



# 2026 EMPLOYEE BENEFITS GUIDE



# Contents

<b>3</b>	Welcome to Your Benefits at Revo and i-Health	<b>14</b>	Life Insurance
<b>4</b>	Paid Time Off (PTO)	<b>15</b>	Leave of Absence
<b>5</b>	Medical Insurance	<b>15</b>	MN Paid Family Leave
<b>7</b>	Your Medical Plan Cost in 2026	<b>15</b>	Disability Income Benefits
<b>7</b>	HealthEZ Resources	<b>16</b>	Voluntary Unum Benefits
<b>7</b>	Prenatal Care & Maternity Bundle	<b>17</b>	Employee Assistance Plan (EAP)
<b>8</b>	TeleHealth	<b>18</b>	Savings Plans: 401(k) and 529
<b>8</b>	Colonoscopy Screening	<b>20</b>	Tuition Reimbursement
<b>8</b>	Prescriptions	<b>20</b>	Employee Discounts & Provider Partnerships
<b>9</b>	i-Health Network – Employee Benefits	<b>21</b>	Identity Theft Protection – ID Shield
<b>10</b>	Health Savings Account (HSA)	<b>21</b>	Legal Services – Legal Shield
<b>11</b>	Flexible Spending Accounts (FSA)	<b>22</b>	Habits to Health
<b>12</b>	Dental Insurance	<b>23</b>	Contact Information
<b>13</b>	Vision Insurance		

# Welcome to Your Benefits at Revo and i-Health

At Revo Health (Revo) and Infinite Health Collaborative (i-Health) we are committed to offering the most comprehensive benefits program at the most reasonable cost to our employees. We openly communicate information about our benefits programs to encourage you to make informed decisions about the coverage for you and your dependents for the upcoming year. We encourage you to review this information carefully and to reach out to our Human Resources team to ask questions.

## Eligibility

### Who is Eligible for Insurance

If you work at least 30 hours per week, you are eligible to enroll in benefits. Benefits are effective the first of the month following or congruent with 30 days of employment.

Eligible dependents include:

- Legally married spouse
- Natural, adopted, or foster child(ren) up to age 26
- Disabled dependent child(ren)
- Legally dependent grandchild(ren) up to age 26

### Mid-Year Life Events

If you experience a mid-year life event, you may be able to change your benefits coverage to accommodate your new situation. Generally, you may change your elections if you experience a life event including:

- Birth
- Adoption
- Marriage
- Death
- Loss of employment by you or spouse
- Loss of coverage
- Dependent no longer eligible
- Military discharge

If such an event occurs, you **must** submit benefit changes in UKG within **31 days** of the event. Enrollment changes must be submitted **after** the event occurs. Please note all covered dependents must have their Social Security Number and Date of Birth entered in UKG to be covered on the benefit plans. To change benefits for a mid-year life event, go to UKG **Menu > Myself > Life Events**.



## How to Enroll

- During Open Enrollment, go to **Menu > Myself > Open Enrollment**.
- For new hires and mid-year life events, go to **UKG Menu > Myself > Life Events**
  - **New hires select:** *I am a new employee.*
  - **Other life events select:** *I have a qualifying mid-year life event or I have a change to my HSA.*
- Use the menu options on the left to navigate through the Benefit Portal. Work your way through each benefit option, electing or waiving each of the benefit categories available to you.
- Once you have elected or waived each benefit option, review the confirmation page.
- Click “submit” to finalize your elections.

# Paid Time Off (PTO)

Regular full-time and part-time employees, exempt and non-exempt, are eligible to accrue PTO on a bi-weekly basis from the date of hire. PTO accrual is pro-rated for employees working 16-39 hours per week.

Years of Service Based on Date of Hire	PTO Hours Accrued per Hours Worked	Bi-Weekly PTO Accrual and Annual Maximum Limits	Maximum Overall Annual PTO Accrual per Full Employment Year	Maximum PTO Accrual Balance at Any Time
<b>0-4.99</b>	0.0770	6.16	160 hours	160 hours
<b>5-9.99</b>	0.0963	7.7	200 hours	200 hours
<b>10+</b>	0.1154	9.23	240 hours	240 hours



## Holidays

Revo and i-Health typically observe the following holidays and are closed on these days:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Christmas Day

Some organizations within Revo and i-Health may have different days off. Please refer to the appropriate holiday schedule found on The LINK under [Revo Health > Human Resources > Important Documents > Holiday Schedules](#).

# Medical Insurance

HealthEZ offers two medical plans: the **Co-Pay Plan** and the HSA-eligible **High Deductible Health Plan** (HDHP). Both have the same premiums and out-of-pocket maximums, but they differ in how quickly you reach that maximum. The Co-Pay Plan features low, predictable co-pays, while the HDHP requires higher upfront costs but allows tax-free HSA savings with company contributions to help offset expenses.

To find a provider in America's PPO Network, visit [AmericasPPO.com](http://AmericasPPO.com). If you're traveling outside this network, use the Aetna National Network at [Aetna.com/asa](http://Aetna.com/asa). Mayo Clinic is excluded unless referred through HealthEZ Care Management. Elite Network providers are part of the In-Network group.

## Co-Pay Plan

Co-Pay Plan			
	ELITE NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Calendar Year Deductible</b>			
<b>Individual</b>	\$1,000	\$2,000	\$4,500
<b>Family</b>	\$2,000	\$4,000	\$9,000
<b>Coinsurance</b>	You pay 10% after deductible Plan pays 90% after deductible	You pay 25% after deductible Plan pays 75% after deductible	You pay 40% after deductible Plan pays 60% after deductible
<b>Calendar Year Out-of-Pocket Maximum</b>			
<b>Individual</b>	\$3,400	\$5,000	\$8,000
<b>Family</b>	\$6,800	\$10,000	\$16,000
<b>Preventive Care</b> Includes annual eye exam	\$0 co-pay	\$0 co-pay	You pay 40% \$1,000 maximum
<b>Office Visit – Primary Care</b>	\$20 co-pay	\$40 co-pay	40% after deductible
<b>Office Visit – Specialist</b>	\$40 co-pay	\$80 co-pay	40% after deductible
<b>i-Health Network &amp; Virtual Care</b>	\$0 co-pay		
<b>Doctor on Demand – Medical &amp; Mental Health</b>	\$0 co-pay		
<b>Therapists – Speech, PT, Behavioral, Chiro</b>	\$40 co-pay	\$80 co-pay	40% after deductible
<b>Nutritionists &amp; Dietitians</b>	\$40 co-pay	\$80 co-pay	40% after deductible
<b>Urgent Care</b>	\$100 co-pay	\$100 co-pay	40% after deductible
<b>Inpatient Hospital Services</b>	10% after deductible	25% after deductible	40% after deductible
<b>Outpatient Services – Hospital or Ambulatory</b>	10% after deductible	25% after deductible	40% after deductible
<b>Diagnostic Lab &amp; X-Ray</b>	\$0 co-pay	25% after deductible	40% after deductible
<b>CT/MRI – Hospital or Ambulatory</b>	10% after deductible	25% after deductible	40% after deductible
<b>Emergency Care</b>	10% after deductible	25% after deductible	40% after deductible
<b>Durable Medical Equipment</b>	10% after deductible	25% after deductible	40% after deductible
CVS Caremark Network			
<b>Prescription Drugs</b>	Retail 30-Day Supply	CVS Pharmacy or CVS Mail Order 90-Day Supply	
<b>Generic</b>	\$20 co-pay	\$40 co-pay	
<b>Preferred Brand Name</b>	\$80 co-pay	\$160 co-pay	
<b>Non-Preferred Brand Name</b>	\$150 co-pay	\$300 co-pay	
<b>Specialty</b>	30% after deductible - Prudent Rx Savings Program		

# Medical Insurance

## High Deductible Health Plan

HDHP with HSA			
	ELITE NETWORK	IN-NETWORK	OUT-OF-NETWORK
<b>Calendar Year Deductible</b>			
<b>Individual</b>	\$3,400	\$4,000	\$6,400
<b>Family</b>	\$6,800	\$8,000	\$12,800
<b>Coinsurance</b>	You pay 0% after deductible Plan pays 100% after deductible	You pay 25% after deductible Plan pays 75% after deductible	You pay 40% after deductible Plan pays 60% after deductible
<b>Calendar Year Out-of-Pocket Maximum</b>			
<b>Individual</b>	\$3,400	\$5,000	\$8,000
<b>Family</b>	\$6,800	\$10,000	\$16,000
<b>Preventive Care</b> Includes annual eye exam	100% covered	100% covered	You pay 40% after deductible \$1,000 maximum
<b>Office Visit – Primary Care or Specialist</b>	0% after deductible	25% after deductible	40% after deductible
<b>i-Health Network Care</b>	i-Health Reduced Rate; 0% after deductible		
<b>i-Health Virtual Care</b>	100% coverage		
<b>Doctor on Demand – Medical &amp; Mental Health</b>	100% coverage		
<b>Therapists – Speech, PT, Behavioral, Chiro</b>	0% after deductible	25% after deductible	40% after deductible
<b>Nutritionists &amp; Dietitians</b>	0% after deductible	25% after deductible	40% after deductible
<b>Urgent Care</b>	0% after deductible	25% after deductible	40% after deductible
<b>Inpatient Hospital Services</b>	0% after deductible	25% after deductible	40% after deductible
<b>Outpatient Services – Hospital or Ambulatory</b>	0% after deductible	25% after deductible	40% after deductible
<b>Diagnostic Lab &amp; X-Ray</b>	0% after deductible	25% after deductible	40% after deductible
<b>CT/MRI – Hospital or Ambulatory</b>	0% after deductible	25% after deductible	40% after deductible
<b>Emergency Care</b>	0% after deductible	25% after deductible	40% after deductible
<b>Durable Medical Equipment</b>	0% after deductible	25% after deductible	40% after deductible
CVS Caremark Network			
<b>Prescription Drugs</b>	Non-Preventive Drugs	Preventive 30-Day Supply*	Preventive 90-Day Supply*
<b>Generic</b>	0% after deductible	\$10 co-pay	\$20 co-pay
<b>Preferred Brand Name</b>	0% after deductible	\$125 co-pay	\$250 co-pay
<b>Non-Preferred Brand Name</b>	0% after deductible	\$250 co-pay	\$500 co-pay
<b>Specialty</b>	0% after deductible		

\* Medications must be on the Preventive Drug List in order to qualify for these co-pays. Preventive Drugs bypass a deductible and the listed co-payments are applicable from the start of the plan year.

# Your Medical Plan Cost in 2026

Revo and i-Health cover a significant portion of the overall cost of medical coverage as shown in the rate charts below.

Co-Pay Plan			
	Total Semi-Monthly Premium	Employer Contribution	Employee Contribution
<b>Employee Only</b>	\$366.11	\$345.11	\$21
<b>Employee + Spouse</b>	\$805.44	\$640.44	\$165
<b>Employee + Child(ren)</b>	\$659.00	\$529.00	\$130
<b>Employee + Family</b>	\$1,098.33	\$838.33	\$260

High Deductible Health Plan with HSA			
	Total Semi-Monthly Premium	Employer Contribution	Employee Contribution
<b>Employee Only</b>	\$366.11	\$345.11	\$21
<b>Employee + Spouse</b>	\$805.44	\$640.44	\$165
<b>Employee + Child(ren)</b>	\$659.00	\$529.00	\$130
<b>Employee + Family</b>	\$1,098.33	\$838.33	\$260

## HealthEZ Resources

### Your Online Account

Access benefit information, forms, account balances, deductible and out-of-pocket totals, processed claims, previous statements, and more at [RevoHealthBenefits.com](https://RevoHealthBenefits.com).

### 24/7 Nurseline

Employees have 24-hour access to a nurse who can answer questions about minor illnesses, medication safety, and other basic medical issues. The nurse line number is (800) 948-5988.

## Prenatal Care & Maternity Bundle

As a member of the Revo and i-Health HealthEZ plan, you are eligible for the Prenatal Care & Maternity Bundle if seen by an i-Health OBGYN. Benefits include maternity and newborn educational videos, level 2 ultrasound at Maternal Fetal Consultants when medically indicated, a breast pump, and fourth trimester and lactation support. For more information, please contact [WHMaternity@HelloAlmara.com](mailto:WHMaternity@HelloAlmara.com).

## TeleHealth

### Doctor on Demand

This virtual service is available at **no cost** to anyone enrolled in the Revo and i-Health medical plan. Just like an in-person visit, the doctor will review your medical history, perform an exam, and recommend a treatment plan. If you need a prescription, Doctor on Demand will send it to the pharmacy of your choice. Please see the medical plan summary for related fees.

If you are experiencing a crisis or an emergency, please don't use this tool. Dial 911, or go to your nearest emergency room. You may also access the free, 24-hour National Suicide Prevention Lifeline by calling 1-800-273-8255 (1-800-273-TALK) or by texting 988.

## Colonoscopy Screening

Revo and i-Health medical insurance plan members may have a preventive colonoscopy with no out-of-pocket costs (see the medical plan document for more details). The preferred partner for this procedure is MNGI.

To schedule a colonoscopy:

Call 612-871-1145 and inform the scheduler that you are a Revo and i-Health medical insurance plan member and reference the "Pay One Price Program". For more info: [MNGI.com](http://MNGI.com).

## Prescriptions

CVS Pharmacies may provide the lowest cost for medical plan members. However, you are not required to go to a CVS Pharmacy. There are other cost-saving programs available as noted below, and there is a comprehensive Benefits Section on The LINK under **Revo Health > Human Resources > Employee Benefit Information**.

- **Generic** drugs cost less than **Preferred-Brand** drugs, which cost less than **Non-Preferred Brand** drugs. Ask your provider if there are generic medications they can prescribe. Pharmacies will automatically dispense a generic one, if available.
- 90-Day Prescription Refills – Co-Pay Plan participants can get a 3-month supply of maintenance medications for 2 copayments at CVS retail pharmacies or mail order service. It's a convenient and cost-effective way to stay on track with your medications.
- Reference the CVS/Caremark Formulary – Check to see which tier your medications are in and if an alternative is available in a less expensive tier.
- "Formulary" or "Preferred Brand" Prescriptions – If your provider prescribes a prescription that is not on the CVS/Caremark "Formulary" list, ask them if an alternative may be used instead.
- Manufacturer Coupon/Saving Cards – If there is no generic drug available for your prescription, check to see if the drug manufacturer offers a coupon.
- Preventive Drug List (High Deductible Health Plans) – The HDHP offers certain preventive drugs at no cost to you. Log into your CVS account or visit The LINK **Revo Health > Human Resources > Employee Benefit Information**.
- You do not need to meet your deductible for these savings to begin.

# i-Health Network – Employee Benefits

For Revo and i-Health employees and dependents enrolled in a medical insurance plan through HealthEZ, please see your medical plan document for i-Health Benefits coverage.

To schedule an appointment with an i-Health physician, discover the websites for the clinic you've selected below.

## i-Health Providers

### **CARDIOLOGY**

**Preventive Cardiology Clinic**

[PCCmn.com](http://PCCmn.com)

### **ENDOCRINOLOGY**

**Endocrinology Clinic of Minnesota**

[EndoClinic.net](http://EndoClinic.net)

### **FAMILY MEDICINE**

**Burnsville Family Physicians**

[BFPClinic.com](http://BFPClinic.com)

**Catalyst Medical Clinic**

[CatalystMedicalClinic.com](http://CatalystMedicalClinic.com)

### **PEDIATRICS**

**Pediatric & Young Adult Medicine**

[PYAM.com](http://PYAM.com)

### **ORTHOPEDICS**

**Twin Cities Orthopedics**

[TCOmn.com](http://TCOmn.com)

### **PLASTIC SURGERY**

**Luong Plastic Surgery**

[LuongPlasticSurgery.com](http://LuongPlasticSurgery.com)

**Midwest Plastic Surgery**

[MidwestPlasticSurgery.net](http://MidwestPlasticSurgery.net)

### **OCULOPLASTIC AND FACIAL SURGERY**

**MN Ophthalmic Plastic Surgery Specialists**

[MOPSS.com](http://MOPSS.com)

### **VASCULAR & INTERVENTIONAL RADIOLOGY**

**Vascular & Interventional Experts**

[VIEmn.com](http://VIEmn.com)

### **WOMEN'S HEALTH**

**Almara Women's Health**

[HelloAlmara.com](http://HelloAlmara.com)

Many of our practices offer generous discounts on their services. A complete list can be found on The LINK [Revo Health > Human Resources > Employee Benefit Information](#).

# Health Savings Account (HSA)

When you are enrolled in a Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account. Optum Bank is the administrator of Revo and i-Health HSA accounts. You will be automatically enrolled in an Optum Bank HSA if you select the High Deductible Health Plan.

## What is an HSA and Am I Eligible to Open One

An HSA is a tax-advantaged bank account you own to pay for eligible health expenses for yourself or dependents. It's portable, with no "use it or lose it" rule, and your balance rolls over annually.

### Benefits Include:

- Deposits are exempt from federal income taxes.
- Interest grows tax-free.
- Withdrawals for eligible expenses are tax-free (non-eligible withdrawals incur taxes and penalties).
- You also have investment options to grow your funds.

### Eligibility Requirements:

- Enrolled in a Qualified High Deductible Health Plan (QHDHP).
- Not covered by another non-QHDHP plan, Medicare, TRICARE, or received VA benefits in the past three months.
- Not a dependent on someone else's tax return.
- Not covered by a traditional health care FSA (limited purpose FSA is acceptable).

If you're ineligible but have a High Deductible Health Plan, contact HR at [HR@RevoHealth.com](mailto:HR@RevoHealth.com).

## Invest Your HSA Funds

Once your HSA balance reaches \$1,000, you can invest your HSA dollars to help them grow. Plus, any earnings from your investments are tax-free. Visit [OptumBank.com](https://www.optumbank.com) to learn more about investing your HSA.

## 2026 HSA Contributions

Contributions to your HSA can come from both employers and employees. For 2026, the company will contribute \$31.25 per pay period (\$750 annually) for individual HSAs and \$62.50 per pay period (\$1,500 annually) for family HSAs.

You can also contribute through pre-tax payroll deductions or make post-tax contributions until the tax deadline (usually April 15). Note that post-tax contributions do not offer FICA tax savings.

Health Savings Account Annual Maximums for 2026			
	ANNUAL MAXIMUM	EMPLOYER ANNUAL CONTRIBUTION	EMPLOYEE ALLOWED ANNUAL CONTRIBUTION
<b>Individual</b>	\$4,400	\$750	\$3,650
<b>Family</b>	\$8,750	\$1,500	\$7,250

*\*Employees 55 and older are eligible to contribute an additional \$1,000 per year.*

## How Do I Use an HSA

### Qualified Withdrawals (Tax-Free):

- Medical expenses applying to your deductible
- Vision and dental care
- Qualified long-term care insurance and expenses
- COBRA premiums
- Medicare premiums for Parts A-D, but not Medigap premiums

### Non-Qualified Withdrawals (Taxable):

- Under age 65: Ordinary income tax plus a 20% penalty (no penalty if due to death or disability)
- Age 65 or older: Ordinary income tax, likely at a lower rate

# Flexible Spending Accounts (FSA)

## Overview

The FSA plan allows you to set aside pre-tax dollars for medical, dental, vision, and dependent care expenses out of your paycheck.

## IRS Restrictions

Because of its tax advantages, rules and limitations are clearly defined by the IRS including what services are eligible. You must remember when making your election that this is a use it or lose it benefit. Carefully estimate the amount you want to contribute for the plan year. The IRS requires you to forfeit any amounts not spent by the end of the year.

## Eligible Expenses

In general you can use the money to pay for:

- Expenses, not covered by your healthcare plans (i.e., co-payments, coinsurance, amounts over usual and customary limits).
- Most unreimbursed medical, dental, vision, and/or hearing care expenses that are considered tax deductible by the IRS, including expenses for your qualified dependents.

FSA Account Type	Eligible Expenses	Annual Contribution Limit	Reimbursement
<b>Full Medical Healthcare FSA</b>	Most medical, dental, and vision expenses that are not covered by your health plan, such as co-payments, coinsurance, deductibles, eyeglasses, hearing aids, and more. Compatible with Medical Co-Pay Plans only.	\$3,400	Optum Debit Card, Check, or Direct Deposit
<b>Limited Purpose FSA</b>	Limited to Dental and Vision expenses. Compatible only with the High Deductible Health Plans.	\$3,400	Check or Direct Deposit
<b>Dependent Care (Daycare) FSA</b>	Dependent care expenses, such as daycare or before and after school care programs for children under age 13, which are incurred when both you and your spouse are at work.	\$3,750 if single or married filing separately, \$7,500 if married filing jointly	Optum Debit Card, Check, or Direct Deposit

## Deadlines for FSA Reimbursements

Full Medical and Limited Purpose Expenses Incurred	Last Day to Submit for Reimbursement
<b>January 1, 2026 – December 31, 2026*</b> *If you elect the High Deductible Health Plan with HSA, you are limited to Dental or Vision expenses.	April 30, 2027
Dependent Care Expenses Incurred	
<b>January 1, 2026 – December 31, 2026</b>	April 30, 2027

# Dental Insurance

Delta Dental of Minnesota	
	BENEFITS
<b>Deductible: Individual / Family</b>	\$50 / \$150
<b>Waived for Preventive Care</b>	Yes
<b>Calendar Year Maximum Per Person</b>	Plan pays \$1,500
<b>Preventive</b>	No charge*
<b>Basic</b>	You pay 20%
<b>Major</b>	You pay 50%
<b>Orthodontia Dependent Children Ages 8-18</b>	You pay 50%
<b>Orthodontia Lifetime Maximum</b>	\$1,500

\*Two exams per calendar year are covered. Exams do not have to be 6 months apart.

Dental Plan Premiums			
	TOTAL SEMI-MONTHLY PREMIUMS	EMPLOYER CONTRIBUTION	EMPLOYEE CONTRIBUTION
<b>Employee</b>	\$18.61	\$7.61	\$11.00
<b>Employee + Spouse</b>	\$35.15	\$9.15	\$26.00
<b>Employee + Child(ren)</b>	\$55.82	\$19.82	\$36.00
<b>Family</b>	\$70.29	\$20.29	\$50.00



# Vision Insurance

Through the EyeMed vision plan Insight Network, participants have access to a broad selection of providers, including independent eye doctors and major retail chains like LensCrafters, Target Optical, and Pearle Vision. Vision care services such as eye exams, glasses, and contact lenses are easily accessible both in-store and online at [Glasses.com](https://www.glasses.com) and [Ray-Ban.com](https://www.ray-ban.com).

	In-Network	Out-of-Network Reimbursement
<b>Exam</b> Examination (preventive exam covered 100% under medical plan)	\$10 co-pay	Up to \$40
Retinal Imaging (additional exam fee)	Up to \$39	N/A
<b>Benefit Frequency</b> Examination	Once every 12 months	
Lenses / Contacts	Once every 12 months	
Frames	Once every 24 months	
<b>Covered Products</b>		
<b>Lenses</b> Standard Plastic Single, Bifocal, or Trifocal Vision	\$10 co-pay	Ranges from \$30 - \$70
Standard Polycarbonate	\$40 co-pay	N/A
Standard Progressive	\$75 co-pay	Up to \$50
Premium Progressive	\$75 co-pay, plus discounts	Up to \$50
<b>Frames</b>	\$150 allowance, 20% off balance over \$150	Up to \$105
<b>Contact Lenses</b>		
<b>Conventional</b>	Up to \$150 allowance, 15% off balance over \$150	Up to \$150
<b>Disposable</b>	Up to \$150 allowance, no additional discount	Up to \$150
<b>Contact lens fitting</b>	Up to \$40 for standard fitting, 10% off premium fitting	N/A
<b>Other Services</b> Corrective Vision Services (i.e., laser vision)	15% off retail price, 5% off promotional price	N/A

To find participating providers, please go to [EyeMed.com](https://www.eyemed.com) and select the Insight Network for 2026 or call customer service at (866) 939-3633.

Vision Premiums Semi-Monthly	
<b>Employee</b>	\$3.63
<b>Employee + Spouse</b>	\$6.88
<b>Employee + Child(ren)</b>	\$7.25
<b>Family</b>	\$10.63



# Life Insurance

## Basic Life Insurance

Revo and i-Health provide a basic life insurance policy with coverage equal to one times the employee's annual salary/wages up to a maximum of \$200,000, at no cost to the employee<sup>1</sup>.

## Supplemental Life/Accidental Death & Dismemberment (Life/AD&D) Insurance

You have the opportunity to elect additional Life & AD&D insurance coverage for yourself. If you elect coverage for yourself, you will also be able to elect coverage for your spouse and child(ren). Please note that spouse and child(ren) elections cannot exceed the employee's election.

Employee Coverage		
<b>Supplemental Life and AD&amp;D Benefit Amount</b>	\$10,000 increments up to a maximum of 5x salary or \$500,000	Coverage amounts over Guaranteed Issue of \$150,000, or an increase in coverage, will require you to complete an Evidence of Insurability (EOI) form through Unum.
<b>Guaranteed Issue</b>	\$150,000	
Spouse Coverage		
<b>Supplemental Life and AD&amp;D Benefit Amount</b>	\$5,000 increments up to \$500,000 but not to exceed 100% of employee coverage	Coverage amounts over Guaranteed Issue of \$25,000, or an increase in coverage, will require you to complete an Evidence of Insurability (EOI) form through Unum.
<b>Guaranteed Issue</b>	\$25,000	
Child(ren) Coverage <sup>2</sup>		
<b>Supplemental Life and AD&amp;D Benefit Amount</b>	\$2,000 increments up to a maximum of \$10,000 for each child	Same rate if you have one child or multiple children

Semi-Monthly Cost for Each \$1,000 of Employee & Spouse Life AD&D Insurance Coverage												
AGE	15-24	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75+
<b>Employee</b>	\$0.040	\$0.045	\$0.055	\$0.065	\$0.085	\$0.125	\$0.200	\$0.320	\$0.415	\$0.660	\$1.130	\$1.670
<b>Spouse</b>	\$0.041	\$0.046	\$0.056	\$0.066	\$0.086	\$0.126	\$0.201	\$0.321	\$0.416	\$0.661	\$1.131	\$1.671

Child(ren) Life/AD&D \$.047/\$1,000 for Family Unit, Not Per Child					
COVERAGE AMOUNT	\$2,000	\$4,000	\$6,000	\$8,000	\$10,000
<b>Semi-Monthly Cost</b>	\$0.09	\$0.19	\$0.28	\$0.38	\$0.47

To calculate your cost of coverage for each elected Life and AD&D Insurance Benefit

$$\frac{\text{Amount of Coverage}}{\$1,000} \times \text{Rate Shown} = \text{Semi-Monthly Cost}$$

<sup>1</sup>According to Internal Revenue Service Section 79, if an employee receives more than \$50,000 of group term life insurance under a policy carried by their employer, the imputed cost of coverage over \$50,000 is considered taxable income and is subject to Social Security and Medicare taxes.

<sup>2</sup>Newborns up to six months are eligible for \$1,000 of coverage.

Insurance coverage will be delayed if you are not an active employee because of an injury, sickness, temporary layoff, or leave of absence on the date that insurance would otherwise become effective. If your spouse or child has a serious injury, sickness, or disorder, their coverage may not take effect. Payment of premium does not guarantee coverage.



## Leave of Absence

Revo and i-Health are offering employees a comprehensive Leave Resource Center which can be found by visiting The LINK [Revo Health > Human Resources](#). The company complies with all local, state, and federal laws regarding employee leaves.

## Minnesota Paid Family Medical Leave

Minnesota Paid Family Medical Leave (MN PFML) provides payments and job protections when you need time off to care for yourself or your loved ones. If you work at least 50% of the time in the state of MN, you can use it for your own serious health condition or for qualifying family leave situations. Generally, conditions must last more than seven days and be certified by a healthcare provider or other approved professional. Depending on your income, Paid Leave can cover up to 90% of your wages, with a cap based on the state's average weekly wage. To learn more about MN Paid Leave, please visit: [MN.gov/Deed/PaidLeave](https://mn.gov/Deed/PaidLeave).

## Disability Income Benefits

**Short-term disability (STD)** premiums are paid for by Revo and i-Health. This benefit pays in the event you become disabled from a non-work-related injury/sickness after a seven-day elimination period. STD benefits are coordinated with applicable state leave programs.

Short-Term Disability	
<b>Elimination Period</b>	Seven days for illness or injury, the benefit will begin on the eighth day
<b>Weekly Benefit</b>	60% of your weekly gross earnings to a maximum of \$2,000 (taxable)
<b>Earnings</b>	Prior year W-2 wages or annual rate of pay for new hires
<b>Maximum Benefit Duration</b>	12 weeks (six weeks or eight weeks for childbirth)

**Long-term disability (LTD)** premiums are paid by Revo and i-Health. This benefit pays in the event you become disabled from a non-work-related injury/sickness lasting more than 90 days. Disability income benefits are provided as a source of income.

Long-Term Disability	
<b>Elimination Period</b>	90 days, benefits begin on the 91st day
<b>Monthly Benefit</b>	60% up to \$15,000 (taxable)
<b>Earnings</b>	Prior year W-2 wages or annual rate of pay for new hires
<b>Maximum Benefit Duration</b>	Social Security normal retirement age
<b>Pre-existing Condition</b>	Some disabilities may not be covered. Pre-existing conditions may apply, which may affect eligibility for claims. For more information and details, see the Summary Plan Description.

# Voluntary Unum Benefits

## Accident Insurance

This benefit pays out a lump-sum if you become injured because of an accident. It covers qualifying injuries, which might include a broken limb, loss of a limb, burns, lacerations, or paralysis. In the event of your accidental death, Accident Insurance pays out money to your designated beneficiary. While health insurance companies pay your provider or facility, Accident Insurance pays you directly for a wide range of situations, including initial care, surgery, transportation and lodging, and follow-up care.

Accident Insurance Premiums Semi-Monthly	
<b>Employee</b>	\$1.53
<b>Employee + Spouse</b>	\$2.65
<b>Employee + Child(ren)</b>	\$3.32
<b>Family</b>	\$4.43

## Hospital Insurance

This plan designed to pay for the costs of a hospital admission that may not be covered by other insurance. The plan makes cash payments directly to you. You can use these funds to pay for costs not covered by your medical insurance, childcare expenses while you are in the hospital, or cost-of-living expenses as you recover. (Pre-existing conditions apply. Contact UNUM for additional information.)

Hospital Indemnity Premiums Semi-Monthly	
<b>Employee</b>	\$4.31
<b>Employee + Spouse</b>	\$7.50
<b>Employee + Child(ren)</b>	\$6.07
<b>Family</b>	\$9.25

## Critical Illness Insurance

Critical Illness Insurance provides financial protection by offering a lump-sum payment if you're diagnosed with a serious illness such as cancer, heart attack, stroke, or organ failure. This coverage helps cover medical expenses not covered by health insurance, as well as other costs like mortgage payments, transportation, or treatment-related expenses. Benefits are paid directly to you, allowing flexibility in how you use the funds. Coverage is available to employees and eligible family members, with different plan options to meet your needs.

You are able to elect \$10,000, \$20,000, or \$30,000 in coverage for yourself and an eligible spouse. Spouse coverage must be the same level as the employee. Children under age 26 are automatically covered through the employee election at no additional cost.

Critical Care Semi-Monthly Cost for Each \$1,000 in Coverage														
AGE	<25	25-29	30-34	35-39	40-44	45-49	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85+
Employee/ Child(ren)	\$0.095	\$0.130	\$0.150	\$0.185	\$0.240	\$0.325	\$0.410	\$0.560	\$0.890	\$1.195	\$1.645	\$2.355	\$3.320	\$5.025
Spouse	\$0.095	\$0.130	\$0.150	\$0.185	\$0.240	\$0.325	\$0.410	\$0.560	\$0.890	\$1.195	\$1.645	\$2.355	\$3.320	\$5.025

# Employee Assistance Program (EAP)

Available 24 hours a day, 365 days per year, your work-life balance employee assistance program is provided at no charge. Through the program, you can find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical well-being. This benefit is available to ALL employees and family members, regardless of benefit eligibility.

Call toll-free at 800-854-1446 or visit [Unum.com/LifeBalance](https://Unum.com/LifeBalance).

## Services Include:

- Childcare and/or elder care referrals
- Personal relationship information
- Health information and online tools
- Legal consultations with licensed attorneys
- Financial planning assistance
- Stress management
- Career development

## Help is Easy to Access

- Telephone consultations: Speak confidentially with a master's level consultant to clarify your need, evaluate options, and create an action plan.
- Face-to-face meetings: Meet with a local consultant up to three times per issue for short term problem resolution.
- Educational materials: Receive information through the online library of downloadable materials and interactive tools.

## Will Preparation

Unum offers free will preparation services as part of their employee assistance program.

## Life Planning Financial & Legal Resources

Unum offers a benefit to help answer the legal and financial questions after someone passes away. This resource is available to members 24 hours a day, 365 days a year.

## Emergency Travel Assistance

Worldwide emergency travel assistance services are available to you with just one phone call. This benefit is provided by Unum at no extra cost as part of our life and disability benefits whenever you travel 100 miles or more from home.

### Assistance Includes:

- Hospital admission coordination
- Emergency medical evaluation
- Medically supervised transportation home
- Legal and interpreter referrals
- Prescription replacement assistance
- Medical referrals to Western-trained, English-speaking medical providers
- Care and transport of unattended minor children

*\*Medical expenses continue to be paid by the employee or employee's health insurance.*

### To Learn More

Within the US: Call 800-872-1414  
Outside the US: Call +(609)-986-1234  
Via email: [MedServices@AssistAmerica.com](mailto:MedServices@AssistAmerica.com)  
Reference number: 01-AA-UN-762490



# Saving Plans

## 401(k) Retirement Plan

Revo and i-Health offer a 401(k) retirement savings plan through John Hancock Retirement Plan Services. All regular, temporary, and casual employees, who are age 18 or older, are eligible to participate in the plan. Enrollment begins on the first of the month following 30 days of service.

### Plan Details

If you do not actively enroll or opt out within 30 days of becoming eligible, you will be automatically enrolled on the first of the following month at 6% of eligible compensation. Contributions will be invested in an age-appropriate target date fund, the plan's default investment option.

The plan includes an automatic annual increase feature. If you are contributing less than 15%, your contribution rate will increase by 1% each year on the first day of the plan year. You have the right to opt out of this increase, but it is highly recommended.

### Contribution Limits

The IRS limits the total amount that can be contributed to "defined contribution" retirement plans, for both your individual 401(k) contributions and any employer profit-sharing contributions from Revo and i-Health. These limits are updated annually and can be found at [IRS.gov/Retirement-Plans/401k-Plans](https://IRS.gov/Retirement-Plans/401k-Plans).

## Secure Act 2.0: Mandatory Roth Contributions for High Earners

Beginning in 2026, Secure Act 2.0 introduces an important change to the catch-up contribution requirements for 401(k) retirement plans. Catch-up contributions for certain high-paid participants need to be made on an after-tax Roth basis instead of pretax. This rule applies to participants who:

- are 50 years or older
- have FICA wages that exceed \$145,000 (adjusted for the cost of living) in the previous calendar year from the employer sponsoring the plan

### Additional Resources

- For more details about the John Hancock plan and to access your account and plan information visit: [MyPlan.JohnHancock.com](https://MyPlan.JohnHancock.com).
- In addition to John Hancock, you have access to Marsh McLennan Agency (MMA) for personalized retirement planning support. Whether you're navigating investment choices, contribution strategies, or looking for broader financial planning, MMA is here to help.

### Contact John Hancock for:

- Online account access
- Technical difficulties with the website
- Contribution rate and investment changes
- Beneficiary updates
- 401(k) plan questions

### Contact Marsh McLennan Agency (MMA) for:

- Questions about plan investments (allocations, options, target date funds vs. Roth)
- How much to save (pre-tax vs. Roth)
- Market information
- Plan design features

Interested in Personal Wealth Management? Contact Derrick Holmlund, CFC at [763-548-8874](tel:763-548-8874) or [Derrick.Holmlund@MarchMMA.com](mailto:Derrick.Holmlund@MarchMMA.com). *This is a fee-based service.*



## Profit Share (Discretionary Employer Contribution)

- Revo and i-Health may make a discretionary profit share contribution each year based on business financials. Please see the Summary Plan Document for more details. Employees must be employed the last day of the plan year (12/31) to qualify for the profit sharing for that plan year.
- **Eligibility:** All full-time, part-time, temporary and casual employees who complete one full year and 1,000 hours of service, will enter the plan on the first day of the next quarter.
- **Contributions** are deposited in employee 401(k) accounts no later than the end of the third quarter in the following calendar year.

**Example:** If an employee is hired on January 20, 2026, the employee would complete a year of service on January 19, 2027, provided the employee works 1,000 hours during that 12-month period.

- The employee then becomes eligible for the profit-sharing contribution on the next quarterly entry date, which is April 1, 2027. Eligible earnings from April through December would be used to determine the contribution amount for 2027 plan year.
- The employee would then be eligible to receive a 2027 profit share contribution by the end of Q3 2028, subject to Revo and i-Health’s discretion.

## Two-Year Cliff Vesting Schedule

- Employees are fully vested in the employer profit share contributions after two years of eligible employment.
- Employees are always 100% vested in their own money.
- In the example above, the employee would be fully vested on January 20, 2028 – 2 years from hire date would be Jan of 2028.

Keep in mind the profit share contribution is not guaranteed and is dependent on Revo and i-Health’s overall performance. Historically the performance has been favorable and profit share contributions have occurred. In the event the profit share contribution changes, employees will be provided advance notice (any change impacts all employees).

Two-Year Cliff Vest	
YEARS OF SERVICE	VESTED PERCENT
<b>Year 1</b>	0%
<b>Year 2+</b>	100%

## 529 MN College Savings Plan

This plan is managed by TIAA Tuition Financing, Inc. and offers an opportunity to save money for higher education expenses for your child, yourself, or other family members. The account can be used for tuition, certain room and board, and mandatory expenses at an accredited college. For more information, visit [MNSaves.org](https://MNSaves.org), or contact Emmanuel Torres at 952-830-3111 or [Emmanuel.Torres@TIAA.org](mailto:Emmanuel.Torres@TIAA.org).



# Tuition Reimbursement

Tuition reimbursement is available to full-time or part-time benefit-eligible employees (60+ hours per pay period), who are in good standing at Revo and i-Health. Employees must be actively at work as full-time or part-time benefit-eligible employees for the duration of the course for which they seek reimbursement.

The tuition reimbursement plan reimburses 100% of eligible program expenses up to \$2,000 per school year. Eligible employees working less than full time (80 hours per pay period) will receive a prorated reimbursement based on FTE.

For more information on Revo and i-Health's Tuition Reimbursement policy, please visit The LINK [Revo Health > Human Resources > Employee Benefit Information](#).

# Employee Discounts & Provider Partnerships

## Life Time Subsidy Program

Revo and i-Health are offering a subsidy of \$60 per month for employees that exercise at least eight days per month.

Employees who are current Life Time members should contact [HR@RevoHealth.com](mailto:HR@RevoHealth.com) to enroll in the subsidy. If you are new to Life Time, you can enroll by visiting [LifeTime.Life/corporate-member-ships.html?promotionName=RevoHealth](https://LifeTime.Life/corporate-member-ships.html?promotionName=RevoHealth)

## Farmers Auto & Home Insurance

The Auto and Home Insurance Program is offered to employees at special program savings through Farmers GroupSelect. Customized coverage options are also available for boats, RVs, trailers, valuable items, computers, and personal excess liability. You may enroll in this coverage at any time throughout the year. To enroll, contact Gina Burkel at 952-897-0783 or by email at [GBurkel@FarmersAgent.com](mailto:GBurkel@FarmersAgent.com).

## Nationwide Pet Insurance

Nationwide offers various levels of pet insurance for dogs, cats, and exotic pets. Plans vary from wellness coverage only, to accident, serious illness, and hereditary illness. Revo and i-Health offers a discount on policy premiums.

For more information or questions about Nationwide Pet Insurance, call (877) 738-7874 and tell them you are a Revo or i-Health employee, or you can enroll at [Benefits.PetInsurance.com/Revo](https://Benefits.PetInsurance.com/Revo) to receive the discounted rate on your policy.

## Enterprise & National Car Rental

Revo has a new partnership with Enterprise Rent-A-Car and National Car Rental for discounted rates:

- Average discount of 40% off retail rates, can be used for both business and leisure travel.
- Employees must enroll in Emerald Club program to receive discounted rates with National Car Rental: [NationalCar.com/Enroll/XZ1999R](https://NationalCar.com/Enroll/XZ1999R).
- Enter the Corporate Code: XZ1999R when booking a rental with Enterprise Rent-A-Car.

There is no cost to enroll, and participation is optional. For questions contact [HR@RevoHealth.com](mailto:HR@RevoHealth.com)

## Stretch Zone

Stretch Zone is a wellness center specializing in assisted stretching techniques designed to improve flexibility, reduce muscle tension, and enhance overall physical performance. With trained professionals guiding personalized sessions, Stretch Zone focuses on helping individuals achieve their fitness goals and maintain optimal health. Offered at Eden Prairie or Woodbury locations: **First stretch is FREE with Code "REVO" and membership will be 10% off.**

Visit [StretchZone.com/Locations](https://StretchZone.com/Locations) and select Eden Prairie or Woodbury to learn more.



## Identity Theft Protection – IDShield

### The IDShield Membership Includes:

- **Continuous Credit Monitoring:** IDShield continuously monitors your credit report. If changes occur, you'll receive an instant alert.
- **High Risk Application and Transaction Monitoring:** Monitors the largest proprietary database of new account application data to detect potentially fraudulent new accounts when an application is submitted.
- **Dark Web Monitoring:** Monitors your Personally Identifiable Information (PII) across the dark web, where criminals purchase personal data.
- **Username/Password (Credential) Monitoring:** This powerful feature helps protect against takeovers of your social, financial, and other online accounts.
- **Identity Threat and Credit Threat Alerts:** You'll receive a threat alert if your PII is found.
- **Unlimited Consultation:** On any cyber security issue.
- **Full-Service Restoration:** Licensed Private Investigators will work tirelessly to restore your identity to its pre-theft status.
- **24/7 Emergency Access:** Support in the event of an identity theft emergency.

## Legal Services – LegalShield

### The LegalShield Membership Includes:

- **Dedicated Law Firm:** Direct access, no call center.
- **Legal Advice/Consultation:** On unlimited personal issues.
- **Letters/Calls:** Made on your behalf.
- **Contracts/Documents Reviewed:** Up to 15 pages each.
- **Residential Loan Document Assistance:** For the purchase of your primary residence.
- **Will Preparation:** Living Will, Health Care Power of Attorney, Financial Power of Attorney.
- **Speeding Ticket Assistance:** Upload your speeding ticket from the mobile app directly to law firm.
- **IRS Audit Assistance:** Begins with the tax return due April 15th of the year you enroll.
- **Trial Defense:** If named defendant/respondent in a covered civil action suit.
- **Uncontested Divorce, Separation, Adoption and/or Name Change Representation:** Available 90 days after enrollment.
- **25% Preferred Member Discount:** Bankruptcy, criminal charges, DUI, personal injury, etc.
- **24/7 Emergency Access:** For covered situations.

You may download the LegalShield app from the App Store or Google Play.

IDShield and LegalShield Premiums	
	TOTAL SEMI-MONTHLY PREMIUMS
Individual IDShield	\$4.48
Family IDShield	\$9.48
LegalShield	\$9.48
Individual IDShield + LegalShield	\$13.95
Family IDShield + LegalShield	\$16.95

# Habits to Health

Revo & i-Health are dedicated to being a healthy workplace, and our Wellness Team is excited to continue the employee wellness program, Habits to Health, designed to empower you to take charge of your well-being.

This year’s program is packed with opportunities to build sustainable habits, earn incentives, and engage with wellness in a way that fits your life.



## How to Be Well in 2026 and Earn Your Incentives:

**STEP 1 – Enroll Early:** Register for Habits to Health by May 1, 2026 (for current employees) or by October 1, 2026 (for new hires after May 1). Registration details will be shared via global email and clinic posters starting in January 2026.

**STEP 2 – Schedule Your Health Risk Assessment:** Book your Health Risk Assessment with our Wellness Team as outlined in our communications. This assessment evaluates your risk for diabetes, heart disease, and metabolic syndrome, and kicks off your 12-month wellness program with awareness.

**STEP 3 – Complete Your Health Risk Assessment:** Attend your assessment with our Wellness Team or your PCP. Assessments are available at multiple locations from May to December 2026. Sign up via the registration link or visit The LINK [Human Resources > Habits to Health](#).

- Your Health Risk Assessment must be completed between January 1 and December 31, 2026.
- You may complete your assessment with your Primary Care Physician using a signed PCP form submitted to [Wellness@TCOmn.com](mailto:Wellness@TCOmn.com).

**STEP 4 – Engage with Wellness Topics:** Watch your inbox for Habits to Health messages covering key wellness topics seen in the graphic above. Each message includes a quick, actionable task to help you build healthier habits in your day to day life.

**STEP 5 – Stay Consistent:** Complete at least 85% of the action items. Our Wellness Team will send periodic check-ins to help you stay on track. We encourage you to connect with i-Health providers to support your wellness goals.

## Habits to Health Eligibility & Incentives

### Eligibility

All employees are encouraged to participate in the Habits to Health wellness program, whether or not they’re enrolled in Revo or i-Health’s medical insurance. Wellness is for everyone, and we’re here to support your path better health.

Key Dates and Incentives		
<b>Health Risk Assessment</b>	1/1/2026-12/31/2026	Earn \$75*
<b>Weekly Wellness Action Items</b>	2/2026-12/2026 (via email)	Earn \$150*
*Health Risk Assessment incentives are paid quarterly. Action item incentives will be paid in Q1 of 2027.		

Participation in Habits to Health is completely voluntary and does not impact your insurance deductible. If you’re unable to participate or meet any criteria due to a medical condition, please reach out to [Wellness@TCOmn.com](mailto:Wellness@TCOmn.com). We’re happy to help find a solution that works for you.

# Contact Information

## Carrier and Vendor Contacts

Benefit	Company	Phone Number	Website/Email
<b>Medical</b>	HealthEZ Group# REVO762	P: 800-948-5988 F: 952-896-4888	<a href="http://RevoHealthBenefits.com">RevoHealthBenefits.com</a> <a href="mailto:Service@HealthEZ.com">Service@HealthEZ.com</a>
<b>HealthEZ Help/Nurse Line</b>	HealthEZ	800-948-5988	<a href="http://RevoHealthBenefits.com">RevoHealthBenefits.com</a>
<b>Pharmacy</b>	CVS/Caremark	833-958-2657	<a href="http://Caremark.com">Caremark.com</a>
<b>Telemedicine</b>	Doctor on Demand	800-997-6196	<a href="http://DoctorOnDemand.com">DoctorOnDemand.com</a> <a href="mailto:Support@DoctoronDemand.com">Support@DoctoronDemand.com</a>
<b>Flexible Spending Account (FSA)</b>	Optum Financial	800-243-5543	<a href="http://OptumBank.com">OptumBank.com</a>
<b>Health Savings Account (HSA)</b>	Optum Bank Group# i-Health# HB900570 Revo# HB900571	844-326-7967	<a href="http://OptumBank.com">OptumBank.com</a>
<b>Dental</b>	Delta Dental of MN Group# 980136	800-448-3815	<a href="http://DeltaDentalMN.org">DeltaDentalMN.org</a>
<b>Vision</b>	EyeMed Vision Care Group# 1004004	866-723-0513	<a href="http://EyeMed.com">EyeMed.com</a>
<b>Leave of Absence: - FMLA - Short Term Disability (STD) - Long Term Disability (LTD)</b>	Unum	866-868-6737	<a href="http://Portal.Unum.com">Portal.Unum.com</a>
<b>Accident Hospital Critical Illness</b>	Unum	800-635-5597	<a href="http://Portal.Unum.com">Portal.Unum.com</a>
<b>Employee Assistance Program (EAP)</b>	Unum/Health Advocate	800-854-1446	<a href="http://Unum.com/LifeBalance">Unum.com/LifeBalance</a>
<b>COBRA</b>	Optum Financial	855-687-2021	<a href="http://Cobra.OptumFinancial.com">Cobra.OptumFinancial.com</a>
<b>401(k)/Retirement Plan</b>	John Hancock	800-294-3575, option 1	<a href="http://MyPlan.JohnHancock.com">MyPlan.JohnHancock.com</a>
<b>Personal Wealth Management</b>	Marsh McLennan Agency (MMA), Derrick Holmlund	612-258-6012 (M) 763-548-8874 (O)	<a href="mailto:Derrick.Holmlund@MarshMMA.com">Derrick.Holmlund@MarshMMA.com</a>

Human Resources is here to help



[HR@RevoHealth.com](mailto:HR@RevoHealth.com)



952-512-5606,  
Option 2



## Annual Required Notices

The following required notices are available under The LINK **Revo Health > Human Resources > Employee Benefit Information:**

- General COBRA Notice
- Creditable Coverage Notice
- CHIP Notice
- ERISA Rights Notice
- HIPAA Privacy Notice
- The Women's Health and Cancer Rights Act (WHCRA) of 1998
- Minnesota Paid Family Medical Leave
- Newborns' and Mothers' Health Protection Act
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- Special Enrollment Notice (HealthEZ)

*The information in this Benefit 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. Actual plan documents will always prevail should there be a discrepancy with the Guide. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about the Guide, contact Human Resources.*