

The Benefits of Working at Empower



Empower offers over 40 benefit options and programs to choose from. You decide which programs are best for where you are in life's journey - empowering your life forward.

This guide includes a brief summary of the benefits available and does not constitute official plan documents. If there are any discrepancies, the terms of the summary plan descriptions, certificates of coverage, plan documents or corporate policies, as applicable, will control.



Your health and well-being

Medical

We offer two medical plan options through UnitedHealthcare. Both options include coverage for preventive care, sick care and prescription drugs. Go to whyuhc.com/empower to learn more.

- National network of providers
- Health savings account (HSA) available with company contributions
- Virtual M.D. and virtual behavioral health visits
- 2nd.MD allows for no cost second opinions for treatment

Voluntary accident, critical illness, hospital indemnity benefits

Income protection plans help fill financial gaps if you're recovering from an injury or critical illness, or want to offset hospital costs. Coverage is available through Reliance Matrix. Go to reliancestandard.com/empower to learn more.

- Plans available for you, spouse/domestic partner and children
- Benefit paid directly to you
- Amount of benefit varies by type of illness or accident

Dental

We offer two dental plan options that provide coverage for preventive, basic and major services. Both options are through Delta Dental of Colorado (PPO or Premier networks). Go to deltadentalco.com to learn more.

- Two preventive exams per calendar year
- Orthodontia care available for children and adults
- Right Start for Kids - 100% coverage for kids under 13 (excludes orthodontia)

Vision

We offer a vision plan through Vision Service Plan (VSP-Choice network). Go to vsp.com to learn more.

- One comprehensive vision and eye-health examination per year
- Glasses or contact lenses allowance

Flexible spending accounts

Flexible spending accounts allow you to set aside pretax money to pay for eligible healthcare and dependent care expenses.

- Option to contribute up to the allowable IRS limits
- Two healthcare options: general purpose and limited purpose (for those who are enrolled in the High Deductible Health Plan); \$640 carryover for unused balance
- Dependent care option for child care and elder care
- Convenient tools, including a mobile app and a healthcare debit card

Wellness

We provide free or low-cost wellness tools and programs to help you stay healthy and make informed healthcare decisions.

- Wellness credit incentive
- Live and Work Well life employee assistance program
- Free support/coaching through Livongo for diabetes, high blood pressure and weight



You are eligible to participate in company benefits on the date you become an associate who is regularly scheduled to work at least 20 hours per week. Coverage for most benefits begins on your date of hire.

Summaries of benefits

UNITEDHEALTHCARE MEDICAL AND PRESCRIPTION DRUGS (THE AMOUNT YOU PAY IN NETWORK)	TRADITIONAL PLAN	HDHP WITH HSA
HSA annual company contribution <i>Prorated based on start date in the plan</i>	N/A	\$500 individual \$1,000 family ¹
HSA annual associate contribution <i>IRS limit²</i>	N/A	Option to contribute up to \$4,150 individual/\$8,300 family ¹ Additional \$1,000 if age 55 or older
Annual deductible <i>The amount that you pay before the plan covers eligible expenses</i>	\$750 individual \$2,250 family	\$1,750 individual \$3,500 family ¹
Annual out-of-pocket maximum <i>The maximum that you pay in a year, including the deductible</i>	\$3,000 individual \$9,000 family	\$3,750 individual \$7,500 family ¹
Preventive care	100% covered	100% covered
Virtual M.D. visits and virtual behavioral health services	\$10/visit	20% after meeting deductible (full cost is \$49/visit)
On-site health and wellness center at our Greenwood Village location	\$0/visit	\$0/visit for preventive & health coaching \$50/visit for acute care & behavioral health
Primary care office visits	\$25/visit	20% after meeting deductible
Specialist office visits	\$40/visit	
Urgent care visits		
Diagnostic lab and X-ray services	20% after meeting deductible	
Emergency		
Hospital		
Other services <i>Maximums may apply</i>		
PRESCRIPTION DRUGS		
Deductible	\$0	Must meet medical deductible before plan starts to pay
Preventive ³	100% covered	100% covered (no deductible)
Retail Tier 1 Tier 2 Tier 3 Tier 4 (specialty drugs)	\$10 per prescription 20% (up to \$40 maximum) 20% (up to \$80 maximum) 20% (up to \$150 maximum)	20% after meeting deductible 20% after meeting deductible 20% after meeting deductible 20% after meeting deductible
Mail order	2x copay or coinsurance and maximum for a 90-day supply ⁴	20% after meeting deductible

¹ For this purpose, family coverage means associate plus spouse/domestic partner, associate plus child(ren) and family. Under the HDHP, if you cover dependents, you must satisfy the entire family deductible before the plan starts paying for services. You must also meet the entire family out-of-pocket maximum before the plan covers 100% of eligible expenses for the rest of the year.

² The IRS limits the combined amount you and the company may contribute to your HSA annually. The total combined amount for 2024 is \$4,150 for associate-only coverage and \$8,300 for family coverage (which means associate plus spouse/domestic partner, associate plus child(ren) and family).

³ The Affordable Care Act defines preventive care drugs.

⁴ Specialty medications do not come in a 90 day supply

Note: This is a summary of in-network coverage. Both plan options help cover out-of-network services.

Summaries of benefits (continued)

DELTA DENTAL OF COLORADO (THE AMOUNT YOU PAY IN NETWORK AND OUT OF NETWORK⁵)	BASIC	BUY UP
Annual deductible <i>Applies to basic and major services</i>	\$50 per person \$100 family maximum	\$50 per person \$100 family maximum
Annual maximum benefit <i>Excluding orthodontia</i>	\$1,500 per person	\$2,000 per person
Preventive care ⁶	100% covered	
Basic services	20% after meeting deductible	
Major services	50% after meeting deductible	
Orthodontia services <i>Children and adults</i>	Not covered	50% (no deductible)
Lifetime orthodontia benefit	Not covered	\$2,000 per person

5 For out-of-network services, you must pay the amount of the dentist's fee, if any, that is greater than the eligible expense.

6 In-network pediatric oral exams (two per calendar year) do not apply toward the annual maximum benefit.

VSP VISION (THE AMOUNT YOU PAY IN NETWORK)

WellVision exam ⁷	\$0 copay
Lenses ⁷	\$0 copay
Frames ⁷	Plan pays up to \$180
Contact lenses ⁷	Plan pays up to \$180

7 Includes one exam per calendar year. One pair of frames and lenses per year. Contact lenses in lieu of lenses and frames.

Cost per pay period

Associates are paid every other Friday and receive 26 paychecks per year. You contribute over 24 pay periods (the first two paychecks per month).

	ASSOCIATE ONLY	ASSOCIATE + SPOUSE	ASSOCIATE + CHILD(REN)	FAMILY
Medical and prescription — Rates do not include wellness credit				
Traditional	\$110.50	\$212.00	\$180.50	\$294.00
HDHP with HSA	\$74.00	\$141.50	\$116.00	\$194.50
Dental				
Basic	\$4.90	\$9.80	\$8.65	\$14.70
Buy up	\$7.40	\$16.30	\$13.15	\$23.70
Vision	\$3.40	\$5.80	\$4.80	\$8.70

Wellness credit — Associates can earn a wellness credit of \$25 or \$50 per pay period depending on their level of coverage (while enrolled in the medical plan). Associates automatically receive the wellness credit during the calendar year they're hired. To receive the wellness credit the following calendar year, the associate and enrolled spouse or domestic partner must complete all the required wellness credit actions by September 30.

Note: Associates hired on or after September 1 receive the credit automatically for the following calendar year.

Your retirement, your security

401(k) retirement savings

Our 401(k) plan offers numerous investment options from which to choose. This plan is available to all associates, including intern and casual associates, who are at least age 18, regardless of work schedule.

- Automatically enrolled at 3% of your salary with the option to change your contribution or to opt out
- Company match of 100% for the first 6% you contribute on a pretax or Roth basis
 - Fully vested in Company match after 1 year of service
- Option to contribute on a pretax, after-tax or Roth basis
- Opportunity to receive discretionary company contributions
 - Fully vested in Company discretionary contributions after 3 years of service
- Administered by Empower

Financial planning

Create your long-term plan to achieve your retirement and financial goals. Empower provides several 401(k) and financial planning resources, including working directly with our financial planning professionals at no cost to you. They learn about your unique financial situation and help design a personalized roadmap for your retirement.

Life insurance

We provide company-paid basic life insurance coverage at one times your eligible pay and basic accidental death and dismemberment (AD&D) of \$5,000 at no cost to you. Additional low-cost life insurance is available for you and your family:

- Supplemental life for you up to seven times your eligible pay
- Supplemental dependent life insurance for your spouse/domestic partner up to \$100,000, up to \$10,000 for children
- Supplemental accidental death and dismemberment (AD&D) for you up to \$500,000
- Supplemental accidental death and dismemberment (AD&D) for your spouse/domestic partner up to \$250,000 and up to \$10,000 for children

More for your 401(k)

The company makes an annual discretionary contribution to your 401(k). The amount of this contribution varies by year, and it is not dependent on what you contribute.



Disability protection

We provide short-term disability (including maternity leave) and basic long-term disability at no cost to you. You can purchase supplemental long-term disability on a pretax basis.

Long-term care insurance

Our long-term care benefit through Chubb is another layer of financial security beyond retirement savings and health insurance. This benefit can help with the cost of services you need to perform routine daily activities if you become chronically ill.

Go to reliancestandard.com/empower for more details on Life insurance and Disability protection

Your work-life balance

Paid time off — myTime

Associates are encouraged to take time off throughout the year, balancing personal and business needs.

Exempt (salaried) associates have Responsible time, which means there is no defined number of days for time off. Newly hired non-exempt (hourly) associates accrue 10 hours per month with an annual accrual ranging from 15-30 days, based on years of service.

U.S. paid holidays

New Year's Day

Martin Luther King Jr. Day

Presidents Day

Good Friday

Memorial Day

Juneteenth

Independence Day

Labor Day

Thanksgiving Day

Christmas Day

Floating holidays

In addition to the U.S. paid holidays, you have three floating paid days off to observe holidays important to your culture, heritage, religion or other personal beliefs.

Other leaves of absence

- Maternity and parental
- Family care
- Bereavement
- Jury duty
- Military leave (active duty and reserve training)
- Paid leaves based on eligibility

Associate training

We provide a variety of leading-edge training opportunities to enrich your professional and personal development. Our training topics include business knowledge, leadership, sales, skills and systems, as well as a LinkedIn Learning digital library of 8,000+ courses.

Tuition reimbursement

- Available to all full-time and part-time (20 hours or more) associates
- Up to \$5,250 per calendar year for business-related college degrees (i.e., B.S., MBA)
- Must maintain a GPA of 2.0 or higher for each course
- Eligible to participate on your date of hire



Empower Extras

We provide peace-of-mind programs at discounted costs from trusted partners.

- Legal services
- ID Theft protection
- Pet insurance
- Home and auto insurance
- Discounts and deals

Commuter program

- Nationwide commuter program for public transportation or parking
- Transit or parking passes that you can purchase via pretax payroll deductions
- Option to set up a standing order for passes or purchase as needed
- Free covered parking at most Empower offices

Adoption assistance program

- Available to all full-time and part-time (20 hours or more) associates with one year of service
- Reimburses up to a total of \$16,810 per adoption (includes agency and legal fees and travel costs associated with the adoption)

Live and Work Well life employee assistance program

Free, confidential 24/7 support for you and your family for everything life may hand you.

Community involvement

Associates, Community, Together, or ACT, is our signature corporate social responsibility program that turns individual acts into bigger impact for our communities. ACT encourages you to support causes that matter to you and amplifies your impact through company-backed resources and financial support.



Our company matches your charitable donations to nonprofits of your choice. You can double your impact with a company match of financial donations, dollar for dollar, or with personal volunteer hours at the rate of \$10 per hour, up to \$5,000 per year. You also receive 16 hours of paid volunteer time each year to use. Each office location has an associate-led volunteer committee that plans volunteer activities, supply drives and events.

Diversity, Equity, Inclusion and Belonging

Our goal is to promote an inclusive workplace where our associates feel welcomed to bring their authentic selves to work and contribute their unique talents. Business Resource Groups (BRGs) are employee groups that help us to achieve this mission. BRGs offer educational, professional development and volunteer events for all associates. BRGs are voluntary, associate-led groups such as Latinx, LGBTQ+, Veterans, young professionals and more.



Inclusive benefits for LGBTQIA+ associates

Inclusive eligibility

Your same- or different-sex spouses and domestic partners are eligible for these benefits, regardless of gender or gender identity:

- Medical and prescription
- Dental
- Vision
- Life and accident insurance
- Employee assistance program (EAP)

Medical care

Our medical and prescription plans help keep you and your loved ones healthy, and support the transition to their true selves.

HIV prevention and services including screenings, medications, lab tests, and treatment.

Gender-affirming care such as surgeries, hormone therapy, voice modification, and more.

Mental health care

If you or a loved one needs emotional support, there are programs to help, and it's 100% confidential.

Employee assistance program (EAP) has counselors who understand LGBTQIA+ concerns, and you can ask for specialized support. Our program includes eight free in-person or virtual sessions per year, per concern.

Virtual behavioral care with a licensed therapist is also available through our medical plans.

Family planning

We understand the challenges you may face trying to start a family. We offer benefits and programs that build and support families of all types.

Reproductive and fertility treatment (through our medical plans) covers egg retrieval, sperm collection, cryopreservation, and more.

Adoption assistance can help reimburse up to \$16,810 per adopted child.

Paid parental leave helps you bond with a new child, whether they arrive through birth, adoption, or surrogacy.



Financial wellbeing

Planning for your financial future can present difficulties for gender-diverse individuals and families (biological and chosen).

Focused financial planning puts you in touch with an advisor who understands your unique financial situation.

Hardship distributions from your 401(k) can help you or your legal spouse pay for unreimbursed medical, funeral, and tuition expenses.