

2026

EMPLOYEE BENEFITS GUIDE

For benefits effective March 1, 2026 – February 28, 2027

Parker McCay strives to offer you and your dependents a competitive and comprehensive benefits package.

We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.



PARKER McCAY

COUNSEL WHEN IT MATTERS.SM

Welcome

INSIDE THIS GUIDE

Enrollment Information	3	Vision Benefits	12
Medical Plan	4	Employee Contributions	13
HorizonbFit	5	Flexible Spending Accounts	14
Prescription Drug Plan	6	Disability Insurance	15
Member Services	7	Life/AD&D Insurance	16
Health ReimbursementAccount (HRA)	9	Voluntary Benefits	17
Health Savings Account	10	Outside Resources	18
Dental Plans	11	Carrier Contacts	19



We are pleased to provide you with various notices and disclosures related to the Plan. By scanning the QR code you may review the information contained in the various notices and disclosures and share them with your dependents.



Enrollment Information

WHAT YOU NEED TO KNOW

Active Enrollment

This year's open enrollment is an **ACTIVE** enrollment. This means that if you do not go in and elect benefits during this open enrollment or you **WILL NOT** have coverage for the 3/1/2026 plan year. Your current elections will not automatically roll over.

2026 Benefit Highlights

- There will be no changes to your plan design offerings. Your new medical/prescription drug contributions can be found on page 13. There will be no contribution changes for dental or vision.
- Flores will be the new administrator for the Health Reimbursement Account (HRA) and Health Savings Account (HSA).

Making Plan Changes

IRS S 125 prohibits you from changing your enrollment during the Plan Year unless you experience a qualifying life event (QLE). A qualifying life event includes (but is not limited to) a marriage, divorce, death of a spouse or a dependent, birth or adoption of a child, termination or commencement of employment for your spouse, a change in employment status for you or your spouse that affects benefits eligibility, etc.

If you experience a qualifying life event you must report and submit required documentation through Paylocity and advise Human Resources within 31 days of the event occurrence date to be eligible to make changes to your elections.

Who is Eligible?

- Eligibility for the Firm's various benefits is generally determined by the number of hours you regularly work on a weekly basis.
 - » To be eligible for the Firm's medical, dental, and vision, insurance plans, employees must regularly work at least 20 hours per week.
 - » To be eligible for the Firm's life and long-term disability insurance plans, employees must regularly work at least 30 hours per week.
- Eligible employees may also enroll their eligible dependents, generally defined as spouses as well as children up to age 26. When dependent children reach the maximum age for eligibility, coverage will end as follows:
 - » **Medical and Prescription Drug:** Dependent children are covered until the end of the calendar year in which they turn 26
 - » **Dental:** Dependent children are covered until their 26th birthday
 - » **Vision:** Dependent Children are covered until the end of the calendar month in which they turn 26

How to Enroll

1. Log into Paylocity.
2. Click on the three horizontal lines at the top left of page to reveal drop down menu.
3. Click on **Benefits** from the drop down menu, this will take you to the **Open Enrollment Screen**.
4. Choose **Start**.
5. Navigate through each benefit page, choosing a coverage or waiving coverage.
6. Click **Submit** on the final page when your elections are complete.

Medical Plan

HORIZON BLUE CROSS BLUE SHIELD OF NJ

Below is a summary of the medical plan options available to you. For more details regarding this coverage, please refer to the BenePortal by visiting: www.parkermccaybenefits.com.

	Option 1: Advantage EPO HRA	Option 2: Advantage EPO HSA
	In-Network (Bluecard Network)	In-Network (Bluecard Network)
Plan Year Deductible <i>Individual/Family</i>	\$2,500/\$5,000	\$2,000/\$4,000
Firm Contribution to HSA or HRA <i>Individual/Family</i>	\$1,250/\$2,500	\$750/\$1,500
Coinsurance	Plan pays 100%*	Plan pays 80%*
Plan Year Out-of-Pocket Maximum** <i>Individual/Family</i> <i>(Includes deductibles, medical and prescription drug copays, out-of-pocket costs)</i>	\$5,000/\$10,000	\$4,000/\$8,000
PCP Office Visit	\$20 copay*	\$20 copay*
Specialist Office Visit	\$40 copay*	\$40 copay*
Preventive Care	Plan pays 100% NO deductible	Plan pays 100% NO deductible
Inpatient Hospital	\$250 copay per day (up to 5 days)*	Plan pays 80%*
Outpatient Surgery <i>Hospital</i>	\$200 copay*	Plan pays 80%*
<i>Surgical Center</i>	\$100 copay*	Plan pays 80%*
Emergency Room	\$100 copay*	Plan pays 80%* and \$100 copay
Urgent Care	\$40 copay*	\$40 copay*
Telemedicine	Not Covered	\$15 copay*

* After deductible

** The Out-of-Pocket Maximum is the most you pay during the policy period (3/1/2026 through 2/28/2027) before your health plan starts to pay 100% for covered services for the remainder of the policy year. This limit includes your out of pocket and employer funded costs toward deductible, coinsurance and medical/prescription drug copayments.

Annual Physical Exam
Blood pressure
Cholesterol
Diabetes
Breast cancer
Colorectal cancer
Prostate cancer
Thyroid disease
Glaucoma

Don't Forget:

Preventive Care and Wellness Services are covered 100% in-network—no copays or coinsurance!

The screenings to the left represent just some of the preventive care screenings available through our medical plan. Don't guess when it comes to your health—make the most of your healthcare investment and take advantage of the preventive care services that are covered 100% in-network.

HorizonbFit

HORIZON BLUE CROSS BLUE SHIELD OF NJ



How to earn rewards

When you enroll in HorizonbFit, Horizon Blue Cross Blue Shield of New Jersey's (Horizon BCBSNJ) fitness incentive program, you can earn a \$20 reward for every month in which you:

- Work out at home 12 or more days a month, and record and submit your workout using the Fit-At-HomeSM feature; or
- Walk 10,000 steps a day for at least 12 days a month; or
- Visit one of 4,000 participating fitness facilities 12 or more days a month; or
- Complete any combination of visiting a participating facility, working out at home or walking 10,000 steps for a total of at least 12 days a month.

You can earn up to \$240 per year in rewards!

Tracking your steps and activity

ActiveFit™, **HorizonbFit's** free mobile app, makes syncing your step count and tracking your gym visits easy. When ActiveFit is running, it imports your step count from a compatible wearable device (like a wristband fitness tracker) or mobile app. ActiveFit can also detect when you've entered a participating gym and logs the visit toward your monthly incentive.

Whether you're walking or hitting the gym, ActiveFit does the tracking for you. Download the app for free! from the App Store® or Google Play™.

Staying fit from home

ActiveFit's Fit-At-Home feature provides a simple way for you to report your at-home workouts. To validate your at-home activity, submit your post-workout selfie by following these easy steps:

- Locate the Fit-At-Home option in the main menu in ActiveFit.
- Tap the Get Started button to open your camera and take a post-workout selfie.
- Once you preview your photo and you're happy with it, click Upload.

The photo, along with a geo-location time stamp, allows your activity to be reviewed and approved. Please allow 24 to 48 hours for your Fit-At-Home activity to be accepted.

Note: Photos submitted for a date other than the day the photo was taken will be placed in a pending status and may not be accepted. Please ensure that you have downloaded and installed the latest version of the ActiveFit app.

How to enroll

Enrolling is free and easy at **HorizonbFit.com**. You can verify your eligibility using your member ID number to set up your account. If your fitness facility does not participate with **HorizonbFit**, you can nominate it for inclusion. If you are eligible for **HorizonbFit**, your dependents age 18 and older and covered under your Horizon BCBSNJ plan are too. If you have questions about the **HorizonbFit** program or Fit-At-Home feature, call **1-201-351-7850**, option 1.

Prescription Drug Plan

HORIZON BLUE CROSS BLUE SHIELD OF NJ

Below is the prescription drug benefit for the 2026-2027 plan year. If you elect to participate in the medical plan, you are automatically enrolled in the corresponding prescription drug plan. For more details regarding this coverage, please refer to the BenePortal by visiting: www.parkermccaybenefits.com. **All member out-of-pocket prescription drug costs accumulate towards your medical plan out-of-pocket maximum.**

	Option 1: Advantage EPO HRA	Option 2: Advantage EPO HSA
Retail (up to a 30-day supply)		
Generic	\$20 copay	Plan pays 80% after deductible
Formulary	\$40 copay	
Non-Formulary	\$70 copay	
Mail-Order (up to a 90-day supply)		
Generic	\$40 copay	Plan pays 80% after deductible
Formulary	\$80 copay	
Non-Formulary	\$140 copay	

Save on Your Prescriptions With Mail-Order

Whether you enroll in the HRA plan or the HSA plan, you can save money when you use Amazon Pharmacy Home Delivery for your maintenance medications. If in the HRA plan, you can fill a script up to a 90 day supply (3 months) for two retail copays by using Amazon Pharmacy Home Delivery as illustrated below.

If in the HSA plan, the discounted rate you pay (which goes toward your deductible) is lower when filling your prescription through Amazon Pharmacy Home Delivery.

Retail Pharmacy	Mail Order	Annual Savings
Formulary Copay \$40	Formulary Copay \$80	\$160 per script
Annual cost (\$40 per month x 12 fills) \$480	Annual cost (\$80 per order x 4 fills per year) \$320	

In addition to the savings, your prescriptions will be delivered right to your home. Here is how you can begin to use the Amazon Pharmacy Home Delivery:

- Visit amazon.com/horizonblue and choose Get Started. If you do not have an Amazon account you will need to sign up for one. During the process you will be prompted for your Horizon member ID, RxBIN, and Rx PCN which can be found on your ID card.
- Call **855.745.5725**, 24/7 to refill or transfer a current prescription. Please have your member ID card, prescription information and your doctor's contact information ready.
- Ask your doctor to send your prescription electronically to Amazon Pharmacy Home Delivery or fax a prescription request to **512.884.5981**.

Member Services

HORIZON BLUE CROSS BLUE SHIELD OF NJ

Rx Savings Solutions

Cost Comparison Tool

A website and mobile app that fully integrates with the benefit design to provide price transparency and drive member engagement.

- Analyzes pharmacy claims both clinically and financially, and communicates savings opportunities
- Provides an innovative approach to pharmacy engagement by:
 - » Reducing plan spend and out-of-pocket costs for employees
 - » Building trust, creating an enhanced member experience and raising satisfaction
 - » Improving outcomes through medication affordability and adherence

Scan the code with your phone's camera to download more information



Get More From Your Horizon Health Plan

24/7 Secure Account

Get support and care from your mobile device or computer, anytime, anywhere with the Horizon Blue app and [HorizonBlue.com](https://www.horizonblue.com). Register and sign in to:

- View health plan details.
- Check claims status.
- Find in-network doctors, hospitals and other health care professionals.
- Get online health care from doctors.
- View, email or text your member ID card to your doctors and covered dependents.
- Connect with Member Services to get answers to your questions. To get the app, text **GetApp to 422-272**, or download it from the App Store or Google Play

Care Anytime, Anywhere

Visit with doctors 24 hours a day, seven days a week via video with Horizon CareOnlineSM. Get treated for common health conditions, including colds and flu, fever, abdominal pain, sinusitis, skin irritations and more, without an appointment. You can also make an appointment to see behavioral health specialists from 7 a.m. to 11 p.m., for conditions such as anxiety, attention deficit/hyperactivity disorder (ADHD), bipolar disorder and depression.

Urgent medical care services for Horizon CareOnline are provided by U.S. board-certified, licensed doctors who average 15 years of experience in primary/urgent care. Use Horizon CareOnline from the Horizon Blue app or sign in at [HorizonBlue.com](https://www.horizonblue.com).

Note: Horizon CareOnline is only available for members enrolled in the HSA plan

Talk to a Nurse Day or Night

When you have everyday health questions, or when you're faced with a more serious situation, you can call the 24/7 Nurse Line anytime to get doctor-approved information about:

- What level of care (such as telemedicine, urgent care or self-care) may be best for your needs.
- A diagnosis from your doctor.
- Nutrition and exercise.
- Health screenings and immunizations. Call the 24/7 Nurse Line anytime at **1-888-624-3096**

Note: the Nurse Line is available to both HSA and HRA members

Understanding Your Prescription Coverage

You have access to comprehensive prescription coverage accepted at 96 percent of pharmacies in New Jersey, as well as Amazon Pharmacy for home delivery of up to a 90-day supply of your medicines. We'll help you get the medicine you need to feel better and live well. Learn more at [HorizonBlue.com/pharmacy](https://www.horizonblue.com/pharmacy).

Member Services

HORIZON BLUE CROSS BLUE SHIELD OF NJ

Wellness for Body and Mind

With Horizon Behavioral HealthSM, you'll get the right care through our extensive network of health care professionals and facilities, community organizations, online resources and digital tools. The Horizon Behavioral Health team will help you get the support you need 24/7. Services include:

- Individual and group counseling
- Autism care management
- Substance Use Disorder treatment
- Crisis intervention
- Postpartum depression and maternity care
- An online self-serve platform to over 230 mental health and well-being topics, along with associated resources, such as videos, article, blogs and more. Call **1-800-626-2212** or sign in to the Horizon Blue app or at HorizonBlue.com.

Support for a Healthy Pregnancy

If you're a parent-to-be, enrolling in Precious Additions offers rewards, resources and online tools to help you have a healthy pregnancy. You can earn a \$50 reimbursement just for completing a prenatal parent class. The program also provides online access to educational information, including the Mayo Clinic Guide to a Healthy Pregnancy, plus a healthy pregnancy calendar. And with links to tools like Pregnant Partner Support Plan from WebMD, you can track your baby's development, and learn more about maintaining healthy habits, both physically and mentally, during pregnancy. Learn more and enroll at HorizonBlue.com/preciousadditions.



Learn About Cost Before Care

Get important information about what you're likely to pay for anticipated care with the Treatment Cost Estimator. 1 Estimates are based on claims Horizon has received and your health plan details. You can also find out which in-network health care professionals near you provide a specific service and view potential questions to ask your doctor that can help you lower your out-of-pocket costs. To use the Treatment Cost Estimator, sign in at HorizonBlue.com.

Online Health Management Tool

Manage your health securely and confidentially, with My Health Manager, powered by WebMD. Customize your content based on your needs and health interests. Complete your online health assessment and earn a \$50 e-gift card. It's quick, convenient and it will provide you with a personalized health report in just minutes. You can also use the Personal Health Record to store, track and manage your health information, including your immunization record, lab tests and medicines. Sign in to My Health Manager at HorizonBlue.com.

Save on Health and Wellness

Access exclusive health and wellness discounts through the free Blue365 program. Once you sign up, you'll receive weekly emails with great deals and discounts from top national and local retailers on fitness gear, gym memberships, healthy eating options and more. Learn more about Blue365 at Blue365deals.com/HorizonBCBS/.

Spend Less with In-Network Care

When you have a medical emergency, go to the nearest Emergency Room. But when your illness or injury is not severe, consider an in-network urgent care center or retail health center. Both can handle basic injuries and minor illnesses, and at a fraction of the cost of the ER. For routine and preventive health care, see your primary doctor. Routine care, such as an annual wellness visit, is not covered at urgent care centers or retail health centers. To find in-network care, sign in to the Horizon Blue app or at doctorfinder.horizonblue.com.

Health Reimbursement Account (HRA)

FLORES

How to Access Your HRA Information

You can access your HRA through Flores' website www.flores247.com. To register for an account, click on "Participant Login" and follow the instructions for creating an account.

How HRA Claims are Processed

The HRA claims process is set up to pay the first 50% of your deductible (\$1,250 for individual coverage and \$2,500 for family coverage). All employees who elect the HRA plan will receive a debit card from Flores to pay for deductible expenses.

1. Your provider bills Horizon
2. Horizon processes the claim and determines your responsibility
3. Use your debit card towards your billed amount
4. The provider receives the payment

If you have any questions regarding the HRA, visit www.flores247.com or call 800-532-3327.



Health Savings Account

FLORES

The Health Savings Account (HSA) is available to eligible employees enrolled in the Advantage EPO HSA plan. The funds in your HSA can be used to offset your out-of-pocket healthcare expenses. Unused account dollars are yours to keep even if you leave Parker McCay. HSA participants will receive a debit card via mail from Flores to be used for eligible expenses.

HSA Contributions

- The Firm will contribute to your HSA each pay period (24 per year), up to the annual amounts below:
 - » **Single: \$750**
 - » **Family: \$1,500**
- You may also contribute to your HSA on a pre-tax basis via payroll deductions. The maximum amount that can be contributed to your HSA (including any Firm contributions) is set by the IRS at the below amounts:
 - » **Single: \$4,400**
 - » **Family: \$8,750**
- If you are age 55 or older you may contribute up to an additional \$1,000 annually into your HSA.
- The funds in your account are yours to keep! There is no 'use-it-or-lose-it' rule with HSAs, meaning that unused funds rollover from year-to-year with no limit on the amount that may be carried forward. This also means that any funds in your account should you leave Parker McCay remain with you!

Triple Tax Advantage

Like 401(k) contributions, HSA money is tax-free when it enters the plan and when it grows through investment earnings. Unlike a 401(k), HSAs offer a third tax advantage: money remains tax-free when it is withdrawn - as long as you use it to pay for eligible healthcare expenses.

HSA Eligibility

Any employee can contribute to an HSA if you:

- Have coverage under the HSA-qualified, High Deductible Health Plan (HDHP)
- Have no other first-dollar medical coverage (other types of insurance, including specific injury or accident, disability, dental care, vision care, or long-term care insurance are generally permitted)
 - » Health Flexible Spending Accounts, including your spouse's, are considered other first-dollar coverage. A Limited Purpose FSA (discussed further in this guide) is available if you wish to have both the HSA and an FSA.
- Are not enrolled in Medicare
- Cannot be claimed as a dependent on someone else's tax return

Please Note: If you are 65 or older, and are automatically enrolled in Medicare Part A, you are ineligible to make HSA contributions (unless you decline enrollment in Medicare Part A), but you can continue to use the HSA for qualified medical expenses. If you wish to decline Medicare Part A, you may also not accept Social Security Benefits.

Eligible Expenses

The IRS determines which expenses qualify for reimbursement from an HSA. A full list of eligible expenses can be found at www.irs.gov/publications/p502, however some examples are listed below:

- Deductibles and coinsurance, prescription drugs, physician office visits including mental health professionals and chiropractors, ambulance, emergency room visits, and x-rays, dental cleanings, sealants, extractions, and orthodontia, eye exams, contact lenses, eyeglasses, and eye surgery

Please Note: If funds are used for non-qualified expenses, they are subject to normal income tax plus an additional 20%.

Dental Plans

DELTA DENTAL OF NJ



For more details regarding this coverage, please refer to the BenePortal by visiting: www.parkermccaybenefits.com

	PPO Plan	Premier Plan
Plan Year Deductible	\$50 per person / \$150 family aggregate	\$50 per person / \$150 family aggregate
Plan Year Maximum (per patient)	\$1,500	\$1,500
Preventive & Diagnostic Services	Plan pays 100% Deductible does not apply	Plan pays 100% Deductible does not apply
Basic Services	Plan pays 50% after deductible	Plan pays 50% after deductible
Major Services	Plan pays 50% after deductible	Plan pays 50% after deductible
Orthodontia Benefits (child only)	Plan pays 50%	Plan pays 50%
Orthodontia Lifetime Maximum (per patient)	\$1,000	\$1,000

* For illustrative purposes only

Premier Plan vs PPO Plan

Both plans have the same basic design, however, the Premier Plan includes a broader network of providers. To confirm which networks your dentist participates with, please visit www.deltadental.com and click on “**Find a Dentist**”.

Out-of-Network Dentists	Delta Dental Premier	Delta Dental PPO
<p>\$\$\$</p> <p>Freedom to choose out-of-network dentists. Highest out-of-pocket cost for you.</p>	<p>\$\$</p> <p>Most choice of network dentists. Slightly higher out-of-pocket cost for you.</p>	<p>\$</p> <p>Smaller choice of network dentists. Lowest out-of-pocket cost for you.</p>

Savings Opportunity!

Utilizing providers who participate in the PPO network may help you achieve additional savings. Not only are payroll deductions lower when enrolling in the PPO plan, but PPO dentists have generally agreed to lower fees for services. If your dentist participates in the Delta Dental PPO Network, then your best option for dental coverage would be the PPO Plan.

Delta Dental Carryover Benefit

This is a Delta Dental benefit feature that allows members to carry over part of their unused standard annual maximum in one year to increase benefits for the following year and beyond. In order to qualify for Carryover Max Benefits, members must meet the following criteria:

- Enroll on or before the effective date of the Carryover Max benefit year which is March 1, 2026 for this contract year. Members enrolling after the March 1, 2026 effective date are not eligible to accrue carryover benefits until the start of the next benefit year.
- Use no more than 50% of the standard annual maximum during the benefit year.
- See a dentist during the benefit year for an exam or cleaning and submit a claim for these services. **If a claim for an exam or cleaning is not received, any accumulated Carryover Max benefit will be lost.**

Vision Benefits

HORIZON BLUE CROSS BLUE SHIELD OF NJ

If you are enrolled in one of the Horizon Blue Cross Blue Shield medical plans, you are automatically enrolled in the corresponding Horizon Blue Cross Blue Shield of NJ vision benefit plan. Please visit www.horizonblue.com for more information regarding your vision benefits.

Horizon Blue Cross Blue Shield of NJ Vision Benefit Plan

	Option 1: Advantage EPO HRA	Option 2: Advantage EPO HSA
Annual Eye Exam	\$20 copay*	\$40 copay*
Hardware	\$50 every 2 years**	\$100 every 2 years**

*After deductible

**Per person

Voluntary Vision Plan

EyeMed

Parker McCay is offering a **Voluntary Vision benefit administered by EyeMed**. This vision plan is in addition to the vision benefits offered to you through your Horizon BCBS of NJ medical plan. EyeMed has the largest mix of national and regional retail providers including Luxxotica optical. For further information on your EyeMed vision benefits, claims assistance, or to locate a participating vision provider, visit www.eyemed.com or call customer service at **1.866.939.3633**.

EyeMed Retail Chains: LensCrafters, Pearle Vision, Luxottica, Target Optical

Additional Discounts

- Sunperks - up to \$50 off at Sunglass Hut
- www.glasses.com and Contacts Direct online retail store - 3D virtual try on app and free shipping and returns
- Amplifon hearing aid discount program

EyeMed Vision Benefit Plan

	In-Network (Insight)	Out-of-Network
Exam	\$10 copay	Up to \$40 reimbursement
Frames	\$175 Allowance; 20% off balance over \$175	Up to \$123 reimbursement
Lenses <i>Single Vision Lenses</i> <i>Bifocal Lenses</i> <i>Trifocal Lenses</i> <i>Lenticular Lenses</i>	\$25 copay*	Up to \$70 reimbursement
Contact Lenses <i>(in lieu of eyeglasses)</i>	\$175 Allowance ; 15% off balance over \$175 (conventional) 100% covered (medically necessary)	Up to \$175 reimbursement (elective) Up to \$210 reimbursement (medically necessary)
Frequency <i>Vision Exam</i> <i>Lenses</i> <i>Frames</i>		Every 12 months Every 12 months Every 12 months

* For progressive lenses tiers and prices see schedule of benefits

** For illustrative purposes only. Additional benefit information is available via EyeMed plan documents.

Employee Contributions

PER PAY (24 PER YEAR)

Non-tobacco users will receive a \$25 per pay discount from their contributions. Tobacco users will not receive this discount.

Note: Employees can be subject to the higher tobacco contribution amount and the spousal surcharge, when applicable.



Starting with the March 1st renewal, there will be a \$25 per pay surcharge for employees who cover spouses on the Parker McCay medical plan who have access to medical coverage through their own employer. Similar to the tobacco user verification, employees will be required to attest to the fact that covered spouses lack additional access at enrollment.

Per Pay Medical and Prescription Drug Payroll Deductions - Non-Tobacco Users

	Option 1: Advantage EPO HRA	Option 2: Advantage EPO HSA
Employee Only	\$114.10	\$71.64
Employee + Spouse	\$345.02	\$253.41
Employee + Child(ren)	\$261.75	\$194.73
Family	\$469.35	\$345.47

Per Pay Dental Payroll Deductions

	PPO Plan	Premier Plan
Single	\$0.00	\$3.62
Employee + 1	\$5.71	\$12.32
Employee + 2 or more	\$14.32	\$28.71

Per Pay Vision Payroll Deductions

	EyeMed
Employee Only	\$4.49
Employee + Spouse	\$8.53
Employee + Child(ren)	\$8.97
Family	\$13.19

All payroll deductions are taken on a pre-tax basis unless otherwise noted.

Flexible Spending Accounts

PAYLOCITY

Parker McCay provides you with the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through the Flexible Spending Accounts (FSA).

Healthcare FSA

The Healthcare FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. The maximum you can contribute to the Healthcare FSA is \$3,400.

Eligible Expenses Include:

- Doctor office copays
- Non-cosmetic dental procedures (crowns, dentures, orthodontics)
- Prescription contact lenses, glasses, and sunglasses
- LASIK eye surgery

Dependent Care FSA

The Dependent Care FSA is used to reimburse expenses related to the care of eligible dependents. The maximum that you can contribute to the Dependent Care FSA is \$7,500 if you are a single employee or married filing jointly. If you are a married employee filing separately the maximum you can contribute is \$3,750.

Eligible Expenses Include:

- Au Pair
- After school programs
- Baby-sitting/dependent care to allow you to work or actively seek employment
- Day camps and preschool
- Adult/eldercare for adult dependents

Limited Purpose FSA

For those enrolled in Option 2: Advantage EPO with a Health Savings Account, you may participate in a Limited Purpose FSA. The maximum you can contribute to the Limited Purpose FSA is \$3,400. Eligible expenses under the Limited Purpose FSA include dental and vision expenses only.

How Much Should I Contribute?

You should contribute the amount of money you expect to pay out-of-pocket for eligible expenses for the plan period. While up to \$680 of unused funds will carry over from year to year, any additional amounts will be forfeited if not used by the end of the plan year.

Please note:

You cannot participate in both the Health Savings Account (HSA) and Healthcare Flexible Spending Account (FSA).



Disability Insurance

PRUDENTIAL

Long-Term Disability Coverage

Eligible full-time Parker McCay employees regularly working 30 hours or more per week are automatically enrolled in long-term disability coverage. This benefit is provided by the Firm at no cost to you.

Long-Term Disability Benefits

- **Class 1 (Shareholders):** 60% of monthly earnings to a maximum benefit of \$20,000 per month.
- **Class 2 (Attorneys):** 70% of monthly earnings to a maximum benefit of \$10,000 per month.
- **Class 3 (All Other Employees):** 60% of monthly earnings to a maximum benefit of \$5,000 per month.

Employee Assistance Program

All benefit eligible employees are automatically enrolled in the Employee Assistance Program (EAP) through Charles Nechtem Associates (CNA). You and your dependents have 24/7/365 access to a work life assistance program designed to assist you with problems you encounter during daily living.

When you have questions, concerns or emotional issues surrounding your personal or work life, CNA can help

CNA's work-life balance employee assistance program offers unlimited access to master's and PhD level consultants by telephone, resources and tools online, and up to six face-to-face visits with a consultant for help with a short-term problem.

Help is a Call or Click Away:

- Call: **800.531.0200**
- Online: Visit www.charlesnechtem.com
- Email: inquiries@charlesnechtem.com

For more information about these benefit plans, please refer to the BenePortal by visiting www.parkermccaybenefits.com.

Age at Disability	Maximum Period of Payment
Less than age 62	To Social Security Normal Retirement Age (SSNRA)
Age 62	60 months
Age 63	48 months
Age 64	42 months
Age 65	36 months
Age 66	30 months
Age 67	24 months
Age 68	18 months
Age 69 or older	12 months

Year of Birth	Social Security Normal Retirement Age (SSNRA)
1937 or before	65 years
1938	65 years 2 months
1939	65 years 4 months
1940	65 years 6 months
1941	65 years 8 months
1942	65 years 10 months
1943-1954	66 years
1955	66 years 2 months
1956	66 years 4 months
1957	66 years 6 months
1958	66 years 8 months
1959	66 years 10 months
1960 and after	67 years



Life/AD&D Insurance

PRUDENTIAL

Group Insurance

Parker McCay employees working 30 hours or more per week are automatically enrolled in Group Life and Accidental Death and Dismemberment (AD&D).

Group Life/AD&D Benefit:

1 times annual earning up to a maximum of \$500,000 (max is combined with Supplemental Life/AD&D coverage).

A guarantee issue amount of \$330,000 applies to the Group Life/AD&D benefit.

The following schedules apply:

Life/AD&D Reduction:

- Ages 65-69 = 65%;
- Age 70 or more = 50%;

Supplemental Life/AD&D Insurance

If you would like to purchase additional Life/AD&D coverage for yourself, an eligible spouse and/or child, you may do so through after-tax payroll deductions. Employees must elect supplemental coverage for themselves in order to elect supplemental coverage for a spouse and/or child. Below is a brief description of the Supplemental Life/AD&D benefits offered.

Supplemental Life/AD&D	
Employee	Benefit: Up to 5 times your salary in increments of \$10,000 Max Benefit: \$500,000 (combined with Group Life/AD&D) Guarantee Issue*: \$200,000
Spouse	Benefit: \$5,000 increments Guarantee Issue*: \$25,000 Overall Max Benefit: The lesser of \$250,000 or 100% of the employee supplemental amount
Children (from live birth through age 25)	Benefit: \$2,000 increments Max Benefit: \$10,000

*Guarantee Issue is only available during a benefit eligible employee's initial eligibility period. An Evidence of Insurability (EOI) form must be completed when electing outside of initial eligibility window AND/OR when electing coverage above the Guaranteed Issue amount.

Employee Supplemental Life Monthly Rate per \$1,000 of coverage	
\$.19 per \$1,000	
Age Band	Spouse Supplemental Life Rate per \$1,000 of coverage
15-24	\$.030
25-29	\$.040
30-34	\$.040
35-39	\$.050
40-44	\$.090
45-49	\$.130
50-54	\$.210
55-59	\$.330
60-64	\$.350
65-69	\$.500
70-74	\$.530
75+	\$.530

Child Supplemental Life Monthly Rate per \$1,000 of coverage
\$.20 per \$1,000
NOTE: The premium for child coverage is the total paid, regardless of how many children you have.

Supplemental AD&D Monthly Rate per \$1,000 of coverage	
Employee	\$0.02
Spouse	\$0.02
Child	\$0.02



Voluntary Benefits

PRUDENTIAL

100% EMPLOYEE PAID WITH DISCOUNTED GROUP RATE

Critical Illness

We know that everyone has different needs when coping with a critical illness. With Critical Illness insurance, you get a benefit paid directly to the covered person, unless otherwise assigned, if they are diagnosed with a covered critical illness, such as:

- Cancer
- Heart attack
- Stroke

This plan can help ease some of your financial worries so you can stay focused on your health. You choose how to spend or save your benefit. It can be used for expenses, such as:

- Paying for child care or help around the house
- Travel costs to see a specialist
- Medical treatment and doctor visits
- Copays and deductibles
- Prescription drug costs

Accident Insurance

Accidents happen and they can affect more than just your physical health. With Accident Insurance, you get a benefit to help pay for costs associated with a covered accident or injury. You may utilize the payments as you best see fit.

- Initial & emergency care
- Hospitalization
- Fractures & Dislocations
- Follow-up care

Hospital Indemnity

A hospital stay can happen at any time, and it can be costly. Hospital Indemnity insurance helps you and your loved ones have additional financial protection.

With hospital indemnity insurance, a benefit is paid directly to the covered person, unless otherwise assigned, after a covered hospitalization resulting from a covered injury or illness.

It can be used for expenses, such as:

- Copays
- Deductibles
- Coinsurance
- Unexpected costs
- Child care
- Follow-up services

Premiums for these voluntary products can be found in the Benefits module in Paylocity.



Outside Resources



Benefits Member Advocacy Center (MAC)

**AVAILABLE MONDAY-FRIDAY,
8:30 AM - 5:00 PM EST**

Benefits MAC, provided by our benefits consultant, Conner Strong & Buckelew, is here to help you with your benefits related needs. This convenient service allows you to speak to a specially trained and experienced Member Advocate who can help you with inquiries such as:

- Understanding your benefits and coverage questions
- Assistance if you believe your claim was not paid properly
- Clarification on information from the insurance company
- Questions regarding a bill from a doctor, lab or hospital
- Enrollment inquiries

Call **1.800.563.9929** or submit a request online at www.connerstrong.com/memberadvocacy.

BenePortal

YOUR BENEFITS INFORMATION IS A CLICK AWAY!

At Parker McCay, you have access to a full-range of valuable employee benefit programs. You are able to review your current employee benefit plan options online, 24 hours a day, 7 days a week!

By using BenePortal, our new online tool that houses our benefit program information, you can:

- Review your options for medical, prescription drug and dental coverage
- Download plan designs, Summary Plan Descriptions, wellness information, etc.

You and your family can access BenePortal anytime at: www.parkermccaybenefits.com.

Carrier Contacts

Carrier/Vendor	Phone Number	Website
Horizon BCBS of NJ: <i>Medical & Prescription Drug Benefits</i>	1-800-355-2583	www.horizonblue.com
Flores: <i>Health Savings Account (HSA) & Health Reimbursement Account (HRA)</i>	800-532-3327	www.flores247.com
Delta Dental of NJ: <i>Dental Benefits</i>	1-800-452-9310	www.deltadentalnj.com
EyeMed: <i>Vision Benefits</i>	1-866-939-3633	www.eyemed.com
Paylocity <i>Flexible Spending Accounts (FSAs)</i>	1-888-873-8205	www.paylocity.com
Prudential <i>Life/AD&D, Long-Term Disability Benefits, Voluntary Accident, Critical Illness, Hospital Indemnity</i>	1-800-778-4357	www.prudential.com
Charles Nechtem Associates: <i>Employee Assistance Program</i>	1-800-531-0200	www.charlesnechtem.com
Norton LifeLock <i>ID Theft Plan</i>	1-800-607-9174	www.nortonlifelock.com





Parker McCay reserves the right to modify, amend, suspend or terminate any plan, in whole or in part, at any time. The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies, or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. If you have any questions about your Guide, contact Human Resources.