



The Heritage Group 2025 Summary of Benefits

Eligibility:

- Active, full-time, regular employees and seasonal employees scheduled to work 30+ hours per week
- Employees on leaves of absence less than 6 months
- Union employees: refer to your union contract and/or HR Business Partner
- College interns and co-op students scheduled to work 30+ hours per week will be eligible to enroll in the medical plan, HSA, and 401(k).



Medical

The Heritage Group offers two options for comprehensive medical and pharmacy coverage. Both plans utilize Anthem's vast national network.

- **Health Plan Option 1:** (\$2k/\$4k deductible) features a lower deductible, with lower out-of-pocket expense and a higher monthly rate.
- **Health Plan Option 2:** (\$4k/\$8k deductible) has a higher deductible, with higher total out-of-pocket expense potential and a lower monthly rate.
- Enrollment in either plan includes access to the company wellness centers, a comprehensive list of free prescription drugs, company contributions to HSAs, automatic enrollment in a \$5k critical illness policy, and access to pharmacy and maternity grant programs.

MONTHLY MEDICAL/RX PLAN COSTS		
COVERAGE TIER	\$2K/\$4K HEALTH PLAN OPTION 1	\$4K/\$8K HEALTH PLAN OPTION 2
Employee	\$144.34	\$75.40
Employee + Spouse	\$351.65	\$183.73
Employee + Child(ren)	\$253.54	\$132.47
Family	\$464.71	\$242.80



Dental

The Heritage Group offers two PPO dental coverage options through Anthem. Both plans cover preventive care at 100%. The Enhanced Plan offers more coverage for basic and major services than the Base Plan. Orthodontia coverage is only offered through the Enhanced Plan.

MONTHLY DENTAL PLAN COSTS		
COVERAGE TIER	BASE PLAN	ENHANCED PLAN
Employee	\$4.68	\$12.18
Employee + Spouse	\$9.27	\$24.18
Employee + Child(ren)	\$12.05	\$37.53
Family	\$16.81	\$49.96



Vision

The Heritage Group offers vision coverage through Anthem. Choose a provider in Anthem's Network to maximize your benefits. Vision exam services, glasses lenses and frames or contact lenses are included as part of the vision care benefit.

MONTHLY VISION PLAN COSTS	
COVERAGE TIER	VISION PLAN
Employee	\$6.28
Employee + Spouse	\$11.01
Employee + Child(ren)	\$11.96
Family	\$18.20



Employee Wellness Centers

For medical plan participants and their enrolled dependent(s), Employee Wellness Centers provide a convenient, free option for acute, preventive and wellness-focused primary care.



Wellness Incentive

A \$200 wellness incentive is available to all benefits-eligible employees who get a yearly checkup. Another \$200 wellness incentive is available to spouses enrolled in our health plan who get a yearly checkup.



Pharmacy Drug Grant Program

If you need help paying for costly prescription medications, you may qualify for the Pharmacy Drug Grant Program. The grant is \$2,000 in HSA funding.



Maternity Grant Program

The Maternity Grant Program is designed to help offset the costs of the prenatal journey and delivery of your newborn by providing you with extra HSA funding to cover maternity/delivery expenses. The grant amount is \$2,000 in HSA funding.



Basic Critical Illness Insurance:

This benefit is available to you at no cost from your employer if you are enrolled in a THG medical plan. Employees and enrolled spouses are eligible for up to \$5000 and children up to \$2500.



Enhanced Critical Illness:

You may purchase additional critical illness insurance for yourself and your spouse. If you or your spouse/ domestic partner or eligible child are diagnosed with a covered illness you will receive a lump sum payment of up to \$10,000.



Basic Life and AD&D Insurance

The Heritage Group provides a basic life insurance benefit of two times your base salary (up to a maximum of \$1,000,000). The policy also includes an AD&D benefit.



Supplemental Life and AD&D Insurance (Employee)

You may purchase additional life insurance coverage for yourself at one of three levels: one, two or three times your annual base salary. Your coverage combined with basic life cannot exceed \$1,500,000.



Supplemental Life and AD&D Insurance (Spouse/Domestic Partner)

If you're interested in purchasing this coverage, coverage will be 50% of your base salary, up to a maximum benefit of \$100,000.



Supplemental Life Insurance (Dependent Children)

You may elect a \$5,000 life benefit. This includes all eligible children.



Voluntary Accident Insurance

Accident Insurance pays a specific dollar amount for accidents that can be used to cover expenses such as doctor visits, emergency care, and physical therapy.



Short Term Disability (STD) and Long Term Disability (LTD)

All benefits-eligible employees are automatically enrolled in short-term and long-term disability benefits at no cost.

**Brandenburg Union employees: STD is available to you at a cost.*



Retirement Plan

401(k)

The Heritage Group sponsors a 401(k) plan administered by Empower to help you save for retirement. The Heritage Group Retirement Savings Plan gives you the option to invest on a pre-tax basis, a Roth basis or a combination of the two. You can also get free money from your employer through a generous 7% company match. The company match is given pre-tax regardless of whether your personal contribution is pretax or Roth.

Eligibility / Additional Considerations

All employees are eligible to participate in the 401(k). Unless you opt out, you are automatically enrolled in this savings plan when you begin your employment, with an initial pre-tax employee contribution of 6% of your eligible pay (College interns and co-op students are not automatically enrolled. Contact Employee Hub to participate.). You may increase or decrease your contribution rate, or opt out entirely.



FSA

Limited Purpose FSA: If you anticipate a major dental or vision care expense this year, you can set aside money on a pre-tax basis with a health FSA. You can pay for eligible expenses using the convenient isolated Benefit Services FSA debit card, which you'll receive upon enrollment.

Dependent Care FSA: If you expect to need services like daycare, after-school care or eldercare this year, you can save and pay for them with a Dependent Care FSA. This type of account allows you to set aside money on a pre-tax basis to pay for eligible expenses.



Carrot

Any benefits-eligible employee covered by an employer-offered health plan may receive expert assistance, fertility, surrogacy or adoption services from Carrot. A \$20,000 lifetime benefit is offered. Carrot will also reimburse travel expenses for reproductive health procedures that require travel in excess of 75 miles one way.



Employee Assistance Program (EAP)

The Heritage Group provides 24/7 access to AllOne Health EAP at no cost to you. You can receive help with issues ranging from financial matters, elder care, legal problems to counseling. You may also take advantage of up to six free visits with an EAP counselor per event.

This is a summary of benefits. Enrollment may require a qualifying life event or evidence of good health. All plan documents should be referenced for coverage specifics. Please visit the Total Rewards & Benefits Portal or reach out via email at EmployeeHub@thgrp.com or call 1-800-303-0408 if you have any questions.