Convenience** - Paying for expenses from your HSA is as easy as using a debit card.

**Choice** - Pay for qualified expenses from your HSA or save your HSA money and pay out-of-pocket.

**Control** - You decide how the money is spent and you have the freedom to keep it if you change jobs or retire.

### Triple-Tax Savings

**Tax-Free Deposits** - Even if you don't itemize deductions, you don't pay federal income tax on contributions.

**Tax-Free Savings** - You keep any money you don't spend and it grows tax-free. No use-it-or-lose-it.

**Tax-Free Withdrawals** - There's never tax on withdrawals to pay for qualified expenses.

IRS Contribution Limits	2023
Single	\$3,850
Family	\$7,750
Catch-up (55+)	\$1,000

Vinci Brands Annual Contribution	2023
Single	\$750
Family	\$1,500

## Examples of Qualified Medical Expenses

- Acupuncture
- Alcoholism treatment
- Ambulance
- Artificial limbs
- Braces
- Childbirth preparation classes (mother)
- Chiropractors
- Contact lenses
- Crutches
- Dental fees
- Dentures
- Diagnostic fees
- Doctor's fees
- Drug addiction recovery
- Dyslexia language training
- Eyeglasses and examination fees
- Hearing aid and batteries
- Home modifications for handicapped
- Insulin
- Laboratory fees
- Maternity expenses
- Nursing homes
- Optometrists
- Orthodontia
- Orthopedic shoes
- Oxygen/oxygen equipment
- Prescription drugs
- Psychiatric care
- Therapy treatments (prescribed)
- Transportation (for medical care)
- Vision correction surgery (e.g., LASIK)
- Vitamins (if prescribed)
- Wheelchairs
- X-rays

The above is a brief summary; refer to IRS Publication 502 for confirmation of eligible expenses



# Flexible Spending Account

## What is an FSA?

### Flexible Spending Accounts | Administered by Flores!

(FSA) provide you with an important tax advantage that can help you pay health care expenses on a pretax basis. By anticipating your family's health care and dependent care costs, you can actually lower your taxable income and that means you get to keep more of what you earn. Flores will be the new HSA administrator effective 1/1/2023. Visit [www.myvincibrandsbenefits.com](http://www.myvincibrandsbenefits.com) for more information!

There are two types of FSA's that allow you to make deductions to pay for qualified medical expenses. The **Health Care FSA** allows any qualified medical expense and can be elected if you are enrolled in the PPO or HMO options. The max annual election is \$3,050.

The **Dependent Care FSA** is used to pay for eligible expenses you incur for childcare, or for the care of a disabled dependent, while you work. Employee's may defer up to \$5,000 pre-tax per year. Eligible expenses include Licensed nursery schools, qualified childcare centers, after school programs, summer camps (under age 13) preschool and adult daycare facilities.

The amount you elect is available to you at the beginning of the plan year, regardless of how much you have contributed via payroll deduction.

## Can my election be changed during the year?

After you enroll, you can't change the amount you contribute for the year, because your election stays in effect during the entire plan year (January 1 through December 31). However, if you have a "Qualified Life Event" you may change the amount of your contribution, but the change must be consistent with the event.

The following "Qualified Life Events" may permit you to change your FSA election outside of open enrollment: a change in your legal marital status; a change in the number of tax dependents; termination or commencement of employment by you, your spouse or dependent; a change in employment status that results in gaining or losing eligibility for health coverage; and Medicare or Medicaid entitlement for you, your spouse or dependent.



# DENTAL

## 2023 Plan Options:

### United Concordia | PPO Plan

This plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the United Concordia

network. When you utilize a network dentist, your out-of-pocket expenses will be less, however, you will usually pay the lowest amount for services when you visit a PPO dentist. If you obtain services using a non-network dentist, you will be responsible for the difference between the covered amount and the actual charges and you may be responsible for filing claims. The chart below provides a high-level overview of your dental plan.

### Finding a dental provider Go to [www.unitedconcordia.com](http://www.unitedconcordia.com)

PPO: Refer to the "Elite Plus" Network

United Concordia	PPO	
Network	Network	Non-Network <sup>1</sup>
Calendar Year Maximum Benefit	\$1,500	
Annual Deductible	\$50 individual / \$150 family	
Preventive Care	No Charge	
Basic Care	Ded, 20%	Ded 20%
Major Care	Ded, 50%	Ded, 50%
Orthodontia		
Child & Child	50%/\$1,500 Lifetime Benefit Max	

<sup>1</sup>Dentists who are out-of-network have not agreed to pricing and may bill you for the difference between what United Concordia pays them and what the dentist usually charges. Non-network reimbursement is 90th UCR.

United Concordia	DHMO
Network	IN NETWORK ONLY
Annual Deductible (Individual / Family)	\$0 / \$0
Preventive Care	No Charge for most services
Basic Care	Copays Apply
Major Care	Copays Apply
Orthodontia	
Child	\$1,500 Lifetime Benefit Max
Adult	\$2,000 Lifetime Benefit Max



# VISION (Spectera)

## 2023 Plan Option:

### United Healthcare | Vision Plan

Vinci Brands provides vision coverage through United Healthcare. You can see a UHC’s in-network provider or an out-of-network provider, however, your costs will be lower if you visit an in-network provider. If you visit an in-network provider, you will be responsible for a copayment at the time of your service. If you receive services from an out-of-network doctor, you will pay all costs at the time of service and submit a claim for reimbursement.

**Finding a Vision Provider** Go to: [www.myuhcvision.com](http://www.myuhcvision.com) United Healthcare’s network includes access to more than 44,000 providers and provider locations including independent ophthalmologists and optometrists, as well as Warby Parker and Sam’s Club.

Plan Name	United HealthCare	
	Network	Non-Network
Copay Exam/Materials	\$10/\$10 Copay	N/A
Examination (Every 12 Months)	No Charge	Up to \$40 Reimbursement
<b>Lenses (Every 12 Months)</b>		
<i>Single</i>	No Charge	Up to \$40 Reimbursement
<i>Bifocal</i>	No Charge	Up to \$60 Reimbursement
<i>Trifocal</i>	No Charge	Up to \$80 Reimbursement
<b>Frames (Every 12 Months)</b>	\$130 Benefit	Up to \$45 Reimbursement
<b>Contact Lenses (Every 12 Months based on date of service)</b>	(Additional benefit to frames)	(Additional benefit to frames)
<i>-Cosmetic/Elective Contact Lenses</i>	\$130 Benefit	Up to \$105 Reimbursement Not Covered
<i>-Standard Contact Lens Fitting</i>	\$30 Benefit	

### Additional Discounts Available from Network Providers

**Retinal Imaging:** Pay no more than a \$39 Copay.

**Eyeglass Lens Upgrades:** You may choose to upgrade your new eyeglass lenses at a discounted, low copay. Options include Transitions lenses (adults), standard polycarbonate lenses (adults), tints, UV coating, progressive lenses, anti-reflective coatings, and more.

**Additional Pair of Eyeglasses:** Members get 30% discount off frame coverage at most in-network providers and 20% discount for an additional pair at participating providers.

**Eyewear Accessories:** Receive a 20% discount on items such as non-prescription sunglasses, lens cleaning supplies, contact lens solutions, eyeglass cases, and more.

**Conventional Contact Lenses:** Receive a 20% discount off the retail price for conventional contact materials only.

**LASIK Laser Vision Correction Surgery:** Discounts are available through QualSight LASIK. For more information visit [www.myuhcvision.com](http://www.myuhcvision.com).

# Contributions | CA BI-WEEKLY

## Your cost per paycheck – 26 Payroll Deductions

Medical Plans	UHC HMO	Kaiser HMO	UHC HSA PPO	UHC PPO
Employee Only	\$9.44	\$74.86	\$44.28	\$95.03
Employee + Spouse	\$145.41	\$313.58	\$243.55	\$355.19
Employee + Child(ren)	\$118.98	\$258.44	\$199.27	\$290.61
Employee + Family	\$204.90	\$391.02	\$343.19	\$500.51

Dental & Vision	DHMO Dental	PPO Dental	PPO Vision
Employee Only	\$5.77	\$13.18	\$4.27
Employee + Spouse	\$11.54	\$26.35	\$7.26
Employee + Child(ren)	\$11.72	\$28.20	\$7.69
Employee + Family	\$17.17	\$43.20	\$11.53

**The following benefits are provided to you at no charge and are paid by Vinci Brands:**

- Basic Life/AD&D
- Long Term Disability
- Employee Assistance Program

**The following benefits are available to you at discounted group rates:**

- Voluntary Life/AD&D
- Pet Insurance
- Supplemental Benefits

**For your convenience, your age-banded Voluntary Life/AD&D premiums have been pre-calculated for you in ADP Workforce Now.**

**IRS Code Section 125**

The Vinci Brands employee benefit plans are designed under Section 125 of the IRS Code. This allows you to take advantage of federal laws by purchasing some of your benefits with pre-tax dollars. Under Section 125, your Medical, Dental, Vision, and Flexible Spending Account contributions are deducted before taxes are withheld which saves you tax dollars. Paying for benefits before-tax means that your share of the costs are deducted before taxes are determined, resulting in more take-home pay for you. As a result, the IRS requires that your elections remain in effect for the entire year. You cannot drop or change coverage unless you experience a qualifying event. You may waive participation in the Section 125 Plan and elect to pay all contributions with after-tax dollars. Contact the Human Resources Department if you wish to pay for your benefits with after-tax dollars.





# LIFE AD&D

It's never fun to discuss life insurance. But you probably know that life insurance is something that you need to protect your loved ones in the event of your death. Things like funeral expenses, debt, and the cost of living, can all add up. Fortunately, life insurance can help lessen the financial burden and provide coverage to help pay for these types of expenses.

## United Healthcare | Basic Life AD&D Insurance 1 X's Annual Salary up to \$250,000

This coverage is provided by Vinci Brands at no cost to you. Life insurance protects your family or other beneficiaries in the event of your death while you are still actively employed with the company.

**Accidental Death and Dismemberment (AD&D)** coverage provides an additional benefit to your beneficiary if your death is due to a covered accident or injury. Vinci Brands pays for Life and AD&D coverage, offered through United Healthcare.

## United Healthcare | Voluntary Life and AD&D

In addition to the company provided Basic Life and AD&D benefits, you may elect to purchase additional Term Life and AD&D insurance at discounted group rates provided by United Healthcare. You pay for this coverage with after-tax dollars through convenient payroll deductions.

**Employee** You may purchase coverage for yourself in increments of \$10,000 up to a maximum benefit of \$500,000, not to exceed 5 X your annual salary.

**Spouse or Domestic Partner** If you buy coverage for yourself, you may also purchase coverage for your eligible spouse or domestic partner. Benefits for your spouse or domestic partner are available in increments of \$5,000 up to a maximum benefit of \$250,000, not to exceed 50% of your employee election.

**Child(ren)** If you buy coverage for yourself, you may also purchase coverage for your eligible dependent child(ren). Benefits for your child(ren) (ages 15 days to 26 years) are available in the amount of \$5,000 or \$10,000.

## Guarantee Issue

Guarantee issue is a pre-approved amount of coverage that does not require you to provide proof of good health and is available to you during your initial eligibility period (upon hire). Guarantee issue is available in the following amounts:

- **Employee:** \$100,000
- **Spouse or Domestic Partner:** \$25,000
- **Child(ren):** Entire benefit amount (\$10,000)

Currently enrolled members may increase by one increment, not to exceed the GI, without EOI. Increments for employees is \$10K and increments for spouse is \$5K. Any request to increase more than that, or above GI requires EOI. Anyone that did not enroll timely, and wishes to now enroll, must complete EOI, regardless of amount elected. Anyone enrolling on the disability that did not enroll timely, must also complete an EOI form.

## Choosing a Beneficiary

A beneficiary is a person or entity whom you designate to receive your death benefits. Choosing a beneficiary and keeping your beneficiary up-to-date is an essential part of owning life insurance. Please remember to review your beneficiary designation as new situations arise, such as the birth or adoption of a child, marriage, or divorce. You may login to ADP Workforce Now to change your Beneficiary as needed.



# DISABILITY

If you are unable to work due to an illness or injury, our disability plans will work together to provide a source of income to meet your needs. Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

## California State Disability (SDI)

If you experience a Short-Term Disability claim, you are eligible for benefits provided by the state. California State Disability Insurance (SDI) is a partial wage-replacement insurance plan for California workers. The SDI program is state-mandated and funded through employee payroll deductions. SDI provides short term benefits to eligible workers who suffer a loss of wages when they are unable to work due to a non-work-related illness or injury, pregnancy, or childbirth. For more information on eligibility, benefit amounts, and instructions on how to file a claim for the SDI program please visit the EDD website at [www.edd.ca.gov](http://www.edd.ca.gov).

**NOTE: Non-CA employees are offered a Short-Term Disability plan through United Healthcare.**

## United Healthcare | Long Term Disability

Coverage is provided by Vinci Brands at no cost to you! Vinci Brands offers you Long Term Disability (LTD) to provide income replacement if you become disabled for an extended period of time. Benefits lasts until Social Security Normal Retirement Age (SSNRA)

Long Term Disability	Benefit
Benefit Percentage	60%
Monthly Benefit Amount	\$10,000
When Benefit Begins	181 <sup>st</sup> Day
Maximum Benefit Duration	Social Security Normal Retirement Age



# PET INSURANCE

## United Pet Care | Discount Pet Program

Vinci Brands offers you the option to purchase pet insurance at discounted group rates, through United Pet Care (UPC). Pet insurance can help pay for health problems and conditions related to accidental injuries, poisonings, and illnesses (including cancer). It may help cover diagnostic tests, x-rays, treatments, prescriptions, office calls, lab fees, surgeries, and hospitalizations.

With the United Pet Care (UPC) discount plan, you can reduce the cost of your veterinary bills by saving up to 50% on each veterinary visit for your pet when you visit a contracted UPC provider. This plan offers discounts for office visits, procedures, medications, and more. With UPC's program, there are no deductibles, no claim forms, no exclusions due to pre-existing conditions or age, no annual dollar limitations, no waiting periods, and no limit on the number of visits annually.

## Coverage Options

UPC is moving to a singular program and price point! Members will have access to 60% more vets and will not be limited by program offering. Essentially, we are switching from being plan based to being network-based and savings are anywhere between 20-50%. Employees can go to <https://www.unitedpetcare.com/explore-vets/> search by zip code to see what vets are in network and exactly what savings are offered. Please reference [www.myvincibrandsbenefits.com](http://www.myvincibrandsbenefits.com) for details on the coverages.

Monthly Cost	
1 Pet	\$17.50
Each Additional Pet	\$16.50

### Enrollment is a two-step process:

1. You will need to enroll in ADP.
2. Register with United Pet Care via website [www.unitedpetcare.com/vb](http://www.unitedpetcare.com/vb) or phone 877-872-8800

# Employee Assistance Program

## United Healthcare | Employee Assistance Program

This coverage is provided by Vinci Brands at no cost to you. The Employee Assistance Program (EAP) provides you and your household members with free, confidential assistance to help with problems that may interfere with work or family responsibilities.

### EAP Services

- 24/7 phone consultations with licensed mental health professionals and referrals to supportive resources.
- Up to **3 face-to-face counseling sessions** with a licensed mental health practitioner for each behavioral issue.
- Online programs to offer something different than traditional counseling

### The EAP can help with the following issues:

- Stress Anxiety or Depression
- Relationship Issues
- Grief and Loss
- Legal Assistance
- Financial Services and Referrals
- Childcare Resources and Referrals
- Senior Care
- Pet Care
- Identity Theft

### Accessing The EAP

Call (877) 660.3806 or visit

[www.liveandworkwell.com](http://www.liveandworkwell.com)

Access Code: FP3EAP

Vinci Brands holds the privacy of our employees in the highest regard. Any information you share with a United Healthcare counselor will not be shared with Vinci Brands and is protected by state and federal privacy laws.

## United Healthcare | Travel Assistance Program

*This coverage is provided by Vinci Brands at no cost to you.* This program, arranged by United Healthcare and provided by Europe Assistance USA, offers emergency assistance when you and/or your family are traveling 100+ miles away from home or work. Travel Assistance is available 24 hours a day, 7 days a week with trained professionals to provide valuable support in a medical emergency, such as locating doctors, dentists and facilities, setting up emergency transfers, sending travel companions, pets, and vehicles home, coordinating bedside visits, and setting up and paying for the return of mortal remains (see contract for restrictions). In addition, emergency travel support services are available and provide services such as immunizations (shots), passport needs, emergency payment and cash advances, emergency messages, and legal help.

# Mental Health & Wellbeing

## Medical Plans | Mental Health Coverage

The United Healthcare plans offer coverage for both outpatient (therapy, psychologist, and psychiatrist visits) and inpatient mental health services. Make sure to use in network mental health providers with your plan's network! Go to [www.myvincibrandsbenefits.com](http://www.myvincibrandsbenefits.com) for more information on available resources!

Plans	Outpatient Visits	Inpatient Care
UHC HSA PPO	<p>Ded, 20%</p> <p>Network Partial hospitalization/intensive outpatient treatment: 20% coinsurance</p> <p>Preauthorization is required out-of-network for certain services, or no coverage See your policy or plan document for additional information about EAP benefits.</p>	<p>Ded, 20%</p> <p>Preauthorization is required out-of-network, or no coverage See your policy or plan document for additional information about EAP benefits.</p>
UHC PPO	<p>\$15 Copay</p> <p>Network Partial hospitalization/intensive outpatient treatment: 20% coinsurance</p> <p>Preauthorization is required out-of-network for certain services, or no coverage See your policy or plan document for additional information about EAP benefits.</p>	<p>Ded, 20%</p> <p>Preauthorization is required out-of-network, or no coverage See your policy or plan document for additional information about EAP benefits.</p>

## Wellness Rewards | Simply Engaged (United Healthcare Members)

Simply Engaged is a UHC health and wellness program which allows you to earn rewards when you complete the health actions below. You, your spouse and your registered domestic partner are eligible to participate. You must be on the United Healthcare medical plan to participate. **To get started to go to <https://rally.myuhc.com>**

### Ways to earn Rewards!

- \$75 Reward for participating in a biometric screening
- \$25 Reward for completing an online health survey within 90 days of the start of the program
- \$20/month Reward for visit a participating fitness center at least 12 times per month
- \$100 Reward for completing a telephone-based health coaching program
- \$25 Reward for completing a virtual visit

# CONTACTS

*Find the answers you need!*

## Medical

Kaiser Permanente (800) 464-4000  
Member Services [www.kp.org/mydoctor/videovisits](http://www.kp.org/mydoctor/videovisits)  
Virtual Visit [www.kaiserpermanente.org](http://www.kaiserpermanente.org)  
Carrier Website

## United Healthcare

PPO HSA and PPO Member Services (800) 624-8822  
24/7 Nurseline (866) 873-3903  
Virtual Visits (877) 222-4261  
Pharmacy Mail Order Services (Optum Rx) [www.myuhc.com/virtualvisits](http://www.myuhc.com/virtualvisits)  
Carrier Website (800) 788-4863  
[www.myuhc.com](http://www.myuhc.com)

## Vision

Member Services (800) 638-3120  
Carrier Website [www.myuhcvision.com](http://www.myuhcvision.com)

## Employee Assistance Program

Member Services Carrier Website (877) 660-3806  
[www.liveandworkwell.com](http://www.liveandworkwell.com)  
Access Code: FP3EAP

## Life/AD&D/ Long Term Disability

Life/AD&D Claims Services Disability Claims Services (866) 615-8727  
Carrier Website (866) 615-8727  
[www.myuhc.com](http://www.myuhc.com)

## United Concordia

### Dental

DPPO Member Services (800) 332-0366  
Carrier Website [www.unitedconcordia.com](http://www.unitedconcordia.com)

## Flores

Flexible Spending Accounts & Health Savings Accounts (800) 532-3327  
Member Services [www.flores247.com](http://www.flores247.com)  
Carrier Website

## United Pet Care (UPC)

Pet Reimbursement Plan [www.unitedpetcare.com](http://www.unitedpetcare.com)  
Carrier Website (877) 872-8800  
Member Services  
Email [info@unitedpetcare.com](mailto:info@unitedpetcare.com)

V I N C I

# 2023 Benefits Guide