



2025

# Employee Benefits Guide

[Click to explore your benefit options.](#)



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## Welcome to Your 2025 Benefits!

We know that benefits matter. Over the last few years, we have all learned just how important our health is to our lives, our families, and our communities. At Freese and Nichols, we understand that your health and your benefits are directly linked. We want to encourage you and empower you to take charge of your health by participating in the benefits that are right for your individual needs.

We provide a wide selection of benefits. Medical, dental, and vision benefits to care for your physical health and wellness. At no cost to you, you also have access to a personalized service with Healthcare Advisors that can help you take care of a wide range of health and wellbeing needs. Financial wellness is also important, which is why we offer plans like 401(k), supplemental voluntary benefits, life insurance, and disability insurance, all of which can provide peace of mind when it comes to protecting your finances.

Please carefully review this benefits guide and keep it on hand for your reference throughout the year.

The information in this guide is intended only to summarize the benefits available to eligible employees. More detailed descriptions about these plans and your eligibility to participate in them can be found in the Plan documents and company policies that legally govern these benefits. If there is a discrepancy between the information included here and the Plan documents or policies, the Plan documents or policies will govern.

Please keep this guide with your Summary Plan Descriptions (SPDs) and other benefits-related documents for future reference.

# Benefit Basics

It's time to consider your benefit needs and enroll for your health and welfare insurance benefits. Freese and Nichols is proud to offer a range of benefit options to give you the flexibility to choose the coverage that best meets your individual and family needs.



## KNOW YOUR BENEFITS - MAKE THE BEST CHOICES FOR YOU

Making well-informed healthcare decisions helps you manage your expenses and keeps insurance affordable for you and Freese and Nichols. Make a commitment to be healthy, take advantage of the preventive benefits that are available, and use the tools and resources that you will find in this guide.

If you would like to change your contributions in the Vanguard 401(k) plan, visit Vanguard's website, [www.vanguard.com](http://www.vanguard.com), at any time throughout the year.

## WHAT YOU SHOULD CONSIDER

While cost is an important factor when choosing medical coverage, it's not the only factor. Be sure to consider things like flexibility in choosing a doctor, or if your dependents require special care.

Take advantage of all the tools available to make informed decisions.

### TOOLS TO HELP YOU MAKE YOUR CHOICES AND ENROLL

- Visit the FNI Benefits site at <http://fnimyperks.com>
- Review plan details for each type of insurance
- Enroll online through Workday

#### BCBS Network Questions

To determine whether your doctors are in the BCBS network:

- Visit [bcbstx.com](http://bcbstx.com)
- Call 800-521-2227

## WHEN YOUR BENEFITS TAKE EFFECT

The elections you make during your initial enrollment are effective on the first day of the month following your date of hire. If your hire date falls on the first day of the month, you will be eligible at that time. You can change these elections during the year only if you experience an IRS-qualified change in status. Changes must be made within 30 days of the qualifying event.

Any elections or changes made during Open Enrollment become effective on January 1 of the following year.

## REMINDER TO REVIEW YOUR BENEFICIARIES

It's important to review your listed beneficiaries in Workday and make sure you have assigned them to your life insurance plan(s) and your 401(k) plan. Beneficiaries can be changed at anytime throughout the year, but we encourage you to take the time during enrollment to review this process.

### ENROLL IN WORKDAY

- Log in to **Workday** through SSO.
- Go to your Inbox and click the *Open Enrollment Change* task.
- Click *Let's Get Started*.
- Make sure to click *Manage/Enroll* on each benefit to make your elections or waive coverage.
- Be sure to review/confirm beneficiaries for life insurance. Complete all required fields.
- Select the "I Accept" checkbox to confirm your electronic signature.
- Then, click *Submit* to confirm your elections.

# Who's Eligible?

You are eligible to participate in benefits if you are a regular, full- or part-time employee scheduled to work at least 20 hours per week.

## YOUR ELIGIBLE DEPENDENTS

You can enroll your eligible dependents for certain coverages. Eligible dependents include:



Not complying with the dependent eligibility rules may include your being required to reimburse the Plan for payments made relating to improperly covered dependents.

## ATTENTION NEWLY ELIGIBLE EMPLOYEES

### WHAT YOU NEED TO DO

Within 30 days of your date of hire, you must complete your online enrollment. If you do not want coverage, you must still act and complete this process. You are responsible for the accuracy of the dependent information you provide. If you have enrolled dependents in your benefit plans, make sure you are complying with the eligibility rules of the Plans.

# Need to Make Changes During the Year?

You can only change your health and insurance elections during the open enrollment period unless you experience an IRS-qualified change in family status.

QUALIFIED LIFE EVENT		SUGGESTED DOCUMENTS TO UPLOAD
Change in marital status	Marriage	Copy of marriage certificate
	Divorce/Legal Separation	Copy of divorce decree
	Death	Copy of death certificate
Change in number of dependents	Birth or adoption	
	Step-child	Copy of birth certificate plus a copy of the marriage certificate between employee and spouse
	Death	Copy of death certificate
Change in employment	Change in your eligibility status (i.e., full time to part time)	Notification of increase or reduction of hours that changes coverage status
	Change in spouse's benefits or employment status	Notification of spouse's employment status that results in a loss or gain of coverage

## QUALIFIED CHANGES INCLUDE:

- Marriage
- Divorce, legal separation, or annulment
- Birth or adoption of a child
- Loss of your spouse's benefits coverage
- Change in benefits eligibility
- Change in your, or your spouse's, employment status
- Death of your spouse or child

You have **30 days** from the qualifying event date to change your elections. To change your benefits as the result of a qualified family status change, you must complete the change in Workday within 30 days of the date the event took place. Otherwise, you must wait until the next open enrollment to make changes, unless you experience another qualified status change. This includes adding dependents, such as a newborn, to your medical coverage. Note: that any dependent/marital status change event requires proof of the change in family status, prior to making mid-year benefit election changes.

## CHANGING YOUR BENEFITS AS A RESULT OF A QUALIFYING EVENT?

After you enroll, your change in benefits will become effective on the date of the event (i.e., newborns will be covered starting on their date of birth).

You must make the change in **Workday**. You'll need to follow these steps:

- Log in to Workday through SSO.
- Navigate to the link for "View All Apps" and select the Benefits application.
- Under *Change*, click the *Benefits* button.
- Select a Change Reason and click the calendar icon to enter the date of the benefit event.
- Be sure to attach supporting documentation, if applicable to your change.
- Proceed with changing any applicable benefits.
- Please contact your HR Business Partner for any questions.

# Medical Coverage - BCBS

When choosing a medical plan, it is important to understand how each option works and how it will impact your budget. Take the time to review the plans and determine which plan best meets your needs and provides you the best financial protection in the long run.

We partner with Blue Cross Blue Shield (BCBS) to administrator our medical plans. You can choose between three medical plans options:

- High Deductible Health Plan (HDHP) with Health Savings Account (HSA)
- Base PPO with Health Reimbursement Account (HRA)
- Buy Up PPO with HRA

All three plans use the same BCBS national network and cover in-network preventive care at 100%. The plans cover the same services and procedures, but vary in the premiums, deductibles, and out-of-pocket maximums.



## PRESCRIPTION DRUG COVERAGE

No matter what health plan you enroll in, prescription drug coverage is included. Through BCBS, you have access to thousands of independent pharmacies and large retail chains.

- If you are enrolled in the **HDHP**, you must first meet your deductible before your plan will cover your prescription cost. You pay the full cost of any prescriptions out of pocket until you meet your deductible, and after that you pay just a copay. The only exception is if your prescription is on the 100% covered preventive list, in which case you will not have to first meet your deductible. Check out how the company contributes to your HSA on the following pages to help cover costs before you meet your deductible.
- Those enrolled in a **PPO Plan** do not have to first meet the deductible; members automatically pay the copay associated with the prescription tier when filling prescriptions.

You can fill a 30-day or less prescription at a retail location or a 90-day supply of maintenance medications either through the mail order program or pick up at a retail location.

### Here's How the HDHP with the HSA Works:



You pay nothing for eligible in-network preventive care. Preventive care doesn't apply toward the deductible.

You pay your non-preventive medical and prescription expenses out-of-pocket until you reach your annual deductible. This would be the ideal time to use the money in your HSA.



Once the deductible is met, you pay 0% coinsurance for non-preventive medical expenses and a copay for prescriptions. If you wish, you can use your HSA to pay for your prescription expenses.

If your out-of-pocket costs reach the annual maximum, the plan pays 100% for eligible expenses the remainder of the plan year.



If you have a Health Savings Account, you cannot also have a Health Care Flexible Spending Account (FSA). You can enroll for a Limited Purpose FSA for dental and vision expenses only.

# Health Savings Account (HSA) - WEX

You can set aside pre-tax dollars from your paycheck into an HSA to help pay for your deductible and out-of-pocket medical expenses. The HSA provides you with more control over how you spend your healthcare dollars. With this savings tool, you can take the money you would have paid for a higher health insurance premium and put it in the HSA to use now or in the future. WEX is the administrator of our HSA.



## HSA ELIGIBILITY

You can enroll for an HSA if you are:

- Covered by a high deductible health plan (HDHP);
- Not covered under another medical plan that is not an HDHP;
- Not entitled to (eligible for AND enrolled in) Medicare benefits; or
- Not eligible to be claimed on another person's tax return.

## 2025 COMPANY CONTRIBUTION AND LIMITS

If you enroll in the HDHP, Freese and Nichols automatically contributes funds to your HSA on your behalf. Freese and Nichols contributes each pay period.\*

You also can contribute to your account through paycheck deductions. The annual HSA contribution limits for 2025 are \$4,300 for individual coverage and \$8,550 for family coverage. Individuals age 55 or older may be eligible to make a catch-up contribution of \$1,000.

TIER	YOUR CONTRIBUTION	COMPANY CONTRIBUTION PER YEAR	MAXIMUM CONTRIBUTION FOR 2025
Employee Only	\$3,600	\$700	\$4,300
Employee + Spouse	\$7,550	\$1,000	\$8,550
Employee + Child(ren)	\$7,350	\$1,200	\$8,550
Family	\$7,050	\$1,500	\$8,550

\* Prorated based on plan entry date

## ELIGIBLE EXPENSES

Some common eligible expenses may include:

- Deductibles, copays, and coinsurance
- Eligible prescriptions
- Vision care, including LASIK laser eye surgery
- Dental care, including orthodontia

Visit Publication 969 for more details on eligible expenses: <https://www.irs.gov/publications/p969>.

## 3 SIMPLE WAYS TO SAVE WITH TRIPLE TAX SAVINGS

1

### CONTRIBUTIONS

Contributions are TAX-FREE

2

### GROWTH

Once you have a balance, earnings and interest invested in mutual funds grow TAX-FREE

3

### HEALTH

Withdrawals for eligible medical expenses are TAX-FREE

# Health Savings Account (HSA), cont.

## USING YOUR HSA

After visiting a physician, facility or pharmacy, your medical claim will be submitted to your HDHP for payment. Your HSA dollars can be used to pay your out-of-pocket expenses (deductibles and coinsurance) billed by the physician, facility or pharmacy, or you can choose to save your HSA dollars for a future medical expense.

You will also be able to use an HSA debit card to access your HSA funds.

You may use your HSA for non-medical expenses. However, HSA amounts that are used for non-medical expenses are taxable as income to you and are generally subject to an additional 20% penalty.

## THE ACCOUNT IS YOURS

An HSA can roll over unused funds from year to year and is portable if you leave the company.

## YOUR WEX BENEFITS CARD

- All participants receive a benefits debit card to use on eligible expenses.
- Cards are valid for four years, so **DO NOT GET RID OF YOUR CARD** at the end of the plan year! Check the expiration date.
- It's important to retain proof of your expenses you've used with the card. You can always track expenses on your online WEX account or through their mobile app.

## ACCESSING YOUR HSA FUNDS

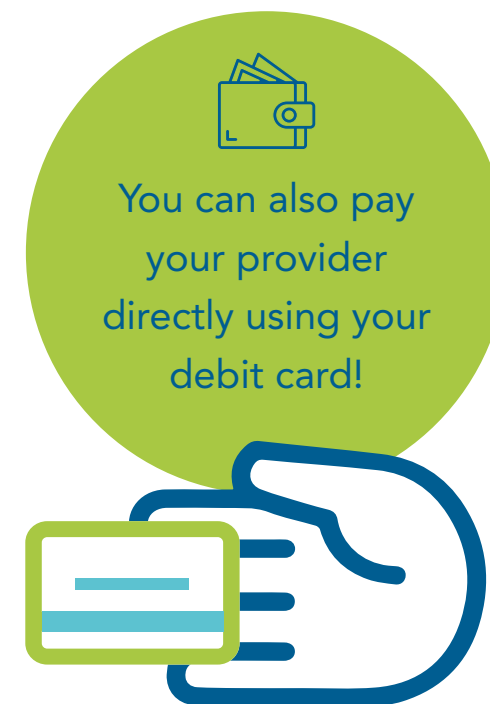
Submit a distribution request online at any time:



Pay your provider from your online account/ mobile app – check issued from your HSA to your provider. [Click here](#) to log in.



Distribution request to you via free direct deposit or paper check!



## REASONS TO MOVE TO AN HDHP+HSA

<p><b>LOWER PREMIUMS</b></p> <p>Savings from lower premiums by enrolling in an HDHP can be deposited into the Health Savings Account. Make sure you do the math to see how much money you can save</p>	<p><b>PORTABLE</b></p> <p>An HSA stays with you when you change jobs, change insurance, or retire. It can pay your insurance premiums in retirement</p>	<p><b>REMAINING BALANCE</b></p> <p>The balance rolls over year-to-year and can continue to grow</p>	<p><b>RETIREMENT PLANNING</b></p> <p>Savings invested in mutual funds can supplement other retirement plans, like traveling</p>
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# Medical Plan Comparison

IN-NETWORK COVERAGE	HDHP	BASE PPO	BUY UP PPO
<b>Annual Deductible</b>			
Individual / Family	\$3,300 / \$6,000	\$1,500 / \$3,000	\$1,000 / \$2,000
<b>Out-Of-Pocket Maximum (Includes Deductible)</b>			
Individual / Family	\$4,000 / \$8,000	\$4,000 / \$8,000	\$3,000 / \$6,000
<b>Services</b>			
• Office Visits (PCP / Specialist)	0% after deductible	\$30 / \$50 Copay	\$25 / \$25 Copay
• Urgent Care	0% after deductible	\$50 Copay	\$50 Copay
• Emergency Room	0% after deductible	\$200 Copay	\$100 Copay
• Telehealth	0% after deductible	\$30 Copay	\$25 Copay
• Preventive Care	100% covered	100% covered	100% covered
• Inpatient Services	0% after deductible	20% after deductible	20% after deductible
• Outpatient Service	0% after deductible	20% after deductible	20% after deductible
<b>Health Reimbursement Account (HRA)</b> Account funded by Freese and Nichols to reimburse a portion of one member's medical deductible.	N/A	\$1,300	\$500
<b>Health Savings Account (HSA) Contribution from Freese and Nichols</b>			
• Individual	\$700		
• Employee + Spouse	\$1,000		
• Employee + Child(ren)	\$1,200	N/A	N/A
• Family	\$1,500		
<b>PRESCRIPTION DRUG</b>	<b>RETAIL/MAIL ORDER</b>	<b>RETAIL/MAIL ORDER</b>	<b>RETAIL/MAIL ORDER</b>
• Generic	\$10 after ded./\$25 after ded.*	\$10 Copay/\$25 Copay	\$10 Copay/\$25 Copay
• Brand Name	\$35 after ded./\$87.50 after ded.	\$35 Copay/\$87.50 Copay	\$35 Copay/\$87.50 Copay
• Non-Preferred Brand Name	\$60 after ded./\$150 after ded.	\$60 Copay/\$150 Copay	\$60 Copay/\$150 Copay
• Specialty	Covered at applicable drug tier after deductible/ Not available	Covered at applicable drug tier/Not available	Covered at applicable drug tier/Not available

\*Some Preventive Medications \$0

# Medical Plan Comparison, cont.

## DON'T JUST FOCUS ON THE DEDUCTIBLE!

Yes, the HDHP has a higher deductible, but don't forget you get FREE MONEY from the company into your HSA to offset the difference.

Copays in the PPO plans do NOT count toward your deductible. So the deductible may be lower, but you'll pay those office visit copays with every doctor visit, no matter if you hit your deductible or not.

After you hit the deductible in the HDHP, your coinsurance is 0%! The plan pays 100% of your medical expenses after you hit the deductible! The PPO plans' coinsurance is 80%, so you will pay 20%.

Take the time to understand how often you visit the doctor for non-preventive care, get prescriptions filled, and how much you pay in premiums before you decide on a plan.

## WHAT'S A HEALTH REIMBURSEMENT ACCOUNT (HRA)?

For participants in a PPO medical plan, Freese and Nichols funds the HRA. It is used to fund your Annual Deductible. This reimbursement is a portion of one medical deductible per plan year and cannot be for more than one family member.

### WANT TO CHECK IF YOUR DOCTOR IS IN THE NETWORK?

[Click here](#) to search the Blue Choice PPO network.

### MEDICAL BI-WEEKLY PREMIUMS

PLAN NAME	HDHP	BASE PPO	BUY UP PPO
<b>Employee Only</b>	\$31.49	\$53.08	\$81.00
<b>Employee + Spouse</b>	\$155.16	\$232.61	\$332.68
<b>Employee + Child(ren)</b>	\$144.96	\$206.49	\$313.63
<b>Employee + Family</b>	\$234.82	\$333.90	\$497.09



# Flexible Spending Accounts (FSAs) - WEX

Flexible Spending Accounts (FSAs) let you set aside money on a pre-tax basis to pay for your out-of-pocket health and dependent care costs. There are three types of accounts: the Health Care FSA, the Limited Purpose FSA, and the Dependent Care FSA. You can participate in a flexible spending account even if you are not enrolled in a medical plan. WEX is the administrator of our FSAs.

## HOW FSAs WORK

Each year during the Open Enrollment period, you decide how much to set aside for health care and/or dependent care expenses. Your contributions are deducted from your paycheck on a pre-tax basis in equal amounts throughout the plan year. Once you enroll in a flexible spending account, you cannot change your contribution amount for the rest of the plan year unless you have a qualifying life event.

## HEALTH CARE FSA

You can use your Health Care FSA to pay for eligible expenses not covered by your medical, dental, and vision insurance plans. Examples of eligible expenses include:

- Medical, prescription drug, over-the-counter medicines, dental, and vision copayments and coinsurance
- Orthodontia expenses
- LASIK eye surgery
- Fertility treatments
- Smoking cessation programs

### **Contributions are limited to \$3,300 per plan year.**

Freese and Nichols has chosen the \$660 Roll-Over Option for your plan. This option allows you the opportunity to roll over \$660 of unclaimed Health Care FSA funds into the following plan year. Any amount in excess of \$660 will be forfeited under the use-it-or-lose-it rule.

## LIMITED PURPOSE HEALTH CARE FSA

If you enroll in the HDHP with the HSA, you are **NOT** eligible for a Health Care FSA, but you **ARE** able to enroll in the Limited Purpose Health Care FSA. Reimbursements from a Limited Purpose Healthcare FSA are limited to qualifying **dental and vision expenses** for you, your spouse, and your eligible dependents.

# Flexible Spending Accounts (FSAs), cont.



App Store



Google Play

[Click here](#) to calculate how much you should set aside for 2025.

\*Prorated based on plan entry date

For those who elect a Dependent Care Account, Freese and Nichols offers an employer contribution of \$1,000.\* The annual \$1,000 contribution will be spread evenly across each pay period and will count towards the IRS limit. These funds are available as they are contributed.

\*Prorated based on plan entry date

## DEPENDENT CARE FSA

If you have dependent children under the age of 13 or dependents of any age who are unable to care for themselves, you can enroll in this plan and choose the amount you want to put aside for daycare. This account allows you to pay for day care expenses for your qualifying dependent/child with pre-tax dollars while you (and your spouse) are working, seeking employment, and/or attending school as a full-time student (for at least five months of the year).

Some examples of eligible Dependent Care expenses include:

- Day care centers
- Before/after school care
- Nursery schools
- Nanny
- Day Camps

**FNI contributes \$1,000 annually to your dependent care account. Contributions are limited to \$5,000 per plan year, or \$2,500 if married and filing separately.** The \$1,000 employer contribution counts towards your total contribution limit. Eligible dependents must be claimed as an exemption on your tax return.

## USING YOUR WEX CARD

Participants receive a benefits debit card to use on eligible expenses. These cards are valid for four years, so do not get rid of your card at the end of the plan year! Check the expiration date.

It's important to retain proof of your expenses you've used with the card. You can always track expenses on your online WEX account or through their mobile app.

## DOWNLOAD THE MOBILE APP

Download their mobile app to manage your FSAs at anytime. Scan the QR code to download.

# Dental - Delta Dental

The Delta Dental plan offers a large selection of in-network dentists and specialists on their PPO dental network and also allows you to seek treatment from the dentist of your choice. [Click here](#) to search for network dentists.

DENTAL BENEFIT SCHEDULE			
SERVICES	DESCRIPTION	BASE	BUY UP
Annual Deductible	Applies to basic and major services only	\$50 Individual / \$150 Family	\$50 Individual / \$150 Family
Diagnostic & Preventive	Exams, cleanings and routine x-rays (2 per calendar year)	100%	100%
Basic Restorative	Fillings, minor oral surgery, non-routine x-rays (1 per 36 months)	80%	90%
Major Restorative	Major oral surgery, anesthesia, crowns, bridges, implants, endodontic/root canal and periodontic services	50%	60%
Annual Maximum	Cap on what the dental carrier will pay	\$1,750 per person	\$2,500 per person
Orthodontia	Adult and Child orthodontia	\$1,000 lifetime maximum per person	\$1,000 lifetime maximum per person



Delta Dental offers enhanced benefits for pregnant women. This includes an additional exam, cleaning, or periodontal procedure

### IF I GO OUT OF NETWORK, WHAT DOES A BALANCE BILL AMOUNT LOOK LIKE?

For example, Delta Dental covers \$1,000 for a crown.

### IN-NETWORK DENTIST

When you go in network, the provider agreed to Delta Dental's negotiated rate of \$1,000 for crowns. You'll then pay your in-network coinsurance.

### OUT-OF-NETWORK DENTIST

An out-of-network dentist charges \$1,750 for a crown. Since they have not agreed to Delta Dental's rates, more than likely you will have to cover the additional \$750 difference plus your coinsurance amount.

DENTAL BI-WEEKLY PREMIUMS		
Delta Dental DPO-Premier		
	BASE	BUY UP
Employee Only	\$10.54	\$16.79
Employee + Spouse	\$30.53	\$45.10
Employee + Child(ren)	\$33.82	\$49.63
Employee + Family	\$52.59	\$76.64



  
Healthy eyes and clear vision are an important part of your overall health and quality of life.

## Vision - VSP

The VSP plan offers you and your family members access to quality vision care. VSP offers a large specialty network of optometrists, ophthalmologists and nationally recognized eye care retailers so you'll have plenty of choices. [Click here](#) to search for providers.

SERVICES	IN-NETWORK SERVICES	FREQUENCY
Exams	Covered in full, less the \$10 copay	Every 12 months
Materials: Eyeglass Lenses	Covered in full, less the \$25 copay	Every 12 months
Materials: Frames	\$130 allowance after \$25 copay \$150 allowance for featured frame brands	Every 24 months
Materials: Contact Lenses*	\$130 allowance	Every 12 months

\*In lieu of spectacle lenses

VISION BI-WEEKLY PREMIUMS	
PLAN NAME	VSP
Employee Only	\$2.43
Employee + Spouse	\$4.85
Employee + Child(ren)	\$5.19
Employee + Family	\$8.30



### VSP Vision Care App

Scan the QR code to download the VSP Vision Care App from the **Apple App** or **Google Play Stores**. Get instant access to your benefit coverage, Member ID Card, Exclusive Member Extras, and more.



# Supplementing Your Medical Plan - Symetra

The medical plan provides great coverage for you and your family's general healthcare needs. Still, everyone's needs are slightly different. That's where our supplemental benefit options come in to assist in protecting your financial health! You can choose these benefits to protect your family's finances in case of an unforeseen injury or illness. You do not need to be enrolled in one of FNI's medical plans to enroll in Critical Illness, Accident or Hospital Indemnity coverage through Symetra.



## ACCIDENT COVERAGE

**Symetra Accident Insurance** can pay you money for covered accidental injuries and their treatment. You can't always avoid accidents — but you can be prepared.

Injuries can set your finances back in a big way. And when you're hurt, the last thing you want to worry about is out-of-pocket expenses you're not prepared to pay.

Accident Insurance can help, by paying benefits directly to you if you get treatment for a covered accident. That way, your injury doesn't have to derail your financial security.

## HOW IT WORKS

If you or your covered family members are injured in a covered accident, Accident Insurance pays you a lump-sum amount to help take care of unexpected costs and protect your finances. Here's how it works:

- A set amount is paid directly to you, based on the type of injury you have, the treatment you need, and the coverage you elected.
- You can use the payment as you see fit: doctor visits, ambulance fees, hospital bills and other out-of-pocket costs.
- Coverage is available for your spouse and children.

ACCIDENT BI-WEEKLY PREMIUMS	
PLAN NAME	SYMETRA ACCIDENT
<b>Employee Only</b>	<b>\$5.20</b>
<b>Employee + Spouse</b>	<b>\$9.16</b>
<b>Employee + Child(ren)</b>	<b>\$11.79</b>
<b>Employee + Family</b>	<b>\$15.75</b>

## CRITICAL ILLNESS COVERAGE

In the event of a big health emergency, such as cancer, heart attack, or stroke, **Symetra Critical Illness Insurance** can help protect your finances, allowing you to focus on getting better.

Critical illness insurance can pay for costs not covered by traditional medical insurance. The money can also be used for non-medical costs related to the illness, including transportation, child care, etc. Your plan will pay a lump-sum benefit directly to you giving you the flexibility to spend how you choose.

## WHO CAN GET COVERAGE?

**Employee:** Choose \$10,000, \$20,000 or \$30,000 of coverage with no medical questions.

**Spouse:** 100% of the employee coverage amount as long as you have purchased coverage for yourself. Spouse election must match the employee election.

**Children:** From live birth to age 26 are automatically covered at no extra cost. Their coverage amount is 50% of yours. They are covered for all the same illnesses plus these specific childhood conditions: cerebral palsy, cleft lip or palate, cystic fibrosis, Down syndrome and spina bifida. The diagnosis must occur after the child's coverage effective date.

[CLICK TO LEARN ABOUT ACCIDENT INSURANCE](#)

[CLICK TO LEARN ABOUT CRITICAL ILLNESS INSURANCE](#)

Please refer to Workday for your Critical Illness rate calculations.

# Supplementing Your Medical Plan - Symetra (cont.)

## HOSPITAL INDEMNITY

If you end up in the hospital, you probably want to focus more on your recovery, not your medical bills. Hospital indemnity insurance can help with the cost of your stay, giving you and your family some financial peace of mind.

## HOW IT WORKS

Hospital indemnity insurance pays a fixed dollar amount per day for services and supplies you receive during a hospital stay, up to a maximum number of days each year. Stays in a mental health, substance abuse or nursing facility are also covered.

There are no preexisting condition limitations, no health questions to answer and no medical tests to take. You're paid the full per-day benefit no matter what other insurance you have.

HOSPITAL INDEMNITY BI-WEEKLY PREMIUMS	
Employee Only	\$9.27
Employee + Spouse	\$19.76
Employee + Child(ren)	\$15.20
Employee + Family	\$27.52

## WHAT'S COVERED?

Hospital indemnity insurance pays a fixed dollar amount for each day of a hospital stay lasting 24 hours or more. Benefits are paid until you reach the maximum number of days stated in your policy. Your plan also has an initial day confinement benefit (admission benefit), which pays a higher benefit amount for your first day of a hospitalization and is compatible with a health savings account (HSA).

In addition to hospitals, benefits are paid for stays in other eligible facilities. Each facility has its own per-day benefit and calendar-year maximum.

- Hospital
- Intensive care unit (ICU)
- Substance abuse facility
- Mental health facility
- Nursing facility

Coverage may be subject to exclusions, limitations, reductions and termination of benefit provisions.

## NEWBORN BENEFIT

If you have a baby while you're covered under the hospital indemnity plan, not only is your hospital stay covered, but your newborn is automatically covered under this plan from birth through the first 31 days of life.





# Life Insurance - Symetra

## BASE LIFE AND AD&D INSURANCE

Freese and Nichols provides a base life benefit of 200% of base salary to a maximum of \$400,000 at no cost to employees.

- Original Life amounts reduce by 35% at age 65 and 50% at age 70
- Double indemnity benefit for Accidental Death

## DEPENDENT LIFE INSURANCE

- **Spouse:** \$7,500
- **Children:** Eligible up to age 19, or to 26 if they are fulltime students: \$5,000.
- The maximum death benefit for a child between the ages of live birth and six months is \$1,000.

\* Dependents that are totally disabled are not eligible for Life products until the first of the month after they are no longer disabled. Please see Certificate of Coverage for more details.

DEPENDENT LIFE BI-WEEKLY PREMIUM	
PLAN NAME	SYMETRA DEPENDENT LIFE
Spouse and Children	\$1.07

### NO MATTER WHO YOU ARE LIFE INSURANCE IS IMPORTANT

<p><b>You're married</b> Your surviving spouse's income may not be enough to pay off debts like credit card balances and car loans. If you're planning to have children, you'll want to buy life insurance now instead of waiting until pregnancy.</p>	<p><b>You're married with kids</b> Most families depend on two incomes to make ends meet. If you died suddenly, could your family continue to meet all their financial obligations-from paying rent or mortgage to daily expenses?</p>
<p><b>You're a single parent</b> Nearly 4 in 10 single parents have no life insurance. With so much responsibility, you should have enough life insurance to safeguard your children's financial future.</p>	<p><b>You're single</b> Some single people provide support for aging parents or a sibling with special needs. Others may be carrying significant debt that they wouldn't want to pass on to family members who survive them.</p>

## VOLUNTARY TERM LIFE AND AD&D INSURANCE

You have the opportunity to elect portable life insurance for yourself and your dependents, or make changes to your current coverage. In order to purchase life and AD&D coverage for your dependents, you must buy coverage for yourself.

Any life insurance coverage over the guaranteed amount(s) will be subject to answers to health questions. If you did not elect as a new hire and this is your first time electing, you will be required to complete an Evidence of Insurability for any amount of coverage.

**Employee:** Up to 5 X salary in increments of \$10,000; not to exceed \$500,000.

- Guarantee Issue: \$200,000.
- Original Life amounts reduce by 35% at age 70 and 50% at age 75.

**Spouse:** Up to 100% of employee amount in increments of \$5,000; not to exceed \$500,000.

- Guarantee Issue: \$50,000.
- Original Life amounts reduce by 35% at age 70 and 50% at age 75.

**Children:** Up to 100% of employee coverage amount in increments of \$2,000; not to exceed \$10,000.

- All Guaranteed Issue.
- Eligible up to age 19, or to 26 if they are full-time students.
- The maximum death benefit for a child between the ages of live birth and 15 days is \$1000

\* Dependents that are totally disabled are not eligible for Voluntary Life products until the first of the month after they are no longer disabled. Please see Certificate of Coverage for more details.

Please refer to Workday for your Voluntary Life and AD&D calculations.

# STML Insurance - Symetra

## SHORT TERM MEDICAL LEAVE INSURANCE

SHORT TERM MEDICAL LEAVE INSURANCE PAYS YOU A WEEKLY BENEFIT IF YOU HAVE A COVERED DISABILITY THAT KEEPS YOU FROM WORKING.

### HOW DOES IT WORK?

If a covered illness or injury keeps you from working, this employer-provided Short Term Medical Leave Insurance replaces part of your income while you recover. As long as you remain disabled, you can receive payments for up to 24 weeks total.

You're generally considered disabled if you're unable to do important parts of your job — and your income suffers as a result.

#### ELIMINATION PERIOD (EP)

This is the number of days that must pass between your first day of a covered disability and the day you can begin to receive your disability benefits.

Your benefits would begin after you become disabled for 14 days.

#### BENEFIT DURATION (BD)

The maximum number of weeks you can receive benefits while you're disabled. You have a 24 week benefit duration.

### WHY IS THIS COVERAGE SO VALUABLE?

Freese and Nichols pays the full premium of this coverage. You can use the money however you choose. It can help you pay for your rent or mortgage, groceries, out-of-pocket medical expenses and more.

## HOW MUCH COVERAGE CAN I GET?

You are eligible for coverage if you are an active employee in the United States working a minimum of 20 hours per week.

#### TIERED SCHEDULE (FOLLOWING THE 14-DAY ELIMINATION PERIOD)

Weeks 1 - 4	100% of your income, up to \$3,500 per week
Weeks 5 - 8	80% of your income, up to \$3,500 per week
Weeks 9 - 24	60% of your income, up to \$3,500 per week

The weekly benefit may be reduced or offset by other sources of income. The IRS may require you to pay taxes on certain benefit payments. See your tax advisor for details. See Legal Disclosures in the plan for more information.

## WHAT ELSE IS INCLUDED?

### CESAREAN SECTION BENEFIT

If you have a Cesarean section, you will be considered disabled for a minimum period of eight weeks unless you return to work before the end of the time.

Freese and Nichols, Inc. is paying the cost of this coverage, so you don't have to worry about income while you are out.



# LTD Insurance - Symetra

BECOMING DISABLED (OR BEING UNABLE TO WORK) IS MORE COMMON THAN YOU THINK

<p><b>51%</b> Working adults who do not have any disability insurance other than Social Security</p>	<p><b>5.6%</b> Working Americans who will experience a short-term disability each year</p>
<p><b>48%</b> Adults who do not have enough savings to cover three months of living expenses if they can't work</p>	<p><b>25%</b> 20-year-olds who will be out of work for at least a year from being disabled before retiring</p>
<p><b>3 OF 10</b> Americans cannot pay an unexpected \$400 bill without carrying a balance on their credit card</p>	<p><b>30%</b> Adults aged 35-65 will suffer a disability lasting at least 90 days during their careers</p>



## LONG TERM DISABILITY INSURANCE

Freese and Nichols provides employees with long term disability income benefits and pays the full premium. In the event you become disabled from a non work-related injury or sickness, disability income benefits are provided as a source of income. In order to receive this monthly benefit you must pay the tax on the premium. By doing so, the monthly payment will be tax free if you access the benefit.

Elimination Period	180 Days
Gross Monthly Benefit	60% of monthly pay subject to a maximum schedule amount of \$15,000 per month
Maximum Benefit Period	Age 65 Reducing Benefit Duration
Own Occupation	To age 65
Mental & Nervous/Alcohol & Drugs	24 Month Limitation
Pre-Existing Conditions	3/12 Exclusion

# LegalShield and IDShield

## LEGALSHIELD

**LegalShield** provides fully covered legal services from experienced attorneys. LegalShield’s provider law firms have an average 20-year tenure with LegalShield and their attorneys have an average of 22 years experience. Participants are never turned away for covered legal matters. Attorneys are available at the touch of a button through the LegalShield app 24/7.

## IDSHIELD

**IDShield** monitors participant’s personally identifiable information from all angles. Identity and credit threat alerts are sent to the participant if any suspicious activity is found. If a participant’s identity is stolen, IDShield provides full-service restoration and will restore the participant’s identity to its pre-theft status.

- Every year millions of people become victims of identity theft
- Identity theft can lead to fraud
- IDShield monitors participants’ personally identifiable information from all angles
  - Alerts are sent to participants if suspicious activities are found
  - Monitors dark web, credit monitoring, public records and more
  - Can monitor social media
  - \$1 million protection policy
- Lost/stolen wallet support
- If ID is stolen, provides full restoration

LEGALSHIELD BI-WEEKLY PREMIUM	
PLAN NAME	NATIONAL PLAN
Employee + Spouse + Children	\$7.27

IDSHIELD BI-WEEKLY PREMIUMS	
PLAN NAME	NATIONAL PLAN
Employee Only	\$3.21
Employee + Family	\$5.98

LEGALSHIELD + IDSHIELD BI-WEEKLY PREMIUMS	
PLAN NAME	NATIONAL PLAN
Employee Only	\$10.02
Employee + Family	\$12.37



**Family**  
Adoption, Name Change, Prenuptial Agreement, Paternity, Elder Care Assistance



**Financial**  
Debt Collection, IRS Audit Protection, Civil Litigation, Social Security Disputes, Rental Agreements



**Auto**  
Moving Traffic Violations, Property Damage Claims, Motor Vehicle Property Damage



**Home**  
Foreclosure, Refinancing, Smalls Claims Assistance, Deeds, Property Tax Assessments



**Estate Planning**  
Living Wills, Wills, Power Of Attorney, Trusts, Probate



**General**  
Telephone Advice, Document Review, Office Consultation, Demand Letters/Phone Calls

[CLICK TO LEARN MORE ABOUT LEGALSHIELD](#)

[CLICK TO LEARN MORE ABOUT IDSHIELD](#)

# 401(k) - Vanguard

## 401(k) WITH COMPANY MATCH

The plan administrator is Vanguard and eligibility begins immediately upon employment for employees over the age of 21. The plan allows employees to contribute pre-tax or post-tax (Roth) income based on a percentage of salary. Employees may defer a maximum of 60% of their base salary to the 401(k) program up to the IRS annual cap. Participants' employer contributions vest at a rate of 50% each year until, after two years of service, participants become 100% vested. The match given each pay day is 100% on the first 1% of salary deductions, then 50% on the next 5% of salary deductions.

The profit sharing contributions for all eligible employees calculated at year end will be:

COMPANY PROFIT	CONTRIBUTION
Less than 5%	No profit sharing match
5% to less than 10% for the calendar year	1% of eligible earnings
10% to less than 15% for the calendar year	1.75% of eligible earnings
15% and greater for the calendar year	2.5% of eligible earnings

If you would like to change your contributions in the Vanguard 401(k) plan, visit Vanguard's website, [www.vanguard.com](http://www.vanguard.com), at any time throughout the year.



**FREESE AND NICHOLS CONTRIBUTES \$1 FOR \$1 UP TO 1%**



**FREESE AND NICHOLS CONTRIBUTES \$.50 FOR \$1 ON THE NEXT 5%**

**If you contribute 6% of your money, Freese and Nichols will contribute 3.5% of match for a total savings of 9.5%, plus additional match based on profit.**



Each year, you are qualified for 5 visits per incident.

## Employee Assistance Program (EAP) - Symetra

We all experience life changes and challenges from time to time. When you need some extra support, it's reassuring to know that the Symetra Employee Assistance Program (EAP) & Work/Life Balance is always just a call or click away. These services are all confidential and available at no additional cost to you and your spouse or domestic partner, dependent children, parents and parents-in-law.

You have access to counselors and services for help with issues such as:

- Stress, anxiety, depression
- Relationship, family, parenting issues
- Substance abuse
- Anger, grief, loss
- Life transitions
- Referrals for additional treatment, as needed

You also have access to Work/Life Specialists who can find the right resources to help with the following issues. Or, access self-guided webinars, provider databases and other tools.

- Childcare and eldercare issues
- Financial and legal issues
- Time management and relocation support

Confidential help is available 24/7 by calling **888-327-9573** or by visiting **the website**. Use SYMETRA in the Organization Web ID field to log in.

# Additional Benefits

## TRAVEL ASSISTANCE PROGRAM

Travel Assistance is an emergency travel service. It aids employees who are traveling 100 or more miles from home on business or pleasure. It helps with medical care, prescription assistance, legal and interpreter referrals, sending and receiving emergency messages, etc. and is accessible 24/7. From North America members can call 1-877-823-5807 or from anywhere in the world call 240-330-422.

## PET INSURANCE

Nationwide is the #1 provider of pet insurance in the US. Pricing is based on your zip code and type of pet. Employees that choose to enroll, will enroll at [www.petinsurance.com/freese](http://www.petinsurance.com/freese) and remit payments directly to Nationwide. You can enroll in this coverage or cancel at anytime.

[Click to watch how pet insurance can work for you and enroll directly on their site.](#)

## KEEPER SECURITY

This portable cyber security password locker can identify and protect against breach activity, theft, and sabotage. It provides a secure platform where users can store and manage their passwords, login credentials, and other private data, protecting them from cyber threats and unauthorized access. This helps users create strong and unique passwords for different accounts without having to remember all of them, enhancing their online security.

Sign up for a free personal account! Visit [www.keepersecurity.com](http://www.keepersecurity.com) for more details.

## EVEN MORE BENEFITS!

Check out the [intranet](#) for more details on our other benefits such as:

- Red River Cabins
- Alternate Work Schedule
- Remote Work
- Paid Parental Leave



## BCBS Wellness Resources

### BLUE ACCESS FOR MEMBERS (BAM)

As a Blue Cross Blue Shield (BCBS) member, you have access to a secure, online tool that can help make your life easier. Blue Access for Members (BAM) offers health and wellness information, and more to help you live a healthy lifestyle.

BAM gives you access to services and features that can help save you time and money. You can:

- Find care
- Review your Coverage and Benefits
- Order a temporary ID card or replacement ID card
- Access wellness programs and redeem rewards

Log in to [Blue Access for Members \(BAM\)](#) and navigate to the Wellness tab to gain access to the tools and support you need, plus rewards for making healthy choices.





# MyDiscounts



A world of discounts is waiting...  
**Save big. Every day.**

Welcome to your Freese and Nichols, Inc.  
Discount Marketplace!



Enjoy discounts, rewards and perks on thousands of the brands you love in a variety of categories:

- Travel
- Auto
- Electronics
- Apparel
- Local Deals
- Education
- Entertainment
- Restaurants
- Health and Wellness
- Beauty and Spa
- Tickets
- Sports & Outdoors



**It's easy to access and start saving!**



- 1) Go to <https://freeseandnicholsmydiscounts.benefithub.com>
- 2) Enter Referral Code - BHRT3Q
- 3) Complete registration

Questions? Call 1-866-664-4621 or email [customer@benefithub.com](mailto:customer@benefithub.com)

# MyPerks App



- View company benefits plans, resources and documentation 24/7
- Access carrier policy information
- Quickly contact a benefits carrier using the "tap to call" feature in the app
- Keep up to date with the important company announcements via app push notifications
- Improve plan knowledge through benefits educational videos
- Participate in employer surveys
- Store images of ID cards
- Provide enrolled dependents access to the MyPerks app



Available  
for Apple  
&  
Android  
Devices

# Contact Lists

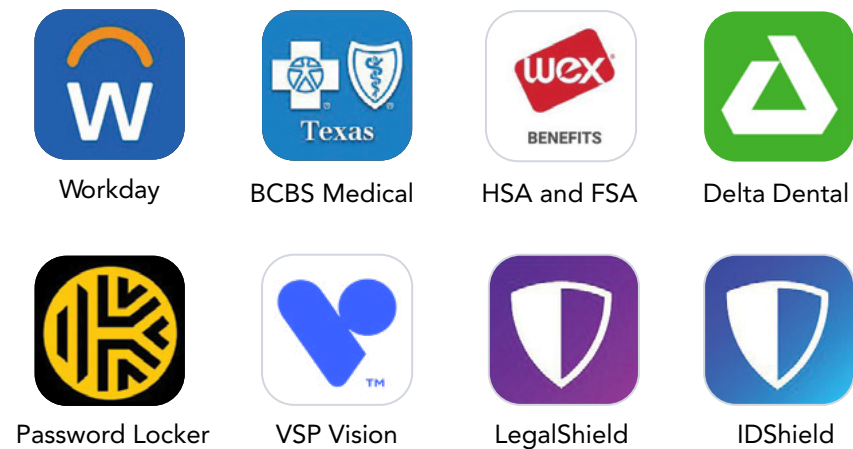
To find more information or speak with a representative, please use the contact information below.

## INTERNAL FREESE AND NICHOLS

TOPIC	RESOURCE	WEBSITE
Enrollment System	Workday	<a href="https://www.myworkday.com/wday/authgwy/freese/login.html">https://www.myworkday.com/wday/authgwy/freese/login.html</a>
Benefits Department	FNI Benefits Page	<a href="https://freese.sharepoint.com/sites/HR/SitePages/Benefits.aspx">https://freese.sharepoint.com/sites/HR/SitePages/Benefits.aspx</a>

BE SURE TO DOWNLOAD THESE MOBILE APPS!  
CLICK THE LINK FROM YOUR PHONE TO DOWNLOAD.

All available at [Apple App Store](#) or [Google Play](#)



## PROVIDER CONTACTS

BENEFIT	VENDOR	WEBSITE/EMAIL
Healthcare Support	MMA's Service Center	<a href="mailto:FreeseandNichols@MarshMMA.com">FreeseandNichols@MarshMMA.com</a>
Medical	Blue Cross Blue Shield	<a href="https://www.bcbstx.com">https://www.bcbstx.com</a>
Dental	Delta Dental	<a href="http://www.deltadentalins.com">www.deltadentalins.com</a>
Vision	VSP	<a href="http://www.vsp.com">www.vsp.com</a>
Flexible Spending Account	WEX	<a href="https://www.wexinc.com/solutions/benefits/participants-employees/">https://www.wexinc.com/solutions/benefits/participants-employees/</a>
Health Savings Account	WEX	<a href="https://www.wexinc.com/solutions/benefits/participants-employees/">https://www.wexinc.com/solutions/benefits/participants-employees/</a>
Employee Assistance Program	Symetra	<a href="http://www.guidanceresources.com">www.guidanceresources.com</a>
Identity Theft	IDShield	<a href="https://shieldbenefits.com/freese/idshield">https://shieldbenefits.com/freese/idshield</a>
Legal Plan	LegalShield	<a href="https://shieldbenefits.com/freese/legal">https://shieldbenefits.com/freese/legal</a>
Pet Insurance	Nationwide	<a href="https://poi8.petinsurance.com/benefits/freese-and-nichols-inc">https://poi8.petinsurance.com/benefits/freese-and-nichols-inc</a>
Critical Illness, Accident and Hospital Indemnity	Symetra	<a href="http://www.symetra.com">www.symetra.com</a>
401(k)	Vanguard	<a href="https://investor.vanguard.com/home/">https://investor.vanguard.com/home/</a>
Password Locker	Keeper Security	<a href="https://www.keepersecurity.com/">https://www.keepersecurity.com/</a>



## MMA's Service Center

Whether you need assistance with a major claim or simply have a benefits question, you can use the email address and/or phone number below to call Marsh & McLennan Agency (MMA) directly. An account representative with MMA will respond promptly.

The representatives responding to service emails and taking your calls are insurance professionals who know your benefit plans. Their goal is to resolve your benefits-related issues. In certain situations, it will be necessary for representatives to contact a provider or insurance carrier on your behalf. If your issue cannot be resolved in one email or phone call, you will be informed of the status until resolution has been reached. Please utilize our Service Center as your first point of contact for any questions you have relating to our benefits.

The Freese and Nichols, Inc. Service Center is available to you:

Monday through Friday  
8:00 a.m. to 6:00 p.m. CST

Contact

Email: [FreeseandNichols@marshmma.com](mailto:FreeseandNichols@marshmma.com)

Phone: 855-450-0194

PIN: 1791



# REQUIRED NOTICES

## FREESE AND NICHOLS, INC. HEALTH AND WELFARE BENEFITS ANNUAL NOTICE PACKET

FOR THE 2025 PLAN YEAR

### **Dear Valued Employee,**

A packet of notices and disclosures that pertain to your employer-sponsored health and welfare plans, as required by federal law, can be found on the Benefits SharePoint page.

### **Enclosures:**

- Children's Health Insurance Program (CHIP) Notice
- Women's Health and Cancer Rights Act (WHCRA) Notice
- Newborns' Mothers Health Protection Act (NMHPA) Notice
- USERRA Continuation
- Genetic Information Nondiscrimination Act (GINA)
- HIPAA Special Enrollment Rights Notice
- Medicare Part D Creditable Coverage Notice
- HIPAA Notice of Privacy Practices
- Family Medical Leave Act

Should you have any questions regarding the content of the notices, please contact April Guidry: 801 Cherry Street, Suite 2800, Fort Worth, TX 76102, 817-735-7386, [april.guidry@freese.com](mailto:april.guidry@freese.com).

Visit  
the Benefits  
[SharePoint page](#) to  
view the complete  
2025 Annual  
Notice Packet!

**If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see page 7 for more details.**

