



2025 Benefit Guide

Anywhere

**Integrated
ServicesSM**

Benefits Overview

Anywhere Integrated Affiliates Holdings LLC (AIAH) is proud to offer a comprehensive benefits package through the Anywhere Integrated Affiliates Holdings LLC Health and Welfare Plan (the “Plan”) to eligible, full-time employees who work 30 hours or more per week. The benefits offered are briefly described in this booklet.

You share the costs of some benefits (medical and dental), and AIAH provides other benefits at no cost to you (basic life, basic accidental death & dismemberment, STD and LTD). In addition, there are voluntary benefits with reasonable group rates that you can participate in through convenient payroll deductions.

For 2025, there will be a slight increase to employee contributions. You will continue to have access to a choice of two medical HSA / HRA plans, Cigna High Plan and Cigna Low Plan. For the High plan, the deductible will be increasing to \$1,650 for individual coverage and \$3,300 for family coverage to comply with IRS required minimum deductible changes for 2025. AIAH will continue to provide automatic contributions into an HSA or HRA account which will reflect 50% of the plan deductible for single or family coverage. Please review information within this Guide, the Open Enrollment Presentation, as well as information on [BenefitsHub](#) for detailed information on the Cigna plans and resources available.

If you are a new enrollee or you are enrolling a new dependent, dependent verification documents will be required. You will have 30 days from the end of the enrollment period to verify your dependents.

Benefits Offered

- Medical and Rx
- Flexible Spending Accounts (FSA)
- Health Savings Account (HSA)
- Health Reimbursement Account (HRA)
- Dental
- Vision
- Basic Life, Accidental Death & Dismemberment (AD&D) Insurance
- Voluntary Life Insurance
- Voluntary Accidental Death & Dismemberment (AD&D) Insurance
- Short-Term Disability
- Long-Term Disability
- Voluntary Critical Illness, Hospital Indemnity and Accident

Enrollment

When you're ready to enroll:

Head to the [BenefitsHub](#). BenefitsHub is your one stop for all information pertaining to Benefits. Once you've gathered the information to make your benefit selections, click on the benefit enrollment button on top right of the screen which will bring you to the Benefit Enrollment Site, [Benefitsolver.com](#) to make your elections.

Eligibility

You and your dependents are eligible for AIAH benefits on the first of the month following your date of hire.

Dependents

Eligible dependents are your spouse, same and opposite sex domestic partners, children under age 26 or disabled children of any age.

Please note: spouses and domestic partners will only be eligible for medical coverage under the AIAH medical plan if they do not have access to their own employer's or self-employed group health plan.

Domestic Partner Note: You must submit an Affidavit of Domestic Partnership form and a Declaration of Tax Status to have your domestic partner be eligible for coverage. If your domestic partner is not your qualified tax dependent under Internal Revenue Code 152, payroll contributions for his or her coverage are after-tax, and the Company's portion of the cost is taxable income to you and will be included on your W-2.

Elections

You are permitted to make elections and/or changes as a new hire and during the Annual Enrollment period each year. The coverage you elect during your window will remain until the next annual enrollment unless you or your family members experience a qualified life status change. If you experience a qualified life status change, you may be permitted to make changes during the Plan Year. Examples of a life status change include, but are not limited to:

- a. Birth or adoption of a child
- b. Death of a dependent
- c. Dependent's loss or gain of eligibility
- d. Marriage or divorce
- e. Involuntary loss of other coverage, such as if your coverage under your spouse ceases
- f. Changes in your other coverage which has a different Plan Year

If you experience a qualified life status change, **you must make any changes within 30 days** from the qualifying life status change. You can either make the changes via the Benefits Enrollment System or you can call Open House at **844.427.5551**.

Continuation of Group Coverage (COBRA)

If you or your dependents lose coverage, you will have the option to continue coverage for medical, Rx, dental, vision and health care FSA under COBRA, if applicable. You are responsible for the full premium for elected COBRA, plus a 2% administration fee. For information regarding the conditions for continuation of coverage, please contact Open House at **844.427.5551**.

If you lose coverage and are enrolled in Basic Life and Voluntary Life, you may also be able to access a conversion or portability benefit provided as part of these policies. To do so, you must obtain the required form(s) from UnitedHealthcare at **866.633.2446**, and it is your responsibility to return the completed forms to the insurance company.

This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the “plan documents”). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

Medical Benefits

Insured by Cigna

Comprehensive and preventive healthcare coverage is important in protecting you and your family from the financial risks of unexpected illness and injury. A little prevention usually goes a long way—especially in healthcare. Routine exams and regular preventive care provide an inexpensive review of your health. Small problems can potentially develop into large expenses. By identifying the problems early, often they can be treated at little cost. Additionally, if you use in-network providers, the plan covers the full cost of preventive care services, including adult and child immunizations, well woman care, preventive screenings, and more.

Comprehensive healthcare also provides peace of mind. In case of an illness or injury, you and your family are covered with an excellent medical plan through Anywhere Integrated Affiliates Holdings.

AIAH is proud to offer full-time employees comprehensive medical plan options to help you find the one that best suits you and your family's needs.

You can only choose or change your plan upon becoming eligible following your date of hire, during the year's Annual Enrollment, or when you have a qualified life status change.

You can locate an in-network provider within the Open Access Plus network by visiting Cigna's website, www.cigna.com.

High Deductible HSA and HRA Plans

AIAH offers employees two HSA medical plan options:

- HSA High Plan
- HSA Low Plan

These are high deductible medical plans which include a health savings account (HSA) that you may make contributions to on a pre-tax basis to be used toward paying for your deductible or other eligible health related expenses. Additionally, AIAH will make a contribution to your account on your behalf depending on the plan you choose. Any unused balances will be carried over at the end of each year. Please note that there are yearly IRS limits to what can be contributed on a pre-tax basis. The maximum you can contribute to your HSA each tax year, across company contributions and your own, is \$4,300 for individuals and \$8,550 for a family in 2025. Good news – you can change your contribution election at any time!

AIAH offers employees two HRA medical plan options:

- HRA High Plan
- HRA Low Plan

The HRA options are offered to employees that have reached age 65 and who are enrolled in Medicare. These plans also include a health reimbursement account (HRA). IRS rules will not allow you to make additional pre-tax contributions to these accounts, however AIAH will still make an automatic contribution toward your account. Any remaining balance of the employer contribution will carry over at the end of the year.

With the high deductible medical plan, under both the HSA and HRA options, you can use any healthcare provider you want in or out-of-network. Keep in mind, staying in network provides the richest benefit. You're not required to select a Primary Care Physician (PCP), and you can self-refer to any specialist.

If you use in-network providers, the plan covers the full cost of preventive care services, including adult and child immunizations, well woman care, preventive screenings and more! You must meet an annual deductible before the Plan pays for other covered services and products, including office visits and prescription drugs, with the exception of some maintenance medication.

When you enroll in either the HSA or HRA plan, AIAH sets up an HSA or HRA account in your name (the HSA account will be set up through Bank of America and the HRA through Cigna) and makes an automatic contribution each year. AIAH will contribute up to half of the annual deductible amount into your HSA and HRA through Bank of America and Cigna, respectively.

Note: The HRA Plan is available only to employees who are eligible and enrolled in Medicare.

Medical Benefits

What you'll pay under the High Deductible HSA and HRA Plans

	High HSA/HRA Plan		Low HSA/HRA Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Lifetime Benefit Maximum	Unlimited		Unlimited	
Calendar Year Deductible	\$1,650 Individual \$3,300 Family	\$4,000 Individual \$8,000 Family	\$2,500 Individual \$5,000 Family	\$2,500 Individual \$5,000 Family
Out-of-Pocket Maximum (includes deductible)	\$3,500 Individual \$6,850 Family	\$7,000 Individual \$14,000 Family	\$5,000 Individual \$6,850 Family	\$10,000 Individual \$20,000 Family
Coinsurance	20% after deductible	40% after deductible	20% after deductible	40% after deductible

Outpatient Services

PCP Office Visit	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Specialist Office Visit (referral not required)	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Surgical Facility Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible

Preventive Care

Preventive Care / Screening / Immunization	No charge	40% after deductible	No charge	40% after deductible
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Inpatient Hospital

Facility Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Physician / Surgeon	20% after deductible	40% after deductible	20% after deductible	40% after deductible

Emergency Care

Ambulance	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Hospital Emergency Room	20% after deductible	20% after deductible	20% after deductible	20% after deductible
Urgent Care Facility	20% after deductible	20% after deductible	20% after deductible	20% after deductible

Independent Lab and X-Ray Services

X-rays, Blood Work	20% after deductible	40% after deductible	20% after deductible	40% after deductible
MRIs, PET or CT Scans	20% after deductible	40% after deductible	20% after deductible	40% after deductible

Outpatient Short-Term Rehabilitation

Physical, Speech, Occupational and Pulmonary	20% after deductible	40% after deductible	20% after deductible	40% after deductible
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Mental Health Care

Inpatient Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible

Substance Abuse

Inpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible
Outpatient	20% after deductible	40% after deductible	20% after deductible	40% after deductible

Other Services

Maternity Office Visit	20% after deductible	40% after deductible	20% after deductible	40% after deductible
All Other Maternity Hospital / Physician Services	20% after deductible	40% after deductible	20% after deductible	40% after deductible

Prescription Drugs

Prescription drugs are subject to medical deductible, then:

Retail— Tier 1 30-day supply	\$10 copay	50% coinsurance	\$10 copay	50% coinsurance
Retail— Tier 2 30-day supply	\$35 copay	50% coinsurance	\$35 copay	50% coinsurance
Retail— Tier 3 30-day supply	\$60 copay	50% coinsurance	\$60 copay	50% coinsurance
Mail Order— Tier 1 90-day supply	\$25 copay	50% coinsurance	\$25 copay	50% coinsurance
Mail Order— Tier 2 90-day supply	\$88 copay	50% coinsurance	\$88 copay	50% coinsurance
Mail Order— Tier 3 90-day supply	\$150 copay	50% coinsurance	\$150 copay	50% coinsurance



Health Savings Account (HSA) and Health Reimbursement Account (HRA)

Administered by Bank of America and Cigna

AIAH offers two high deductible medical plans that come with an HSA or HRA – the High HSA/HRA and the Low HSA/HRA. Under both, AIAH will open a Health Savings Account or Health Reimbursement Account for you.

What's it all about?

An HSA or HRA acts as a tax-advantaged savings account that can be used to pay for qualified healthcare expenses. The money you save or that is allocated into your HSA or HRA rolls over from year to year.

Are there any other perks to using an HSA or HRA?

Yes. There are the free AIAH contributions!

How do AIAH Contributions work?

The HSA and HRA are effective ways to reduce your overall yearly expenditure on healthcare. You and your family could receive company contributions, between \$825 – \$2,500, just for enrolling in the High or Low Medical plans. Amounts vary depending on which plan you choose and whether your children and/or spouse/ domestic partner are enrolled. Please note: company contributions to the HSA / HRA are prorated for new hires.

On the High HSA or HRA Plan, AIAH will contribute:

Up to \$825 for Employee Only coverage

Up to \$1,650 for Employee + Child(ren) coverage

Up to \$1,650 for Employee + Spouse / Domestic Partner or Family coverage

On the Low HSA or HRA Plan, AIAH will contribute:

Up to \$1,250 for Employee Only coverage

Up to \$2,500 for Employee + Child(ren) coverage

Up to \$2,500 for Employee + Spouse / Domestic Partner or Family coverage

How is an HSA different than an HRA?

Unlike the HRA, with the HSA you can make contributions (tax free) from your paycheck.

The maximum you can contribute to your HSA each tax year, across company contributions and your own, is \$4,300 for individuals and \$8,550 for a family in 2025. Good news – you can change your contribution election at any time by accessing the Benefit Enrollment site!

- The HSA has tax advantages (more on this below).
- With an HSA, after age 65, the money can be withdrawn for any reason, subject to normal taxes, without penalty.
- With an HSA the rollover amount can be used to save for retirement.
- Unlike HRAs, HSAs are owned by you, not the company.

Are you taxed on HSA contributions?

You do not pay federal tax (or state tax, in some states) on contributions*, qualified withdrawals and interest or earnings on your account balance.

*HSA contributions and earnings are not subject to federal taxes, but a few states treat the contributions as taxable income. Contact your personal tax advisor for details about the tax treatment under the laws of your state.

The Legal Stuff (HSA only)

Outside of the company contribution, you can keep contributing to your HSA on a pre-tax basis up to legal limits. The contributions themselves and any earnings that accumulate are not subject to federal (or some state) taxes. You can use the money in your account for qualified healthcare expenses as soon as it's deposited or at any time in the future. If you use the money for a nonqualified expense, the withdrawal will be taxable and, if you're under age 65, subject to a 20% tax penalty.

Money left in your account at the end of the year rolls over into the next year. By visiting myhealth.bankofamerica.com, you can check out how much you could save with the HSA Savings Calculator and learn about all the eligible expenses. Need more help on the HSA? Reach out to Bank of America at [866.303.6847](tel:866.303.6847).

Examples of things that aren't Qualified Healthcare Expenses?

- Cosmetic surgery
- Non-prescription drugs
- Spa treatments

I want to know more

For more info, visit myhealth.bankofamerica.com.

Flexible Spending Accounts (FSAs)

Administered by WEX

You can save money on your healthcare and/or dependent day care expenses with an FSA. You set aside funds each pay period on a pretax basis and use them tax-free for qualified expenses. You pay no federal income or Social Security taxes on your contributions to an FSA. (That's where the savings comes in.) Your FSA contributions are deducted from your paycheck before taxes are withheld, so you save on income taxes and have more disposable income.

FSA Plan Limits:

- Medical: Annual Maximum \$3,300; \$660 rollover
- Dental / Vision Limited FSA: Annual Maximum \$3,300; \$660 rollover
- Dependent Care: Annual Maximum \$5,000

Note: if you enroll in the HSA Plan, you may only enroll in a Limited FSA which only covers dental and vision expenses.



Dental Benefits

Insured by Delta Dental

Good oral care enhances overall physical health, appearance and mental well-being. Problems with the teeth and gums are common and easily treated health problems. Keep your teeth healthy and your smile bright with AIAH's dental benefit plan.

AIAH offers employees two PPO Dental Plan options:

- High PPO
- Low PPO

Dental Benefits

What you'll pay under the High PPO and Low PPO Plans

	Dental High PPO		Dental Low PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Calendar Year Deductible (waived for preventative)	\$50 Individual \$150 Family	\$50 Individual \$150 Family	\$50 Individual \$150 Family	\$50 Individual \$150 Family
Annual Benefit Maximum	\$3,000 per person	\$3,000 per person	\$1,500 per person	\$1,500 per person

Preventive Dental Services

Cleaning, exams, x-rays	100%	100%	100%	100%
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Basic Restorative Services

Fillings, root canal therapy, oral surgery	80%	80%	80%	80%
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Major Restorative Services

Crowns, inlays, onlays, bridges, dentures, repairs	50%	50%	50%	50%
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Orthodontia Services

Dependent children under age 19 (exams, x-rays, extractions)	50% to a \$1,000 Lifetime maximum			
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Vision Benefits

Insured by Vision Service Plan (VSP)

Regular eye examinations can not only determine your need for corrective eyewear but also may detect general health problems in their earliest stages. Protection for the eyes should be a major concern to everyone.

Vision Benefits

What you'll pay under the Vision Plan:

	VSP	
	In-Network	Out-of-Network
Eye Exam – Once every 12 months	\$10 copay	\$45 copay
Frame – Once every 24 months	\$130 allowance for a wide selection of frames after \$25 copay. 20% savings on the amount over \$130.	Up to \$70
Lenses – Once every 12 months		
Single Vision	\$25 copay	Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal	\$25 copay	Up to \$65
Lenticular	\$25 copay	Up to \$100
Contacts – Once every 12 months		
Elective Contacts	\$130 allowance for contacts; copay does not apply Contact lens exam (fitting and evaluation), after a maximum \$60 copay.	Up to \$105
Necessary Contacts	\$25 copay	Up to \$210



Basic Life, Accidental Death & Dismemberment Insurance

Insured by UnitedHealthcare

The Basic Life Insurance Plan provides financial security for the people who depend on you. AIAH provides the Basic Life Coverage for all full-time employees at no cost to you, whether you participate in any other benefit offered or not. This amount is equal to 1.5 times your annual base salary to a maximum of \$500,000. Your beneficiaries will receive a lump-sum payment if you die while employed by AIAH. Note: Evidence of Insurability will be required for any amount of Basic Life Insurance over \$320,000.

AIAH also provides Basic Accidental Death & Dismemberment coverage of an amount equal to 1.5 times your annual base salary to a maximum of \$500,000. Accidental Death & Dismemberment (AD&D) insurance provides payment to you or your beneficiaries if you lose a limb or die in an accident. AIAH provides Basic AD&D coverage at no cost to you.

Basic Life and AD&D benefits will reduce to 65% at age 65 and 50% at age 70.

Voluntary Life Insurance

Insured by UnitedHealthcare

Voluntary Life Insurance – Employee

To supplement your company-provided Basic Life Insurance, you may purchase additional Voluntary Life coverage. Voluntary Life Insurance pays a benefit to your beneficiary if you die while coverage is in effect. Employees may purchase additional Life Insurance amount equal to 1 to 5 times your annual base salary to a maximum of \$500,000. Note: Evidence of Insurability will be required for any amount of Voluntary Life Insurance over \$100,000.

Voluntary Spousal Life Insurance

Voluntary Spouse Life Insurance is available to your eligible spouse of up to 50% of the employee's supplemental life coverage amount elected to a maximum benefit of \$250,000 in increments of \$5,000. Note: Evidence of Insurability will be required for any amount of Voluntary Spousal Life Insurance over \$10,000.

Voluntary Child Life Insurance

Voluntary Child Life Insurance is available for your eligible child(ren) of up to 50% of the employee's supplemental life coverage amount elected to a maximum benefit of \$10,000 in increments of \$2,000.

Please note: Voluntary Employee and Spousal Life and AD&D benefits will reduce to 65% at age 65, 45% at age 70, 30% at age 75 and 20% at age 80.

Voluntary Accidental Death & Dismemberment Insurance

Insured by UnitedHealthcare

Voluntary AD&D Insurance – Employee

To supplement your company-provided Basic AD&D Insurance, you may purchase additional AD&D coverage. Voluntary AD&D Insurance pays a benefit to your beneficiary if you die while coverage is in effect. Employees may purchase additional AD&D Insurance amount equal to 1 to 5 times your annual base salary to a maximum of \$500,000.

Voluntary Spousal AD&D Insurance

Voluntary Spouse AD&D Insurance is available for your eligible spouse of up to 50% of the employee's supplemental AD&D coverage amount elected to a maximum benefit of \$250,000 in increments of \$5,000.

Voluntary Child AD&D Insurance

Voluntary Child AD&D Insurance is available for your eligible child(ren) of up to 50% of the employee's supplemental AD&D coverage amount elected to a maximum benefit of \$10,000 in increments of \$2,000.

Please note: In order to elect Voluntary Spouse or Child Life and AD&D, you must first elect Voluntary Employee Life and AD&D coverage.

Short-Term Disability Insurance (STD)

Insured by UnitedHealthcare

Short-Term Disability (STD) insurance provides income if you become disabled due to an injury or illness. Once eligible, benefits begin on the 15th day of any injury, hospitalization or illness and can continue for up to 26 weeks. Based on your current salary, the plan provides you with income protection up to 66.7% of weekly covered earnings with a maximum weekly benefit of \$2,500.

Long-Term Disability Insurance (LTD)

Insured by UnitedHealthcare

Meeting your basic living expenses can be a real challenge if you become disabled. Your options may be limited to personal savings, spousal income and possibly Social Security. Disability insurance provides protection for your most valuable asset—your ability to earn an income. AIAH provides Long-Term Disability insurance (LTD) coverage for you at no cost.

LTD coverage provides income when you have been disabled for 180 days or more. Your benefit is 60% of your monthly earnings, up to a maximum of \$10,000 per month. This amount may be reduced by other deductible sources of income or disability earnings. Benefit payments can continue to age 65 if you are under age 60 at the time of disability.

Voluntary Hospital Indemnity Insurance

Insured by Guardian

Hospital Indemnity Insurance supplements your medical plan and provides a cash benefit when you are admitted to a hospital, regardless of medical coverage. These benefit payments are paid directly to you and can be used for any purpose from covering medical copays and deductibles to pay for everyday expenses such as the mortgage, groceries and utilities. No pre-existing condition limitations apply. Maternity is covered after the first 9 months, following the effective date. Be sure to review the limitations and exclusions noted in the Guardian Voluntary Benefit Guide.



Voluntary Critical Illness Insurance

Insured by Guardian

Surviving a critical illness is likely today as a result of advances in emergency treatment and medical care. Survival comes with a high cost even for those with health insurance which often is accompanied by copays, high deductibles and exclusions for various new treatments and drugs. In addition, there are substantial non-medical expenses associated with battling a critical illness including travel expenses to see specialists and lost wages that health insurance does not cover.

Voluntary Critical Illness Insurance helps protect your financial security if you experience a specified critical illness. It fills the gaps in case your medical coverage has copays and deductibles that need to be satisfied.

Critical Illness Insurance provides a cash benefit for a range of covered conditions while insured by Guardian. It pays the benefit directly to you — you can choose to use the money where it's needed most! You can choose a coverage amount of \$10,000 or \$20,000. Covered Critical Illnesses include:

- Cancer
- Heart Attack
- Heart Failure
- Stroke
- Organ Failure
- Kidney Failure
-and more

Voluntary Accident Insurance

Insured by Guardian

Accident Insurance provides a cash benefit for covered injuries, treatments and services, such as ambulance transport, in addition to whatever your medical plan may cover. These payments go directly to you and can be used for any purpose, whether for medical or non-medical expenses. Electing Voluntary Accident Insurance helps to offset out-of-pocket medical expenses due to accident related injuries such as:

- Broken bones
- Burns
- Dislocations
- Eye injuries
- Ruptured discs
- Lacerations
- Concussion or coma

Contact Information

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email
Medical	Cigna	866.494.2111	www.mycigna.com
Life Insurance, AD&D, FMLA, STD, LTD	UnitedHealthcare	866.633.2446	www.myuhc.com
Dental	Delta Dental	800.452.9310	www.deltadentalnj.com
Vision	Vision Service Plan (VSP)	800.877.7195	www.vsp.com
Healthcare FSA	WEX	866.451.3399	customerservice@wexhealth.com
Dependent Care FSA	WEX	866.451.3399	customerservice@wexhealth.com
HSA	Bank of America	866.303.6847	myhealth.bankofamerica.com
HRA	Cigna	866.494.2111	www.mycigna.com
Hospital Indemnity Critical Illness Insurance Accident Insurance	Guardian	800.627.4200	CRU@glic.com
COBRA	Businessolver / Open House	844.427.5551	

For more information about any of our benefits plan, please visit [BenefitsHub](#) for more details.





Notes



Notes



This benefit summary prepared by



Gallagher

Insurance | Risk Management | Consulting