RubinBrown



2026 Benefits Guide

This publication contains important information about your employee benefit program.

Please read thoroughly.

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A Message from RubinBrown

RubinBrown recognizes our ultimate success as a firm depends on our talented and inspired team members. RubinBrown is proud of our team members' ability to have both a high quality personal life and a successful career. The firm attracts and retains top talent in our profession through our inspiring culture and by offering highly competitive benefit designs that help team members and their families meet personal health and wellness goals. Our goal is to not only provide team members competitive benefit plans, but to offer fairly priced benefits through premier carriers with the same superior quality and service standards that we deliver to our own clients every day. This brochure provides an overview of these benefit programs to help you select the level of coverage that is right for you.

With a few exceptions, annual enrollment is the only time of year when you can make changes to your benefits plan. All elections and changes take effect on the first day of the plan year.

During enrollment you have the opportunity for the following.

- Add, change, or delete coverage
- Add or drop dependents from coverage
- Open and elect or change an active contribution to your health savings account (HSA)
- Open and elect or change an active contribution to your flexible spending account (FSA)

Eligibility

Qualifying Events

A qualifying event is a change in your personal life which may impact your eligibility or dependent's eligibility for benefits.

Examples of some qualifying events include the following.

- Change of legal marital status (e.g., marriage, divorce, death of spouse, legal separation)
- Change in number of dependents (e.g., birth, adoption, death of dependent, ineligibility due to age)
- Ineligibility due to age
- Change in employment or job status

It is your responsibility to notify Human Resources within 30 days of the event. Failure to notify Human Resources within 30 days will prohibit your ability to change your benefits election(s).

Eligible Employees

New team members are eligible for benefits the first of the month following 30 days of service.

You may enroll in the RubinBrown Benefits Program if you are a regular active status team member who is actively working a minimum of 1,000 hours per fiscal year.

Spousal Surcharge

An additional $75 will be added to your monthly contribution rate if your spouse is eligible for coverage on a plan other than the RubinBrown group medical plan and you choose to enroll your spouse in the RubinBrown medical plan.

Dependent Eligibility

As you become eligible for benefits, so do your eligible dependents. In general, eligible dependents include your legal spouse and children up to age 26. Children may include natural, adopted, step-children, or children obtained through court-appointed legal guardianship.

When Reviewing This Booklet

Please review the additional details provided regarding the plan design and cost of insurance through RubinBrown. Keep in mind, the information in the charts provided are a summary. Please refer to your summary plan description (SPD) for complete details of plan benefits, limitations, and exclusions. In the event of a conflict between the SPD and this description, the terms of the SPD will prevail.

Medical and Rx Insurance

	In-Network	Out-of-Network
Calendar Year Deductible		
Individual	$2,500	$5,000
Family	$5,000	$10,000
Out-of-Pocket Maximum		
Individual	$5,000	$10,000
Family	$8,000	$16,000
Physician Office Visits		
Primary Care	0% after deductible	20% after deductible
Specialist	0% after deductible	20% after deductible
Preventive Care		
Coverage Level	0% no deductible	20% after deductible
Hospital Services		
Inpatient	0% after deductible	20% after deductible
Outpatient	0% after deductible	20% after deductible
Emergency Room	0% after deductible	0% after deductible
Urgent Care	0% after deductible	20% after deductible
Lab Services/X-Ray		
Physician Office	0% after deductible	20% after deductible
Outpatient	50% after ded (0% for Designated Providers)*	20% after deductible
Prescription Drugs		
Deductible	Medical deductible	Medical deductible
Retail Supply Limit (30 days)		
Tier 1	No copay after deductible	No copay after deductible
Tier 2	No copay after deductible	
Tier 3	No copay after deductible	
Mail Order Supply Limit (90 days)		
Tier 1	No copay after deductible	Not covered
Tier 2	No copay after deductible	
Tier 3	No copay after deductible	

* For Designated Network Benefits, laboratory services must be received from a Designated Diagnostic Provider. To find a Designated Diagnostic Provider near you, sign in to the UnitedHealthcare app or site and select "Find Care and Costs". Look for the words "Preferred facility" that indicate a provider is a Designated Diagnostic Provider.

Medical Insurance Cost of Coverage

2026 Semi-Monthly Cost	Team Members	Management Group
Team Member Only	$70.00	$99.50
Team Member + Spouse	$235.50	$266.50
Team Member + Child(ren)	$221.00	$253.50
Team Member + Family	$249.50	$288.00

UHC will administer RubinBrown's comprehensive medical plan in 2026. UHC's network offers exceptional access to in-network providers and deep discounts on services. Receiving in-network care will result in lower costs to you and our plan. UHC also provides extensive online resources including care comparison tools.

UHC Virtual Visits

UHC providers access to telehealth services through **myuhc.com** or the UnitedHealthcare app. With UHC's virtual visits, you can connect to a provider by phone or video 24/7. Telehealth doctors can consult and answer questions, write most prescriptions, and diagnose and treat non-emergency medical conditions at a $0 cost.

Examples of treatable conditions include the following:

- Cold/flu
- Fever
- Allergies
- Stomachache
- Sore throat
- Migraine/headaches

To get started, sign in at **myuhc.com/virtualvisits**, call the number on your health plan ID card, and/or download the UnitedHealthcare app.



Health Savings Account (HSA)

An HSA is a personal bank account you can use to pay for your family's healthcare costs. If you enroll in the RubinBrown medical plan with UHC, you will have the option to open an HSA through UHC's Optum Bank. RubinBrown lets members open an HSA at any bank they choose, so members are not obligated to open a new account with Optum Bank. However, if you do choose to open an account with UHC's Optum Bank, all balance and transaction activity is available online at **optum.com**.

By setting up an HSA and electing to contribute funds from your paycheck tax-free, you will pay less tax on the money you take home while also paying for healthcare expenses tax-free through your HSA. Unlike a traditional FSA, there is no "use it or lose it" penalty with HSAs. At the end of the year, your remaining balance rolls over into the next plan year. Your HSA is also portable. If you change jobs or retire, the money goes with you. You own the account and the funds within it just like any other bank account. Remember though, the HSA is designed to pay for qualified healthcare expenses. You may be penalized or taxed for using your HSA dollars to pay for ineligible expenses. You should maintain receipts of all qualified expenses. Examples of qualified healthcare expenses include medical deductibles, copays and coinsurance, most dental and vision expenses, COBRA and Medicare premiums, and over-the-counter medications with a written prescription.

An HSA is like a checking account. You must have money in the account in order to use it. As long as you have funds in the account you can simply pay for qualified services with your HSA card just like you pay for groceries with your debit card. If you don't have funds in your HSA and must pay out-of-pocket with cash or another bank account you can reimburse yourself from the HSA at a later date when the funds are available.

The IRS mandates maximum contribution limits to HSAs annually. The 2026 contribution limits are as follows.

- **$4,400 for an individual**
- **$8,750 for a family**

If you are age 55 or older you are eligible for an additional catch-up contribution of $1,000 annually.

RubinBrown contributes $72 annually to each team each team member's active HSA.



Dental Insurance

Our dental plan makes dental care more affordable for employees and their families. Research suggests the health of your mouth mirrors the overall health of your body. Healthy habits like brushing, flossing, and seeing your dentist for regular cleanings helps prevent future problems. Remember to choose an in-network dentist to ensure you're receiving the deepest level of discounted services.

UHC offers a rewards program which rewards members who have at least one dental service per calendar year AND has claims under $500 for the plan year. If you meet these criteria, you will get a $250 "award" added to your annual max. If you only use in-network providers, this award can increase by $100 to $350 per year. If employees continue to meet these criteria, these "awards" can accumulate over the years up to a max of $2,000.

	UHC DPPO	Out-of-Network
Deductible/Maximum		
Individual Deductible	$100	$100
Family Deductible	$300	$300
Calendar Year Maximum	$1,000*	$1,000
Coinsurance		
Preventive Services (exams, X-rays, cleanings)	100% no deductible	100% no deductible
Basic Services (fillings, root canals, oral surgery)	100% after deductible	80% after deductible
Major Services (bridges, crowns, dentures)	60% after deductible	50% after deductible
Orthodontia		
Coinsurance	50%	50%
Lifetime Maximum	$1,000	$1,000
Eligibility	Children to age 19	Children to age 19

* Up to a max of $2,000 (depending on your "awards" described above).

Dental Cost of Coverage

2026 Semi-Monthly Cost	Team Members	Management Group
Team Member Only	$8.50	$10.50
Team Member + Family	$40.00	$42.00

UHC will administer RubinBrown's dental plan in 2026.

Voluntary Vision Insurance

Eye doctors detect problems in vision, overall eye health, and signs of other health conditions like diabetic eye disease, high blood pressure, and high cholesterol. We know your eyesight is precious to you so we provide voluntary vision benefits to make sure your trip to the eye doctor is reasonably priced.

	In-Network	Out-of-Network
Vision Exam		
Exam Copay	$10 copay	Up to $40
Lenses		
Single Lens	$10 copay	Up to $40
Bifocal Lens	$10 copay	Up to $60
Trifocal Lens	$10 copay	Up to $80
Lenticular Lens	$10 copay	Up to $80
Frames		
Frame Benefit	$125 allowance	Up to $45
Contact Lenses		
Elective	Up to $125 retail	Up to $100 retail
Medically Necessary	Up to $250 retail	Up to $210 retail
Frequency		
Exams	12 months	
Lens	12 months	
Contacts (in lieu of glasses)	12 months	
Frames	24 months	

Vision Cost of Coverage

Semi-Monthly Cost Management Group Team Members and Management	
Team Member Only	$3.34
Team Member + Spouse	$6.63
Team Member + Child(ren)	$5.45
Team Member + Family	$9.16

In 2026, UHC will administer RubinBrown's vision plan. UHC will use their standard UnitedHealthcare Vision Network. Visit **www.myuhcvision.com** to ensure your doctor is in-network.



Basic Life & AD&D Insurance

Basic Life Insurance

RubinBrown provides basic life with accidental death and dismemberment insurance at no cost to you. This coverage offers financial protection to you if you suffer certain debilitating injuries or to your beneficiaries in the event of your death. Your coverage amount is equal to three times your annual earnings up to $200,000. Your life insurance benefit also includes accidental death and dismemberment benefits. If you should die in an accident, the plan will pay a benefit equal to your life insurance benefit amount.

If you die while covered by this plan, the benefit is paid to the beneficiary (or beneficiaries) you designate, in writing. This core life insurance coverage is paid in full by RubinBrown and is fully insured through Anthem.

Voluntary Life and AD&D Insurance

If you would like to purchase supplementary life insurance in addition to your company paid benefits, RubinBrown offers you the ability to purchase voluntary life insurance at competitive group rates. Voluntary Life Insurance can be purchased in increments of $10,000 up to five times your basic annual earnings or $200,000 (whichever is less).

Evidence of insurability (EOI) or proof of good health is required under the following stipulations.

- **Late entrant**—you have previously waived the opportunity to elect this coverage and are now electing coverage for the first time
- **Current participant**—you currently have this coverage and are requesting an increase to your current coverage amount
- **Newly eligible**—you have never been offered this coverage previously or waived this coverage previously and you are requesting over $150,000



Your individual premium rate will depend on your age. View the following table to determine how much this benefit will cost.

Age Category	Rate per $1,000 of Coverage
Under 25	$0.06
25-29	$0.06
30-34	$0.08
35-39	$0.10
40-44	$0.13
45-49	$0.20
50-54	$0.33
55-59	$0.56
60-64	$1.43
65-69	$2.19
70-74	$3.21
75+	$5.87

To determine the monthly premium for voluntary life coverage, follow these simple steps.

1. Determine the amount of insurance you want to purchase
2. Using the table, determine the rate based on your age
3. Use the formula following to calculate your monthly premium amount
    - ▷ Coverage amount/1,000 × rate = monthly premium

Example: 45 year old elects to purchase $100,000 of voluntary life insurance. $100,000/1,000 × 0.20 = 20.00. The amount of premium equals $20 per month.

Benefits reduce to the following.

- ▶ 65% of your original benefit at age 65-69
- ▶ 50% of your original benefit at age 70+
- ▶ Terminates at retirement



Voluntary Life & AD&D Insurance

Voluntary life insurance can be elected for your spouse and children if you elect voluntary employee life for yourself.

Voluntary Spouse Life

You can elect voluntary life insurance coverage for your spouse. You can purchase coverage in increments of $5,000 up to a maximum of $100,000. Your spouse's coverage cannot exceed 100% of your employee coverage. Use the same rate table and formula to calculate the monthly cost of spousal voluntary life coverage.

Voluntary Child Life

Dependent child life coverage is available in a flat payment of $10,000. Dependents are eligible from 15 days old through age 26. The cost for dependent child coverage is $0.20 per $1,000 of benefit. Therefore, a $10,000 benefit will cost $2.00 per month, regardless of the numbers of children you are insuring. EOI is not required for any Voluntary Child Life election.

Voluntary AD&D (Accidental Death and Dismemberment)

When you elect voluntary life coverage for yourself, spouse, and/or children, you are also covered by voluntary AD&D at the same benefit level. This coverage provides a benefit in the event of death or certain injuries due to accidental cause. The benefit coverage options and limitations for your spouse and dependents matches your voluntary life benefit details. The cost of voluntary AD&D is $0.02 per $1,000 of coverage.

Voluntary Dependent Life

Available to you is a basic dependent life optional policy; the spouse benefit is $20,000 and child(ren) is $10,000. The rate is $3.93/family unit, a set rate for all dependents covered. Should you desire to have additional coverage on your spouse, you would want to take the voluntary spouse life instead.



Voluntary Long Term Disability

Voluntary Long Term Disability (LTD)

Long term disability (LTD) protects your income by providing you with a percentage of your income while you are disabled. RubinBrown offers a voluntary LTD plan through Anthem. This will enable those eligible to receive a benefit equal to 50% of your monthly salary, up to a maximum of $5,000 per month. Those eligible will receive an LTD benefit until they reach Social Security Normal Retirement Age.

If you are a late entrant, you must complete evidence of insurability subject to approval from Anthem. You will not be covered by the long term disability plan until approved. The premium you are charged for this coverage changes as your annual base salary changes.

LTD Payment Example

Your cost for LTD coverage is $0.20 per $100 of monthly covered payroll. If your monthly salary is $4,000 then your LTD cost is $4,000/100 × 0.20 = $8.00 of monthly premium.

Voluntary Short Term Disability

RubinBrown offers a short term disability policy to you through Colonial Life. If enrolled, you are eligible to receive benefits if you are unable to work due to injury or illness.

Short term disability is subject to approval after a team member has an individual consultation with a Colonial Life representative. Rates are specific to each individual and are not determined by a group rate.

For more information, visit **www.coloniallife.com**.



Retirement

401(k) Plan

The RubinBrown plan offers both a traditional 401(k) (pre-tax) and Roth 401(k) (after-tax) savings allowing you to save money for retirement. Your allowable contribution is limited each year by the 401(k) statutory limit unless age 50 or above. If age 50 or above, you are may make additional "catch-up" contributions above the 401(k) limit.

You can enroll in the plan at any time. There is no waiting period. Enroll online at any time, or by calling the Fidelity Retirement Benefits Line at **800.835.5095**.

Your enrollment becomes effective once you elect a deferral percentage, which initiates deduction of your contributions from your pay. These salary deductions will generally begin with your next pay period after we receive your enrollment information, or as soon as administratively possible.

Through automatic payroll deduction, you may contribute between 0% and 100% of your eligible contributions. Sign up online by accessing the "Contribution Amount" section on NetBenefits®, or by calling the Fidelity Retirement Benefits Line at **800.835.5095**.

Once enrolled in the plan, you will receive quarterly statements from Fidelity Workplace Services reflecting your investment information.

Checking Your Investments

Participants may designate the manner in which their contributions are invested. Currently, the plan offers numerous investment options. Investment choices may be changed as often as you desire—even daily. The amount of your investment may be changed online by accessing the "Contribution Amount" section on NetBenefits®, or by calling the Fidelity Retirement Benefits Line at **800.835.5095**.

Changing Your Elections

Participants can change their election amounts anytime by logging into their NetBenefits® account. Your investment options may also be viewed online on NetBenefits®.

If you have not already selected your beneficiaries, or if you have experienced a life-changing event such as a marriage, divorce, birth of a child, or a death in the family, it's time to consider your beneficiary designations. Fidelity's Online Beneficiaries Service offers a straightforward, convenient process that takes just minutes. To make your elections, click on the "Profile" link, then select "Beneficiaries" and follow the online instructions.

RubinBrown contributes 5% of firm profits annually to a Profit Sharing Plan. The plan contributes a percentage of compensation to the 401(k) accounts of eligible team members employed on May 31 that have completed two years of service, as defined by the plan.

Flexible Spending Accounts

Healthcare, limited purpose, and dependent care flexible saving accounts through Inspira Financial.

These plans allows you to make pre-tax contributions for your non-reimbursed healthcare expenses up to $2,000 per calendar year and/or employment related dependent care expenses up to $5,000 per calendar year.

These funds must be used in the calendar year in which they are elected or they are lost (RubinBrown allows a three-month grace period to submit claims after the end of the calendar year).

Please contact RubinBrown's HR Department to discuss rules regarding using an FSA in conjunction with a health savings account.

For more information on expenses that are eligible under the dependent care FSA based on IRS guidelines, visit **www.irs.gov**.

The following list includes some examples that are frequently submitted for reimbursement.

- **Au Pair or nanny**—amounts paid to care for a qualifying individual
- **Before and/or after school care**—for custodial care
- **Dependent care center**—as long as establishment complies with state and/or local licensing requirements
- **Eldercare**—if expenses not attributable to medical care, individual is a tax dependent of the employee and spends at least eight hours a day in the employee's household



Accident Insurance

RubinBrown offers accident insurance to you through UHC. Coverage is designed to help you fill gaps caused by a deductible, copayment, and out-of-pocket costs related to an off-the-job a ccidental injury.

The benefit provides a lump sum payment to you based on the schedule of covered injuries which can be found in the benefits summary. The money can be used as you see fit.

New team members are eligible for benefits beginning on the first of the month following 30 days of service.

Current team members are able to make changes to their benefit elections during enrollment.

Semi-Monthly Rates

Tier	Rate
Team Member	$4.88
Team Member + Spouse	$8.59
Team Member + Child(ren)	$11.78
Family	$15.55

Critical Illness Insurance

RubinBrown offers critical illness insurance to you through UHC. Coverage is provides you additional protection to help you and your family when you need it most.

This benefit provides additional financial protection for expenses associated with an unexpected covered critical illness. The plan pays you a fixed benefit amount and what you do with the money is up to you.

The benefit can help you pay for out-of-pocket medical and non-medical costs such as child care, groceries, travel and lodging expenses, and alternative treatment that may not be covered by traditional insurance.

Some examples of a covered critical illness include: cancer, heart attack, stroke, and renal failure.

For rate information, refer to your summary of benefits.

Five Easy Way to Submit a Claim

- Call **1.866.556.8298**
- Visit **www.myuhcfp.com**
- Fax documents to **888.505.8550**
- Email documents to **FPCustomerSupport@uhc.com**
- Mail documents to: P.O. Box 31328; Salt Lake City, UT 84131

Time Off

Paid Time Off (PTO)

RubinBrown realizes the importance of supporting team members as they strive to achieve balance between work, life, and family activities and interests. Full-time and flexible work program team members are provided PTO in accordance with the guidelines listed.

The firm's PTO policy is applicable to all non-management group team members. Management group should use this policy as a guideline in managing their schedules. The length of service listed below is defined as of May 31 of each year.

- 20 days after one year of service
- 25 days after three years of service
- 30 days after 10 years of service

New team members are immediately granted PTO based on the month in which they are hired. PTO is granted for each month of employment until May 31. One day/8 hours of PTO for each full month of service (minimum of 10 days/80 hours).

Team members new to the flexible work program receive a percentage of PTO as calculated based on projected hours.



Holidays

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

In addition to Christmas Day and New Year's Day, the firm's offices are closed during the work-week days between the two holidays which totals 4 days (32 hours). The intention of the all firm office closure is for team members to not work during the holiday unless necessary. If team members are required to work during the office closure period, they will be able to take the 32 hours of office closure time between December 15 and January 15.

Other Time Off

- Bereavement
- Jury duty
- Military obligations
- Family/medical leave

Maternity Medical Leave and Parental Leave

RubinBrown will offer paid time off for the birth or adoption of a new child(ren). Maternity Medical leave enables birth mothers to have four weeks of paid recovery time from the birth of a child. Parental Leave allows new mothers, fathers, and/or partners to have two weeks of paid time to care for and bond with a newly born or newly adopted child. For remaining available time off due to the FMLA, a team member must use PTO or go unpaid for the remainder of the 12 week FMLA period.

Employee Assistance Program

Professional work/life assistance is available to RubinBrown team members and their families at no cost through H&H Health Associates.

H&H Health Associates provides confidential services designed to help employees and families by assisting with issues relating to family, health and wellness, education, work/life balance, and more.

Resources are available in-person, by phone, and online. Online resources include the following:

- Self care programs
- Personal assessments
- Contact a counselor
- Childcare/eldercare facility locater

Many common issues brought to the EAP are below:

- Stress management concerns
- Emotional issues
- Depression, anxiety, and panic attacks
- Grief or loss
- Relationship/family problems
- Chemical dependency
- Eating disorders
- Domestic violence
- Job stress
- Career frustration
- Childcare/eldercare needs
- Work/life issues
- Financial concerns
- Nutritional questions

To contact H&H Health Associates call **800.832.8302** or visit **www.hhhealthassociates.com**.



Mental Health Support

At RubinBrown, we value the passion and dedication you bring to work each day. For this reason, we want to provide you with the best solutions and support.

Headspace

Headspace is your go-to mental health app—a companion to guide you through all of life's moments.

Taking care of your mental health is just as important as maintaining your physical health. Headspace, provided by RubinBrown, gives you easy to use, science-backed tools to help you sleep better, stress less, and focus more—right from the privacy of your phone.

At no cost, team members have access to:

- A library of guided meditations and mindfulness exercises
- Unlimited one-on-one mental health coaching
- Expert-led programs

How to get started with Headspace benefits:

1. Visit **https://work.headspace.com/rubinbrown/member-enroll**
2. Create a new Headspace account or connect your current announce to your sponsored membership
3. Download the Headspace app
4. Login with your new credentials and you're all set!

Questions? Headspace is here to help:

- Visit the FAQ page: **help.headspace.com**
- Email: **teamsupport@headspace.com**

LEAPCare

With stress and anxiety at epidemic levels, LEAPCare is a resource for our team members to find mental wellness when life's problems are overwhelming.

LEAPCare is a Live solution that enables proactive, preventative care by providing in-person visits via individualized, confidential, and permission-based care.

When team members are going through tough times, they need a caring heart and a listening ear. A LEAPCare Care Coach will be available to help them.

LEAPCare Care Coaches visit offices once a week, but are also available 24/7. Team members are provided with personalized LEAPCare phone numbers with options to text or call. All conversations are secure, confidential, and permission-based.



Other Benefits

In addition to the benefits described in this statement as well as those that are legally mandated, the firm also offers team members the following benefits.

Savings Trust

The RubinBrown Savings Trust is an excellent way for you to set aside money for a variety of future spending needs. It has many of the characteristics of traditional money market accounts available at banks, brokerage houses, and other financial institutions, but in many instances its investment yield will be superior to those accounts. Team members and their immediate family members are eligible to participate at any time. Contributions to the savings trust can be made by payroll deductions of $25 or more or as a special lump sum deposit.

Student Loan Refinancing

RubinBrown partners with Gradifi Refi to enable team members (and your family members) to conquer student debt more quickly by providing access to professional and experienced student loan lenders for potentially lower interest rates and monthly payments. Explore Gradifi Refi and get matched with exclusive refinance offers that are available.

gradifi.com/access/RubinBrown

Housing Opportunity Program

Enterprise Bank & Trust offers RubinBrown team members a program which includes home-buying counseling sessions, free credit analysis, pre-commitment certificate, enrollment in customer for life program, analysis of current mortgage, and payment for appraisal costs.

Visit **www.enterprisebank.com** or call **314.543.3912** for more information.



Auto and Home Insurance Discounts

Liberty Mutual Insurance offers RubinBrown team members exclusive group savings on already competitive rates for auto and home insurance. Discounts available for multi-car, new move, new Liberty Mutual customer, and adding another policy like home or umbrella.

For more information, visit **www.libertymutual.com/brentniederer** or call **314.270.0921**, and mention client #120269.

Identity Theft Insurance

RubinBrown offers identity theft insurance for a comprehensive and proactive defense against fraudulent activity. Team members and families are eligible for this benefit provided by Zander Insurance Group.

New team members are eligible for benefits beginning on the first of the month following 30 days of service.

For more information, visit **www.zanderinsurance.com**.

Semi-Monthly Contributions	
Team Member	$2.19
Team Member + Family	$4.23



Employer Assisted Housing Program

RubinBrown offers you an Employer Assisted Housing program through Alderus Mortgage to help support you when you need to purchase, sell, or refinance your home! The program is designed to give you clear underwriting options, quick approvals, and prompt closings. Benefits include:

- Exclusive mortgage credit for purchase or refinance—up to $1,395!
- Dedicated mortgage advisor and real estate professionals
- Personalized mortgage and real estate review
- Borrow education for topics such as buying your first home, debt management, credit education, and low down payments

For more information, visit **www.alderus.net**.



Contact Information



MEDICAL COVERAGE

UHC
myuhc.com
888.UHC.HLP1



PHARMACY

UHC—Optum Rx
myuhc.com
888.UHC.HLP1



DENTAL

UHC
myuhc.com
1.800.445.9090



VISION

UHC
myuhc.com
1.800.638.3120



BASIC LIFE AND AD&D, VOLUNTARY LIFE, VOLUNTARY AD&D, VOLUNTARY LONG TERM DISABILITY

Anthem
www.anthem.com
800.552.2137



ACCIDENT AND CRITICAL ILLNESS

UHC
myuhcfp.com
1.866.556.8298



RETIREMENT 401(K)

Fidelity Investments
www.netbenefits.com
800.835.5095



IDENTITY THEFT INSURANCE

Zander Insurance
www.zanderinsurance.com



EMPLOYEE ASSISTANCE PROGRAM

H&H Health Associates
www.hhhealthassociates.com
800.832.8302



SHORT TERM DISABILITY

Colonial Life
www.coloniallife.com



STUDENT LOAN REFINANCING

Gradifi Refi
www.gradifi.com/access/RubinBrown



ALDERUS MORTGAGE

www.alderus.net



MENTAL HEALTH SUPPORT

Headspace
help@headspace.com

Notes



This benefit guide is only intended to highlight some of the major benefit provisions of the company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's summary plan descriptions for further detail. Should this guide differ from the summary plan descriptions, the summary plan descriptions prevail.

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