

# BENEFITS | 20 GUIDE | 24

*Discover your benefits.*

Red River





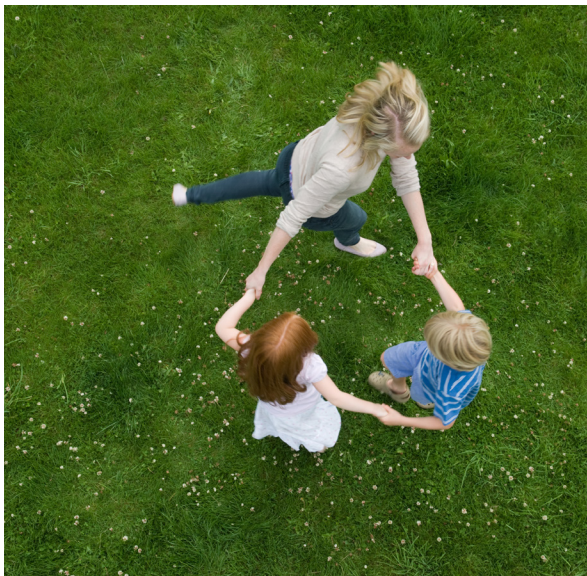
# WELCOME TO YOUR BENEFITS!

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Red River appreciates your commitment to our success. We're equally committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefit plans. We understand that you may have questions about annual open enrollment, and we'll do our best to help you understand your options and guide you through the process.

This guide is not your only resource. Anytime you have questions about benefits or the enrollment process, you can contact your human resources representative. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD) on [The River](#).



## ENROLLING IN BENEFITS

If you would like health benefits in 2024 for yourself or your eligible dependents, you must enroll in our plans during the open enrollment period. If you need to add or remove coverage for yourself or your eligible dependents after the enrollment period, you must wait until the next open enrollment period, unless you have a qualifying life event, as defined by the IRS.

If you have changes to your elections, you cannot change them once the enrollment period ends, unless you experience a qualifying life event. The IRS requires that you make changes to your coverage within 30 days of your qualifying life event. You'll need to provide proof of the event, such as a marriage certificate, divorce decree, birth certificate or loss-of-coverage letter.

Please remember to add your Social Security number and the Social Security numbers of your dependents during enrollment.

**IMPORTANT:** If you want medical, dental or vision benefits coverage in 2024, you must enroll in or waive each plan option. If you do not make a benefits election during open enrollment, you will be defaulted to NO COVERAGE for 2024. Your benefit elections do not roll over from year to year.

### Qualifying life events

It is your responsibility to notify human resources within 30 days of the qualifying life event. Failure to do so may result in an inability to change your benefit election(s).

Here are some examples of qualifying life events:

- Birth, legal adoption or placement for adoption
- Marriage, divorce or legal separation
- Dependent child reaches age 26
- Spouse or dependent loses or gains coverage elsewhere
- Death of your spouse or dependent child
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or the state children's health insurance program
- Change in residence that changes coverage eligibility
- Court-ordered change
- Spouse's open enrollment that occurs at a different time than yours

## ELIGIBILITY

All elections made during the open enrollment period will be effective through December 31, 2024.

Outside of the enrollment period, you will not have the chance to add or change or remove benefits unless you have a **qualifying life event**.

### Eligible employees

You may enroll in the benefits program if you are a **regular full-time employee** who is actively working a **minimum of 30 hours per week**. As a benefits-eligible employee, you have the opportunity to enroll in benefit plans as a new hire or during the annual open enrollment period.

**If you're enrolling as a new employee**, you become eligible for benefits the first of the month following your hire date.

### Dependent eligibility

**If you are a benefits eligible employee**, your dependents may be eligible for benefits as well. In general, benefits eligible dependents include:

- **Your spouse.** This includes your legal spouse or domestic partner (same sex).
- **Your children** up to the age of 26. This includes your natural children and those of your spouse, adopted children, stepchildren, foster children, or children obtained through court-appointed legal guardianship. If your child is mentally or physically disabled, coverage may continue beyond age 26 once proof of the ongoing disability is provided to and approved by HR. Additionally, children who have been named in a qualified medical child support order are covered by the plan.

*You may be subject to provide documents that provide proof of dependent eligibility.*





## Eligibility and Enrollment

	Eligible	Effective
Medical	Regular, full-time employees working 30 or more hours per week	1st of the month following date of hire
Dental	Regular, full-time employees working 30 or more hours per week	1st of the month following date of hire
Vision	Regular, full-time employees working 30 or more hours per week	1st of the month following date of hire
401(k)	All Red River Employees at least 21 years old	1st of the month following 90 days of employment
Health Savings Account	Regular, full-time employees working 30 or more hours per week enrolled in the CIGNA High Deductible Health Plan	1st of the month following date of hire
Flexible Spending Account	Regular, full-time employees working 30 or more hours per week	1st of the month following date of hire
Life Insurance	Regular, full-time employees working 30 or more hours per week	1st of the month following 90 days of employment
Long Term Disability	Regular, full-time employees working 30 or more hours per week	1st of the month following 90 days of employment
Short Term Disability	Regular, full-time employees working 30 or more hours per week	1st of the month following 90 days of employment
Paid Time Off	All regular status full and part-time employees are eligible to participate in the PTO plan	Date of Hire
Paid Sick Leave	Employees who are not eligible to participate in the PTO plan will receive 24 hours (or 3 day equivalent) of sick pay per 12 month period	90th day of employment
Referral Bonus	See Red River Handbook for details	Date of Hire
Community Service Time	Regular, full-time employees working 30 or more hours per week	Date of Hire
Donation Match	Regular, full-time employees working 30 or more hours per week	Date of Hire
Tuition Reimbursement	Regular, full-time employees working 30 or more hours per week	Date of Hire
Accident Coverage	Regular, full-time employees working 30 or more hours per week	1st of the month following date of hire

# MEDICAL AND EMPLOYEE NAVIGATION SUPPORT

Accolade | [accolade.com](https://www.accolade.com) | 866-336-0776

To help you better manage your health care—and provide a one-stop shop for your health care and benefits questions—**Red River partners with Accolade, an independent health care advocacy company, which provides you and your family personalized support at no cost to you. Accolade is available to all benefits-eligible employees, including those not enrolled in a Red River medical plan. Red River offers medical plans as we are committed to helping you and your eligible dependents maintain health and wellness.**

Your benefit plans are offered through Allegiance who uses the Cigna network. Your prescription drugs plan is offered through Capital Rx. If you have questions about medical or prescription drug claims, service, providers, EOBs, eligibility, or more you can call Accolade for assistance. They will be your personal concierge in working with you and Allegiance to help you settle any questions you may have.

Red River is committed to helping you and your eligible dependents maintain health and wellness by providing you with access to the highest levels of care. We offer you a choice of three medical plan options:

- PPO Platinum (\$750 / \$1,500)
- PPO Gold (\$1,500 / \$3,000)
- Bronze HDHP (\$3,200 / \$6,400)

## Accolade Services for Medical Plan Members

**! EFFECTIVE JANUARY 1, 2024**

If you're enrolled in a Red River medical plan, Accolade can also help you:

- Coordinate with health care providers and manage your care
- Find quality and cost-effective providers
- Understand your health care costs and coverage
- Resolve your claims and billing issues
- Get an expert medical opinion, so you can feel confident about a new diagnosis, surgery, treatment plan medication or other major medical decision
- Get virtual care from board-certified doctors and licensed therapists right from your phone, tablet or computer (day or night!) who can help with urgent medical issues, preventive care, mental health services, prescriptions and more

Activate your Accolade account at [member.accolade.com](https://member.accolade.com)  
or [download the Accolade app](#) on January 1, 2024.



## Medical and Prescription Drug Plan Summary

Medical	Platinum	Gold	Bronze
	In-network	In-network	In-network
Deductible			
Individual / Family	\$750 / \$1,500	\$1,500 / 3,000	\$3,200 / \$6,400
Coinsurance	20%	20%	20%
Out-of-pocket maximum (includes deductible)			
Individual / Family	\$2,500 / \$5,000	\$3,500 / \$7,000	\$4,000 / \$8,000
Preventive care	No charge	No charge	No charge
Office visit (PCP/ specialist)	\$10 / \$25	\$20 / \$50	20% after deductible
Emergency room	\$250, waived if admitted, then 20% after ded.	\$250, waived if admitted, then 20% after ded.	20% after deductible
Urgent care	\$40	\$40	20% after deductible
Inpatient care	20% after deductible	20% after deductible	20% after deductible
Outpatient care	20% after deductible	20% after deductible	20% after deductible
<b>Prescription drugs</b>			
<b>Retail / Mail Order</b>			
Tier 1 — generics	\$5 / \$25	\$5 / \$25	\$5 / \$25 after deductible
Tier 2 — preferred	\$30 / \$75	\$30 / \$75	\$30 / \$75 after deductible
Tier 3 — nonpreferred	\$50 / \$125	\$50 / \$125	\$50 / \$125 after deductible
Tier 4 — specialty	20% to \$400 max.	20% to \$400 max.	20% after deductible to \$400 max

**Disclaimers:**

Prescription drugs — 100% coverage for preventive generics before the deductible applies.

For Out-of-Network costs, please see the benefit summaries on The River.

### Medical and prescription biweekly employee payroll contributions

	Platinum	Gold	Bronze
Employee	\$102.95	\$79.46	\$30.07
Employee + spouse	\$303.66	\$256.52	\$157.78
Employee + child(ren)	\$271.15	\$226.52	\$132.69
Family	\$443.83	\$364.62	\$198.11

Employees can elect the medical and prescription drug plan without enrolling in the dental or vision plan.

# ACCOLADE TOOLS

Accolade | [accolade.com](https://www.accolade.com) | 866-336-0776

Red River partners with Accolade to provide you with convenient and high-quality healthcare that saves you money — no matter where you are on your healthcare journey.

## Personalized Benefits Guidance

### Get answers to your health and benefits questions from your Health Assistant and nurse — at no cost

Great healthcare just got easier! Red River partners with Accolade to provide you with convenient and high-quality healthcare that saves you money — no matter where you are on your healthcare journey. Visit [member.accolade.com](https://member.accolade.com) today!

- View and access benefits that would be helpful for you and your family
- Discuss symptoms and find in-network care
- Understand coverage, costs and confusing medical and pharmacy bills

## Primary Virtual Care

### See a doctor or therapist from your phone, tablet or computer — day or night, at no cost

Red River provides you with virtual care through Accolade Care. See and speak with a board-certified doctor or licensed therapist right from your phone, tablet or computer – day or night. They can help with urgent medical issues, ongoing and chronic conditions, mental health, preventive care, prescriptions and more.

Accolade Care doctors can also be assigned as your primary care physician so that you see the same doctor for each virtual visit — making it easier to manage ongoing conditions and creating a trusting relationship with a doctor and care team who are easy to reach.

- Doctors who have trained at the top 50 U.S. medical schools
- Same and next-day virtual primary care visits
- Urgent care, ongoing conditions, mental health, prescriptions and more



Activate your Accolade account at [member.accolade.com](https://member.accolade.com)



Book a virtual care appointment by selecting the Accolade Care benefit in your Accolade account



## Expert Medical Opinion

Direct access to a world-renowned specialist — at no cost

2nd.MD is Accolade's expert medical opinion service. Members can get a second opinion at no cost from a leading specialist, so they feel confident about a new diagnosis, surgery, treatment plan, medication or other major medical decision.

- Get a second opinion about a diagnosis, treatment plan or medication
- Connect to the right specialist for your condition or concern
- Convenient phone or video consultations in a matter of days



Activate your 2nd.MD account  
at [2nd.MD/activate](https://2nd.MD/activate)

## Ready to get started?

Activate your Accolade account at [member.accolade.com](https://member.accolade.com)  
or [download the Accolade app](#) on January 1, 2024.

To register, you will need: 1. **First and Last Name**, 2. **DOB**, 3. **Home Zip Code**, 4. **Last 4 of your SSN**  
Please ensure your inputs match what is on your workday profile.



**EFFECTIVE JANUARY 1, 2024**



# HEALTH SAVINGS ACCOUNT (HSA)

Allegiance | [askallegiance.com](http://askallegiance.com) | 877.424.3570

An HSA is a personal healthcare bank account you can use to pay out-of-pocket medical expenses with pretax dollars. You can open a HSA through Red River.

You own and administer your HSA. You determine how much you contribute to your account up to the IRS maximum, when to use your money to pay for qualified medical expenses, and when to reimburse yourself. Remember, this is a bank account; you must have money in the account before you can spend it.

## HSAs offer you the following advantages:

**TAX SAVINGS:** You contribute pretax dollars to the HSA. Red River will also contribute to your HSA for 2024 which counts towards your contribution limits. Interest accumulates tax-free, and funds are withdrawn tax-free to pay for medical expenses.

**REDUCED OUT-OF-POCKET COSTS:** You can use the money in your HSA to pay for eligible medical, dental and vision expenses and prescriptions. The HSA funds you use can help you meet your plan's annual deductible.

**A LONG-TERM INVESTMENT THAT STAYS WITH YOU:** Unused account dollars are yours to keep even if you retire or leave the company. Also, you can invest your HSA funds, so your available healthcare dollars can grow over time.

**THE OPPORTUNITY FOR LONG-TERM SAVINGS:** Save unused HSA funds from year to year — you can use this money to reduce future out-of-pocket health expenses. You can even save HSA dollars to use after you retire.

## IMPORTANT! How much you can deposit into an HSA in 2024

Red River employer contributions count toward the annual HSA contribution IRS maximum limits, so you need to carefully plan how much you'll contribute annually to avoid excess contributions. These limits apply even for participants entering the plan midyear.\* Prior-year contributions may be made through April 15 of the following year.

IRS limits subject to change	Under age 55	Age 55 and older (and not enrolled in Medicare)
Individual	\$4,150	\$5,150 (includes \$1,000 "catch-up" contribution)
Family	\$8,300	\$9,300 (includes \$1,000 "catch-up" contribution)

## You are eligible to open and contribute to a HSA if:

- You are not enrolled in any other non-HSA qualified health insurance plan.\*\*
- You are not covered by your spouse's health plan (unless it is a qualified HDHP), healthcare flexible spending account (HCFSA) or health reimbursement arrangement (HRA).
- You are not eligible to be claimed as a dependent on someone else's tax return.
- You are not enrolled in Medicare, TRICARE or TRICARE For Life.
- Care received through the VA in the preceding three calendar months was dental, vision or preventive care or was provided to a veteran who has a disability rating from the VA.

\*If you make the full-year contribution based upon your status as of Dec. 1, you may be subject to an IRS testing period and could owe tax and a penalty on part of that contribution if you do not remain an eligible individual through Dec. 31 of the following year. You may also need to prorate your contribution if you drop or reduce the level of your coverage midyear.

\*\*You must not have any other first-dollar health insurance coverage before the deductible is met. Preventive care services are not required to be subject to the deductible. Individuals may also carry separate coverage for accidents, disability, dental or vision care, and long-term care, not subject to the deductible. Limited-purpose flexible spending accounts are allowed for vision and dental expenses.

## How to access and make contributions to your HSA

Once your account is open, you can access it via [askallegiance.com](https://askallegiance.com). You'll set up your payroll contributions during open enrollment, but you can make contribution changes at any time during the year. Note that it may take between one and two payroll periods for an HSA change to be processed.

## More details about health savings accounts

The HSA is administered by Allegiance. Red River pays the monthly administrative fee for your HSA. If your coverage status or employment status changes, you will be responsible for all HSA account holder fees.

You'll notice two separate line items on your paycheck when you participate in the HDHP with HSA option — one for your employee contributions for the HDHP and one for your pretax contributions to the HSA.

## Red River HSA employer contribution

Once you open your HSA with Allegiance, Red River will contribute the following amounts to your HSA.

### 2024 Red River bi-weekly employer contributions

- **Employee-only coverage:** Red River will contribute \$520 to your HSA, or \$20 per paycheck.
- **Family coverage:** Red River will contribute \$1,040 to your HSA, or \$40 per paycheck.
- Both your employer and employee contributions are made into your account on a bi-weekly basis.

### Distributions

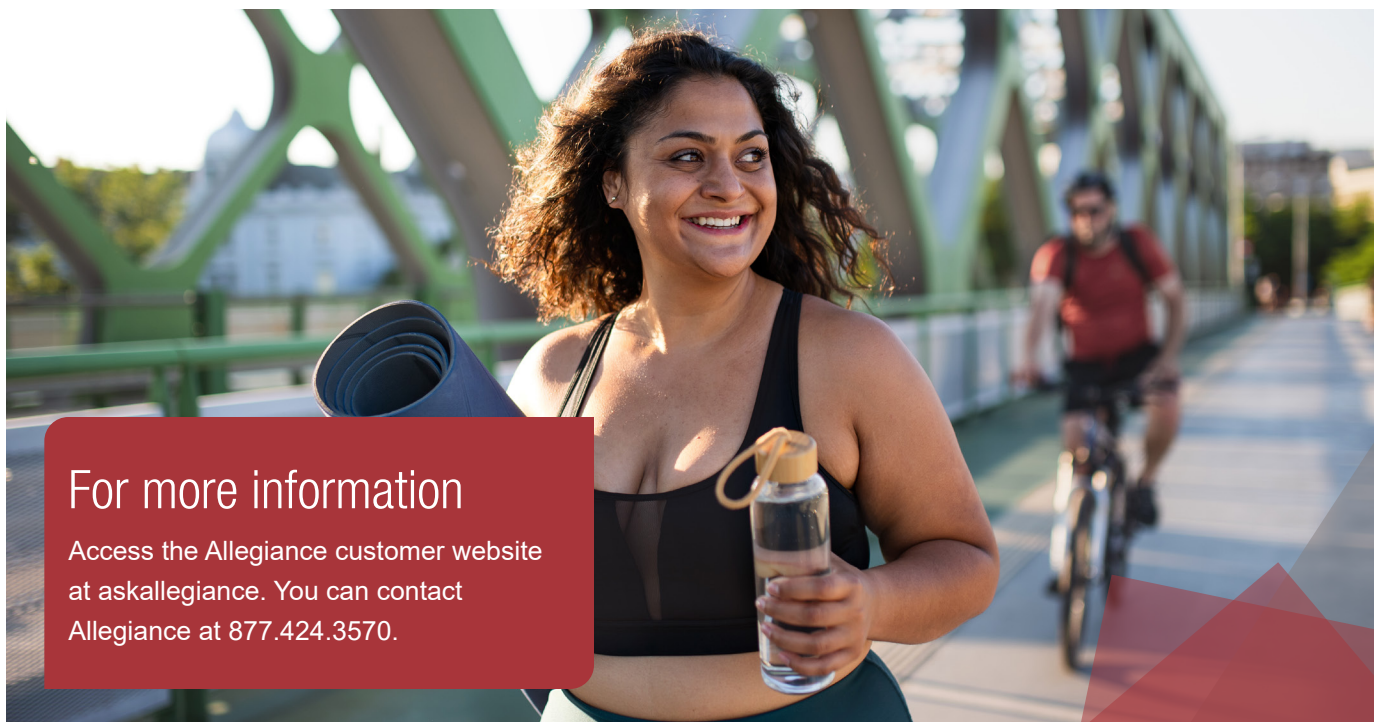
HSA distributions are tax-free if they are used to pay for qualified medical expenses.

- Qualified medical, dental and vision expenses not covered by insurance
- Qualified long-term care services and long-term care insurance
- Continuation of coverage required by federal law (i.e., COBRA)
- Health insurance for the unemployed
- Medicare expenses (but not Medigap)
- Retiree health expenses for individuals age 65 or older

Distributions made for any other purpose are subject to income tax and a 20% penalty. The 20% penalty is waived in the case of death or disability. The 20% penalty is also waived for distributions made by individuals age 65 or older.

## Important information on HSAs

- If you are a participant in the company-sponsored medical plan, Red River will automatically take steps to establish your health savings account with Allegiance. The Allegiance Advantage account is available to you only if you participate in the Red River medical plan.
- Due to the U.S. banking system's customer identification process (CIP) requirements, your account cannot be opened until the CIP is completed. If Allegiance is unable to complete the CIP, they will make two attempts to contact you by mail before closing the account.
- You will receive a welcome kit from Allegiance along with a debit card by mail when the CIP is completed.
- No employer or employee contributions can be deposited until your account is fully opened through the Allegiance CIP, which may take up to 90 days.
- If your account is closed, you must contact Allegiance to process a new banking application and to open another account. Once an account is closed, it cannot be reopened. Allegiance can be contacted at 877.424.3570.
- If you do not complete the required steps to open an account, any employer contributions that cannot be deposited due to failure to open an account will be forfeited.
- Upon death, HSA ownership may transfer to the spouse on a tax-free basis or to another named beneficiary as estate income.



### For more information

Access the Allegiance customer website at [askallegiance](https://askallegiance.com). You can contact Allegiance at 877.424.3570.



## FLEXIBLE SPENDING ACCOUNT (FSA)

Allegiance | [askallegiance.com](http://askallegiance.com) | 877.424.3570

A great way to plan ahead and save money over the course of a year is to participate in an FSA. An FSA lets you redirect a portion of your salary on a pretax basis into a reimbursement account, saving you money on taxes. Each year that you would like to participate in the FSAs, you must elect the amount you want to contribute.

	Annual contribution limits
Healthcare Flexible Spending Account	\$2,850 per household*
Dependent Care Flexible Spending Account	\$5,000 filed jointly \$2,500 filed individually*
Limited-purpose Flexible Spending Account	\$2,850 per household*

\*IRS limits subject to change.

Red River offers three types of FSAs that can help you save on a pretax basis for out-of-pocket expenses.

### Healthcare Flexible Spending Account

The healthcare FSA can be used to pay for eligible out-of-pocket medical, dental, vision and prescription drug expenses.

You pay your copay or out-of-pocket expense directly to your healthcare provider, who in turn will initiate the claim. Allegiance Advantage initiates a direct deposit or sends you a check from your FSA to reimburse you for your eligible out-of-pocket expense.

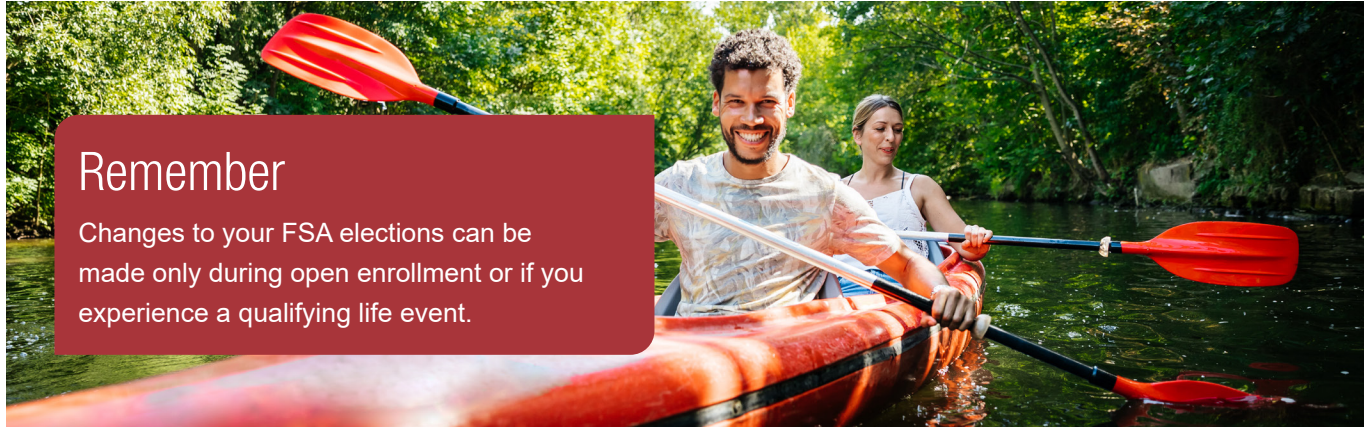
Funds in the healthcare FSA are available at the beginning of the plan year and can be used for your expenses and those of your spouse and dependents, even if you and your family aren't covered by our healthcare plan.

### Carryover benefit

The maximum contribution in 2024 for the healthcare flexible spending account is \$2,850 per household. This is a use-it-or-lose-it account, meaning any funds remaining in the account following the close of the plan year will be forfeited up to \$610 dollars, as our plan has a roll over feature. All services must be incurred from Jan. 1, 2024, through Dec. 31, 2024. Claims must be submitted by March 31, 2025. The roll over dollars can be used for expenses incurred at any point within the new plan year. Any unused amount over \$610 will be forfeited.

### Eligibility

If you are contributing to an HSA through Red River or through your spouse's plan, you are not eligible to participate in the healthcare FSA.



## Remember

Changes to your FSA elections can be made only during open enrollment or if you experience a qualifying life event.

## Dependent Care Flexible Spending Account

Dependent care FSAs allow you to set aside money pretax to pay eligible out-of-pocket day care expenses so that you or your spouse can work or attend school full-time. You must contribute money through payroll deduction to your dependent care FSA before you can spend it.

During open enrollment, you must decide how much to set aside for this account in 2024. You may contribute up to \$5,000, or up to \$2,500 if you are married and file separate tax returns.

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| <ul style="list-style-type: none"> <li>● Eligible expenses</li> <li>● Adult day care</li> <li>● Child day care</li> <li>● After-school care</li> <li>● Babysitting (work-related, in your home or someone else's home)</li> <li>● Babysitting by your relative who is not a tax dependent (work-related)</li> <li>● Nanny or au pair</li> <li>● Custodial elder care</li> <li>● Transportation to and from eligible care (provided by your care provider)</li> </ul> | <ul style="list-style-type: none"> <li>● Ineligible expenses</li> <li>● Babysitting (not work-related, for other purpose)</li> <li>● Babysitting by your tax dependent (work-related or for other purpose)</li> <li>● Custodial elder care (not work-related, for other purpose)</li> <li>● Dance lessons, piano lessons or sports lessons</li> <li>● Educational, learning or study skills services for child(ren)</li> <li>● Household services (housekeeper, maid, cook, etc.)</li> <li>● Limited-purpose flexible spending account</li> </ul> |
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## Limited Purpose Flexible Spending Account

If you are enrolled in the HSA plan, you are eligible to enroll in the limited-purpose flexible spending account. IRS rules state that you cannot have both an HSA and healthcare FSA since both apply funds toward your medical expenses. A limited-purpose FSA allows you to continue to contribute to an HSA. A limited-purpose FSA is much like a general healthcare FSA. The main difference is that the limited-purpose account is set up to reimburse only eligible FSA dental and vision expenses. Visit [askallegiance.com](https://www.askallegiance.com) for a current list of eligible expenses, claims filing deadlines and other information about your account. The annual contribution limit for limited-purpose flexible spending accounts is \$2,850.

## VOLUNTARY BENEFITS

Cigna | [mycigna.com](http://mycigna.com) | 800.754.3207

Voluntary benefits can help protect you from significant or unexpected out-of-pocket expenses. Consider your anticipated medical needs along with the cost of the insurance plans available to you. Keep in mind, these plans are intended to supplement, not replace, a medical plan.

### Critical Illness Insurance

Critical illness insurance supplements major medical coverage by helping employees pay the direct and indirect costs associated with a critical illness or event. Some of the conditions covered under this program include cancer, heart attack, stroke, Alzheimer's, kidney failure and paralysis. Benefits are paid tax-free in a lump sum based on the illness and the coverage amount elected, to be used at your discretion. New hires can elect up to the guaranteed issue amount without completing medical underwriting. If you do not enroll when you are first eligible, you will need to complete evidence of insurability if you choose to add coverage at a later date.

	Benefit Amount	Guaranteed Issue Amount
Employee	\$5,000, \$10,000, \$20,000	Up to \$20,000
Spouse	50% of employee amount	Up to \$10,000
Children	25% of employee amount, including Childhood Conditions	All guaranteed issue
Who pays for coverage?	You, if you choose to enroll.	

### Accident Insurance

The accident insurance through Cigna is designed to supplement major medical coverage by paying specific benefit amounts for expenses resulting from injuries or accidents. Hospitalization, physical therapy, intensive care, and ambulance transportation are some of the out-of-pocket expenses that this accident insurance could cover. Coverage is available for you, your spouse and/or your child(ren).

Initial & Emergency Care		Plan
Emergency Care Treatment		\$100
Physician Office Visit		\$100
Diagnostic Exam (x-ray or lab)		\$50
Hospitalization Benefits		Plan
Hospital Admission		\$1,000
Hospital Stay		\$200
Intensive Care Unit Stay		\$400
Follow-Up Care		Plan
Follow-up Physician Office Visit		\$75
Follow-up Physical Therapy Visit		\$50

# DENTAL

Delta Dental | [nedelta.com](http://nedelta.com) | 800.832.5700

Although you can choose any dental provider, when you use an in-network dentist, you will generally pay less for treatments because your share of the cost will be based on negotiated discount fees. With out-of-network dentists, the plan will pay the same percentage but the reimbursement will be based on out-of-network rates. You may be billed for the difference.

Dental exams can tell your doctor a lot about your overall health. It's important to schedule regular exams to help detect significant medical conditions before they become serious

	Premier	Basic
<b>Coverage A</b> Diagnostic & Preventive	Plan pays 100%	Plan pays 100%
<b>Coverage B</b> Basic Restorative	You pay 20% after deductible	You pay 40% after deductible
<b>Coverage C</b> Major Restorative	You pay 50% after deductible	Not covered
<b>Coverage D</b> Orthodontia	You pay 50% after deductible	Not covered
<b>Calendar Year Maximum</b> For Coverage: A,B,C	\$4,000 per person/year up to \$8,000 per Person with Double-Up Max*	\$750 per person/year
<b>Calendar Year Deductible</b> For Coverage: B and C	\$50/Individual, \$150/Family	\$25/Individual, \$75/Family
Lifetime Orthodontics Maximum	\$4,000 per person	Not covered

## Delta Dental

View covered services, claim status or your account balance; find a dentist; update your information; and much more at [nedelta.com](http://nedelta.com).

## Dental biweekly employee payroll contributions

Effective Jan. 1, 2024

	Premier	Basic
Employee	\$13.76	\$6.45
Employee + Spouse	\$26.63	\$12.90
Employee + Child(ren)	\$33.39	\$15.98
Family	\$49.64	\$22.36

- You can elect the Delta Dental dental plan regardless of whether you are enrolled in the medical or vision plan.
- You will not receive a dental ID card because you typically do not need to present one when visiting your dentist. To print an ID card, log in to [nedelta.com](http://nedelta.com).

## \*Double Up Maximum

The Northeast Delta Dental plan allows you to double your calendar year maximum by earning an additional \$250 per year for use in future benefit periods. Here is how it works:

- To qualify for the carryover, you must have a claim paid for either an oral exam or a cleaning during a calendar year (focus on prevention) and your total paid claims cannot exceed \$500 during the same calendar year.
- The carryover will accumulate for each year of qualification up to an amount equal to the plan's original calendar year maximum. If, for example, the calendar year maximum is \$1,000, enrollees can ultimately achieve an annual maximum of \$2,000.
- This feature does not apply to orthodontic benefits.



# VISION

EyeMed | [EyeMed.com](http://EyeMed.com) | 800.877.7195

EyeMed’s vision care benefits include coverage for eye exams, standard lenses and frames, and contact lenses and discounts for laser surgery. The vision plan is built around a network of eye care providers, with better benefits at a lower cost to you when you use providers who belong to the EyeMed network. When you use an out-of-network provider, you will have to pay more for vision services. You can use Eye Med’s provider locator to help you find the best fit. Choosing an in-network provider helps you save on your exams and materials. Save even more when you visit a PLUS provider.

Eye exams can tell your doctor a lot about your overall health. It’s important to schedule regular exams to help detect significant medical conditions before they become serious.

In-network	
Eye exam with dilation as necessary (once per calendar year)	\$20 copay
Eye exam at Plus Providers	\$0 copay
<b>Standard lenses</b>	
Eyeglass Lenses (once per calendar year)	Single Vision: \$20 copay Bifocal: \$20 copay Trifocal: \$20 copay Lenticular: \$20 copay \$75-195 copay
Eyeglass Frames (once per calendar year)	PLUS Providers: \$0 copay; 20% of balance over \$180 allowance Any in-network provider: \$0 copay; 20% of balance over \$130 allowance
<b>Contact lenses in lieu of glasses (once per calendar year)</b>	
Medically necessary	\$0 copay; paid-in-full
Contacts - Disposable	\$0 copay; 100% of balance over \$130 allowance
Contacts - Conventional	\$0 copay; 15% of balance over \$130 allowance

**Eye360**  
Eye360 features a **\$0 eye exam** and an **additional \$50** added to your frame allowance at **PLUS** providers.

## Extra Savings:

- 40% off additional pairs of glasses and a 15% discount on conventional lenses once funded benefit is used.
- Blue light protection - for as little as \$15.
- No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam.
- Discounts available for Lasik or PRK from US Laser Network facilities.
- Members receive 40% off hearing exams, up to 64% off hearing aids, an extended warranty on hearing aids, and free batteries.

## Vision biweekly employee payroll contributions

Effective Jan. 1, 2024

Employee	\$3.04
Employee + Spouse	\$4.86
Employee + Child(ren)	\$4.96
Family	\$7.99

You can elect the EyeMed vision plan regardless of whether you are enrolled in the medical or dental plan.

## BASIC LIFE AND AD&D

UNUM | [unum.com](http://unum.com) | 866.679.3054

Red River's comprehensive benefits package includes financial protection for you and your family in the event of an accident or death. Group term life and AD&D coverage are provided automatically at no cost to you upon employment.

In the event of your death, the life insurance policy provides a benefit to the beneficiary you designate. If your death is the result of an accident or if an accident leaves you with a covered debilitating injury, you are covered under the AD&D insurance for the same amount.

Group term life and AD&D	100% paid by the employer	
<b>Benefit</b>	2x your annual salary	
<b>Benefit Maximum</b>	\$200,000	
<b>Elimination Period</b>	1st of the month following 90 days	
<b>Is EOI required?</b>	No	
<b>Who pays for coverage?</b>	Red River	
<b>Age reduction Schedule</b>	<b>Ages</b>	Benefit decrease
	<b>65 &gt; 69:</b>	to 65% of original benefit.
	<b>70+:</b>	Benefit decrease to 50%.

### Age reduction schedule

- **Ages 65 to 69:** Benefit decrease to 65% of original benefit.
- **Ages 70+:** Benefit decrease to 50%.

## Here are some helpful terms

**IMPUTED INCOME:** Federal regulations require payment of income and Social Security taxes on the value of the life insurance premiums in excess of \$50,000 when paid for by your employer. The value of dependent life coverage paid for by your employer is also taxable. These values are known as imputed income. Contact your tax professional for information regarding these tax consequences if you have questions or concerns.

**PORTABILITY AND CONVERSION:** Portability and conversion are available if your employment with Red River ends. Portability allows you to continue your term life coverage, while the conversion option allows you to convert your term life policy into an individual whole life policy.

## VOLUNTARY LIFE AND AD&D

UNUM | [unum.com](http://unum.com) | 866.679.3054

You have the opportunity to purchase voluntary life and AD&D insurance for yourself, your spouse and/or your dependent children. Your cost for this coverage is based on the amount you elect and your age. You must purchase voluntary life and AD&D insurance for yourself in order to purchase spouse and/or dependent child(ren) coverage. If you did not enroll in this coverage when you were first eligible, you will be subject to medical underwriting.

Coverage	Available benefit	Guaranteed amount
Employee \$1,000 increments	Minimum of \$10,000 to Maximum of the lesser of 5x annual earnings or \$500,000	\$200,000
Spouse \$1,000 increments	\$5,000 to \$250,000 (cannot exceed 100% of employee coverage)	\$50,000
Dependent child(ren) \$1,000 increments	Birth to 6 months — \$1,000 6 months to 26 years - \$1,000 to \$10,000	N/A

Voluntary life employee rates per \$1,000 of coverage			
Age	Rate	Age	Rate
Under 25	\$0.04	50-54	\$0.39
25-29	\$0.04	55-59	\$0.61
30-34	\$0.05	60-64	\$0.63
35-39	\$0.08	65-69	\$1.17
40-44	\$0.14	70-74	\$2.50
45-49	\$0.21	75+	\$7.51

Voluntary AD&D employee and spouse rate per \$1,000 of coverage	Voluntary life child rate per \$1,000 of coverage
\$0.025	\$0.20

Spouse rates will be determined by the employee age.

### Supplemental Life Rate Example

Employee A is age 29. Based on the above chart, the rate is \$0.04 per \$1,000 of coverage. Employee A elects \$20,000 in coverage. The monthly premium will be \$ 0.80.

$$\begin{array}{rclclcl}
 \$0.04 & & & & & & \\
 \text{Plan rate (determined by age)} & \times & 20 & = & \$0.80 & & \\
 & & \text{Coverage per \$1,000} & & \text{Monthly premium} & & 
 \end{array}$$

# DISABILITY

UNUM | [unum.com](http://unum.com) | 866.679.3054

Red River offers two company-paid disability plans by UNUM to provide financial assistance in case you become disabled or unable to work. These disability plans are available to eligible full-time employees the first of the month following the date of hire.

**Coordination of disability benefits**  
Your benefit may be reduced if you receive disability benefits from retirement, Social Security, workers' compensation, state disability insurance, no-fault benefits or return-to-work earnings. Refer to your certificate of coverage for more details.

## Short-term disability (STD) plan

STD benefits are designed to replace a portion of your income for a non-work-related short-term injury or illness. STD benefits are paid at 60% of your eligible weekly base pay, up to \$2,000 weekly, during the first 13 weeks of injury or illness.

Short-term disability eligibility — full-time employees	100% paid by the employee
Weekly benefit amount	60% of weekly salary
Weekly benefit maximum	\$2,000
Benefits begin	1st day - accident 8th day - illness
Benefits duration	13 weeks

Please note that any income replacement benefits received are taxable.

## Long-term disability (LTD) plan

This benefit offers financial protection to you when you need it most — if you become disabled and can no longer work. The plan will also help you return to work, if appropriate.

Long-term disability eligibility — full-time employees	100% paid by the employer
Monthly benefit amount	60%
Monthly benefit maximum	\$10,000
Benefits begin	after 90 days
Benefits duration	Until you return to work or employment is terminated

If you become totally disabled, you will receive 60% of your base salary, up to \$10,000 monthly, after you have satisfied the 90-day waiting period for benefits. Your benefit amount may be offset by other benefits you are receiving, such as Social Security or workers' compensation. Your monthly benefits are subject to federal income tax and may be subject to state and local taxes.

# EMPLOYEE ASSISTANCE PROGRAM (EAP)

Health Advocate | [healthadvocate.com/RedRiverTechnology](http://healthadvocate.com/RedRiverTechnology) | 866.799.2728

We all know that life can be challenging at times. Issues like illness, debt and family problems can leave us feeling worried or anxious and not able to be at our best. The EAP, sponsored by Health Advocate, provides confidential support and resources for you and your dependents at no charge. You can seek expert guidance for any kind of issue, from everyday matters to more serious problems affecting your well-being.

Here's what the program offers:

**EAP:** 3 face-to-face visits with experienced clinicians (per occurrence), without any per-session cost to you.

**LEGAL RESOURCES:** Unlimited phone access to Health Advocate legal professionals, an initial consultation at no charge with a local attorney and discounts on additional services.

The EAP provides counseling on all aspects of life, including:

- Difficulties in relationships.
- Emotional/psychological issues.
- Stress and anxiety issues with work or family.
- Alcohol and drug abuse.
- Personal and life improvement.
- Legal or financial issues.
- Depression.
- Child care and elder care issues.
- Grief issues.
- Assistance around the clock.

Whenever you need assistance with a work/life issue, the EAP is there for you, 24 hours a day. Specialists are available for confidential 24/7 assistance and support.

## Health Advocate

For more information and to register for an account:

Call: 866.799.2728

Go online: [healthadvocate.com/RedRiverTechnology](http://healthadvocate.com/RedRiverTechnology)



## OPTIONAL BENEFITS AND PERKS

### Gym Discounts

**Claremont Community Center** - Claremont, NH

Adult: \$265.20 per year

Family: \$459.00 per year

Senior (60yrs+): \$193.80 per year

**Chantilly Office In-House Gym** - Chantilly, VA

Features a full cardio & weight training section.

### Paid Time Off

Red River offers unlimited PTO to all full-time employees.

### Holidays

Nine fixed holidays per year: New Years Day, Martin Luther King Jr. Day, Memorial Day, Independence Day, Labor Day, Veterans Day, Thanksgiving Day, Day after Thanksgiving and Christmas Day.

### Referral Bonus

Red River has a standard referral bonus of \$2,000 for hired referrals. This bonus also extends to Premium Rated positions where referral bonuses are increased to \$3,500. Contact our Talent Acquisition team to learn more.

### Community Service Time

Sixteen hours per year of paid community service time.

### Donation Match

The company will match your contributions to qualified organizations, up to \$500 per calendar year.

### Red River Cares

The company will donate up to \$500 to a organization you are passionately involved in.



## Red River 401K Retirement Plan

Red River's 401K retirement plan through Fidelity is available to all eligible employees and allows Pre-tax and Roth contributions. The Company provides a 4% safe harbor match for all eligible employees. Eligible the first of the month following 90 days of employment, and you are vested immediately upon eligibility.

## Tuition Reimbursement

Company will pay up to \$5,000 per calendar year towards approved tuition & books, subject to prior management approval.

## Continuing Education

After one year of employment, Red River will reimburse up to \$1,000 per year towards any examination or classes related to the achievement of a title or certification, subject to prior management approval.

## 529 Plan

Contributions of after-tax dollars to a college savings plan, gained tax free.

## Verizon Wireless Discount

Just by being a Red River employee you are eligible to receive up to a 9% discount on your Verizon Wireless plan. To learn more visit [verizonwireless.com/discount-program](https://www.verizonwireless.com/discount-program).

## BASIC INSURANCE TERMS

**COINSURANCE:** Coinsurance is your share of the costs of a covered healthcare service, calculated as a percent (for example, 20%) of the allowed amount for the service. Your coinsurance will begin after you have met your deductible. For example, if the health plan's allowed amount for an office visit is \$100 and you've met your deductible, your coinsurance payment of 20% would be \$20. The health plan pays the rest of the allowed amount.

**COPAY:** A copay is a fixed dollar amount you pay for a healthcare service. The amount can vary by the type of service. Your copays will not count toward your deductible but will count toward your out-of-pocket maximum.

**DEDUCTIBLE:** The deductible is the amount you owe for covered healthcare services before your plan begins to pay benefits. For example, if your deductible is \$2,800, your plan won't pay anything until you've met your \$2,800 deductible for covered healthcare services subject to the deductible. Preventive care is not subject to the deductible as it is covered 100% by any medical plan option.

**EMBEDDED DEDUCTIBLE:** If you are on a family medical plan with an embedded deductible, your plan contains two components: an individual deductible and a family deductible. Having two components to the deductible allows each member of your family to have your insurance policy cover their medical bills prior to the entire dollar amount of the family deductible being met. The individual deductible is embedded in the family deductible.

**EXPLANATION OF BENEFITS (EOB):** An EOB is a statement from the insurance company showing how claims were processed. The EOB tells you what portion of the claim was paid to the healthcare provider and what portion of the payment, if any, you are responsible for.

**INDIVIDUAL MANDATE:** Federal healthcare reform mandates most U.S. citizens have health insurance for themselves and their dependents. Red River helps you stay insured by offering affordable healthcare for all employees who work at least 30 hours each week.

**IN-NETWORK VS. OUT-OF-NETWORK:** A network is composed of all contracted providers. Networks request providers to participate in their network, and in return, providers agree to offer discounted services to their patients. If you pick an out-of-network provider, your claims will be higher because you will not receive the discounts the in-network providers offer.

**OUT-OF-POCKET MAXIMUM:** The out-of-pocket maximum is designed to protect you in the event of a catastrophic illness or injury. Your out-of-pocket maximum includes your deductible, coinsurance and copays that come out of your pocket. After you have paid the specified out-of-pocket amount during a policy year, the plan pays the remaining covered services at 100%.

**PREVENTIVE CARE:** Routine healthcare services can minimize the risk of certain illnesses or chronic conditions. Examples of preventive care services include but are not limited to physical exams, mammograms, flu vaccines, prostate tests and smoking cessation.

**REASONABLE AND CUSTOMARY:** The amount of money a health plan determines is the normal or acceptable range of charges for a specific health-related service or medical procedure. If your healthcare provider submits higher charges than what the health plan considers normal or acceptable, you may have to pay the difference.



## CONTACTS

Employee Navigation Support	
Accolade	<a href="http://member.accolade.com">member.accolade.com</a> 866.336.0776
Health Savings Account (HSA)	
Allegiance	<a href="http://askallegiance.com">askallegiance.com</a> 877.424.3570
Healthcare and Dependent Care Flexible Spending Accounts (FSAs)	
Allegiance	<a href="http://askallegiance.com">askallegiance.com</a> 877.424.3570
Critical Illness & Accident Insurance	
Cigna	<a href="http://supphealthclaims.com">supphealthclaims.com</a> 800.754.3207
Dental	
Delta Dental	<a href="http://nedelta.com">nedelta.com</a> 800.832.5700
Vision	
EyeMed	<a href="http://eyemed.com">eyemed.com</a> 800.877.7195
Life, AD&D & Disability	
Unum	<a href="http://unum.com/employees">unum.com/employees</a> 866.679.3054
Retirement	
Fidelity	<a href="http://401k.com">401k.com</a> 800.835.5095
Employee Assistance Program (EAP)	
HealthAdvocate	<a href="http://healthadvocate.com/RedRiverTechnology">healthadvocate.com/RedRiverTechnology</a> 866.799.2728

## Final notes

This summary of benefits is not intended to be a complete description of Red River's insurance benefit plans. Please refer to the plan document(s) for a complete description. Each plan is governed in all respects by the terms of its legal plan document rather than by this or any other summary of the insurance benefits provided by the plan.

In the event of any conflict between a summary of the plan and the official document, the official document will prevail. Although Red River maintains its benefit plans on an ongoing basis, Red River reserves the right to terminate or amend each plan in its entirety or in any part at any time.

Please contact your Red River human resources representative with questions regarding the information provided in this overview.

# Red River



The descriptions of the benefits are not guarantees of current or future employment or benefits. If there is any conflict between this guide and the official plan documents, the official documents will govern.