

2025

Benefits Guide

Part-Time Colleagues





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WELCOME TO SAVISTA!

We're committed to providing you with competitive, affordable health and wellness benefits to help you take care of yourself and your family.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plans.



BENEFITS AT A GLANCE

Benefit Option	Part-Time Benefits Package Colleagues working 20-29 hrs/ week	Who Pays	
		Savista	You
Accident Insurance	Yes		✓
Critical Illness Insurance	Yes		✓
Hospital Indemnity Insurance	Yes		✓
Basic Life AD&D	Yes	✓	
Supplemental, Spouse and Dependent Life	Yes		✓
Optional Short-Term Disability	Yes		✓
Employee Assistance Program	Yes	✓	
Perkspot - Savista Discount Program	Yes	✓	
Legal Plan	Yes		✓
Calm Premium	Yes	✓	
Pet Insurance	Yes		✓
Burnalong	Yes	✓	
Phone Discount Program	Yes		✓
401(k)	Yes	✓	✓







WHO IS ELIGIBLE?

Benefits are available to all part-time colleagues working 20-29 hours per week and their dependents. For ONCO colleagues, your benefits will become effective on September 1, 2025.

Eligible dependents include:

-  Your legal spouse or domestic partner
-  Your children from birth to age 26

(Including your natural/legally adopted/stepchildren, and/or your unmarried dependent children of any age who are mentally or physically disabled and who are dependent on you for support)

Please note that Savista requires dependent verification documentation such as birth and marriage certificates to add/update dependents.

HOW TO ENROLL

To sign up for benefits, visit Workday before the end of your enrollment period. If you have any questions about your plans or enrollment please reach out to the Savista Benefits Center by calling 1 (866) 430-3007 or email savistabenefits@lockton.com.

MAKING CHANGES

Outside of open enrollment, a new hire event, or a job status change, a qualifying life event is your only opportunity to make benefit changes during the year. Make sure to complete the life event change in Workday within 30 days of a qualifying life event. Qualifying life event changes include (but are not limited to) the events listed below:

- Birth, legal adoption or placement for adoption
- Change in marital status
- Dependent child reaches age 26
- Spouse gains or loses employment or eligibility with current employer
- Death of a covered dependent
- Spouse or dependent becomes eligible or ineligible for Medicare/Medicaid or SCHIP
- Change in residence that changes eligibility for coverage
- Court-ordered change

ENROLLMENT DEADLINES


New Hire

ENROLLMENT OPPORTUNITY

Upon your acceptance of your offer of employment, your new hire event will open & remain open until August 31, 2025.

COVERAGE EFFECTIVE DATE

September 1, 2025


Qualified life event

ENROLLMENT OPPORTUNITY

Changes must be made within 30 days of life event

COVERAGE EFFECTIVE DATE






Date of life event



QUALIFYING LIFE EVENTS

Changes to your coverage due to a qualifying life event must be made within **30 days** of that life event. Proof of the qualifying life event is required (marriage certificate, divorce decree, birth certificate, or loss of coverage letter).

Note: Any change you make to your coverage must be consistent with the change in status.

Life Event	Documentation Required
 <p data-bbox="354 642 505 667">Birth of a child</p>	<ul data-bbox="695 611 1235 701" style="list-style-type: none"> • Proof of birth provided by the hospital OR • Copy of child's state issued birth certificate showing the employee's name as the parent
<p data-bbox="354 800 545 825">Adoption of a child</p>	<ul data-bbox="695 779 1425 846" style="list-style-type: none"> • Copy of final court order with presiding judge's signature and seal OR • Copy of adoption final decree with presiding judge's signature and seal
 <p data-bbox="354 930 448 955">Marriage</p>	<ul data-bbox="695 930 1166 955" style="list-style-type: none"> • Copy of your state issued marriage certificate
<p data-bbox="354 1010 431 1035">Divorce</p>	<ul data-bbox="695 1010 1003 1035" style="list-style-type: none"> • Copy of your divorce decree
 <p data-bbox="354 1157 558 1236">Loss of Coverage (you, your spouse or your child)</p>	<ul data-bbox="695 1104 1451 1287" style="list-style-type: none"> • A letter from a government agency indicating your ineligibility for state coverage OR • A letter from your spouse or parent's employer indicating that you are no longer eligible for coverage • All forms of proof above must indicate who, what and when coverage was lost
 <p data-bbox="354 1444 558 1524">Gain of Coverage (you, your spouse or your child)</p>	<ul data-bbox="695 1352 1414 1614" style="list-style-type: none"> • A letter from a government agency indicating your eligibility for state coverage OR • A letter from your spouse's employer indicating enrollment in other coverage OR • An ID card from another carrier indicating enrollment • All forms of proof above must indicate who, what and when coverage was gained • Turning 65 and qualifying for Medicare
 <p data-bbox="354 1696 602 1755">Change in dependent age eligibility</p>	<ul data-bbox="695 1671 1446 1787" style="list-style-type: none"> • No documentation required for a dependent on your plan that is turning age 26 • If you are turning 26 and lost coverage through your parent, follow the documentation requirements for loss of coverage



LIFE INSURANCE



Basic Life Insurance and AD&D

We provide Basic Life and AD&D insurance at no cost to you!

Beneficiary Reminder: Make sure you have named a beneficiary for your Basic and Voluntary life insurance benefits in Workday. It is important to name a primary and secondary beneficiary and are reflected in Workday in the event that a life claim is made to ensure the funds go to the appropriate party.

Insurance coverage	Benefit
Basic Life and AD&D	Benefit Amount: flat \$5,000 benefit Age reduction: 65: 65%, 70: 50%

Voluntary Life and AD&D

Voluntary Life Insurance is available to you, your spouse, and your dependent children. You must be enrolled in Voluntary Colleague Life coverage in order to cover your spouse or children.

If you don't enroll in Voluntary Life Insurance when it's first available to you, or elect an amount over the Guaranteed Issue, you may be required to complete an Evidence of Insurability (EOI) form.

Insurance coverage	Benefit	
Voluntary Colleague life	Colleague: Min of \$10,000, up to lesser of 5x base annual salary or \$1.5 million	Guaranteed Issue – \$300,000
Voluntary Spouse life	Spouse/Domestic Partner: \$5,000 increments up to \$250,000	Guaranteed Issue – \$30,000
Voluntary Child life	Live birth to 6 months: \$2,000 6 months to age 26: \$10,000 (Flat) Guaranteed Issue: N/A	Guaranteed Issue – N/A

Cost: Voluntary life insurance rates for colleagues and spouse are age based.





This plan gives you income protection in the event you are ill or injured in a non-work related injury and can't come to work. If you don't enroll in Disability coverage when it's first available, you may be required to complete an Evidence of Insurability (EOI) form.

Short-term disability benefits (Colleague Paid)	
When benefits begin	7 days
Weekly benefit percentage	60% of weekly earnings
Maximum weekly benefit	\$2,500
Maximum benefit period	Up to 12 weeks
Cost	Based on compensation (see rate in Workday when you elect your benefits)



EMPLOYEE ASSISTANCE PROGRAM

Help, when you need it most

With your Employee Assistance Program and Work/Life Balance services, confidential assistance is as close as your phone or computer.

Employee Assistance Program (EAP)

Your EAP is designed to help you lead a happier and more productive life at home and at work. Call for confidential access to a Licensed Professional Counselor* who can help you.

A Licensed Professional Counselor can help you with:

- Stress, depression, anxiety
- Relationship issues, divorce
- Anger, grief and loss
- Job stress, work conflicts
- Family and parenting problems
- And more

Work/Life Balance

You can also reach out to a specialist for help with balancing work and life issues. Just call and one of our Work/Life Specialists can answer your questions and help you find resources in your community.

Ask our Work/Life Specialists about:

- Child care
- Elder care
- Financial services, debt management, credit report issues
- Identity theft
- Legal questions
- Even reducing your medical/dental bills!
- And more

Who is covered?

Unum's EAP services are available to all eligible partners and employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

Always by your side

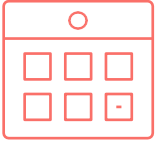
- Expert support 24/7
- Convenient website
- Short-term help
- Referrals for additional care
- Monthly webinars
- Medical Bill Saver™ — helps you save on medical bills

Help is easy to access:

Phone support: 1-800-854-1446

Online support: unum.com/lifebalance

In-person: You can get up to **three visits**, available at no additional cost to you with a Licensed Professional Counselor. Your counselor may refer you to resources in your community for ongoing support.



LEAVE ADMINISTRATION

Call 1.866.868.6737,
Monday - Friday, 8 AM – 5PM EST

Chat online with a virtual
assistant, 24 hours a day,
7 days a week.

How to request a leave of absence	How to manage your leave of absence
<ul style="list-style-type: none"> • Visit unum.com/claims and register for an account. • Download the Unum Customer App from the applicable App Store. Then, register for your account. Or login using the account you created on the web. • Once you have logged onto the Unum leave website or app, a “virtual leave assistant” will guide you through the process of requesting an absence step-by-step. 	<ul style="list-style-type: none"> • Check your claims status. • Change your contact information. • Choose your communication preference for leave updates – via phone, virtual assistant, or text message. • Add or update the doctors/medical providers associated with your leave request. • Upload documents required for your leave request. • Check your available leave. • Verify or edit your personal payment information.

Preparing For Your Leave	Preparing for your return
<p>Need for absence claims</p> <ul style="list-style-type: none"> • Your supervisor’s name and telephone number. • The last day you worked and your first day absent. • The date you expect to return to work (if you know) or your actual return day if you’ve already started back to work. <p>Need for disability claims</p> <ul style="list-style-type: none"> • Your health care provider’s name, address and phone number. • The date you were injured/or your illness began. • The dates of your visits with your health care provider specific to the condition associated with your claim, including your first, most recent and next scheduled visits. • Any work restrictions or limitations your healthcare provider has recommended. 	<p>Return-to-work verification call</p> <ul style="list-style-type: none"> • About a week before your expected return to work, a Unum representative will call you to verify the date (provided by the physician). • A completed Fitness for Duty Forms may be required if you plan to return to work before your scheduled leave end date. Please send the completed form to leaveinfo@savistarcm.com <p>Confirmation email</p> <ul style="list-style-type: none"> • On your return-to-work date (or the next scheduled work day after an “approved-through” date), Unum will email the designated contact at Savista to confirm that you have returned to work.

For questions or support with the
Leave of Absence process, please contact
leaveinfo@savistarcm.com

Download the Unum Mobile App

Google Play
for Android



App Store
for Apple





VOLUNTARY BENEFITS

unum™

Get a financial safety net when it's most important!

Life is unpredictable, and even the best medical insurance will not cover everything — leaving you with out-of-pocket expenses. These voluntary benefit options can offer additional peace of mind by ensuring that you have help paying unanticipated out-of-pocket expenses. You can even use the money you receive to pay for non-healthcare expenses: groceries, housing, car payments, utilities, childcare or whatever you decide!

Review the chart below to understand the voluntary supplemental medical benefit choices available to you.

	Accident Insurance	Critical Illness Insurance	Hospital Indemnity Insurance
What is it	Pays cash benefits you can use for anything. Ideally, you would use the benefits to offset out-of-pocket medical expenses related to a covered accident.	Pays cash benefits you can use for anything. Ideally, you would use the benefits to offset out-of-pocket medical expenses related to a covered critical illness.	Pays cash benefits you can use for anything. Ideally, you would use the benefits to offset out-of-pocket medical expenses related to a covered hospital stay.
What it covers	Hospitalization, injuries, surgical procedures, physical therapy, ambulance, and more.	Some cancers, heart attack, stroke, coma, kidney failure, major organ transplant, and more.	First-day hospital confinement; daily hospital confinement; intensive care unit (ICU) confinement.
Benefit amount	Plan pays on a schedule according to the covered injury or occurrence.	You may elect a \$10,000 benefit or a \$20,000 benefit; your spouse or dependent child may receive up to 50% of your coverage amount.	Plan pays a set amount for your initial confinement and a preset per diem for every day as an inpatient, up to a plan maximum.
How it works	Lump-sum payment directly to you; you decide how to spend the benefit.		

These coverages have pre-existing limitations

Learn More

To learn more about supplemental medical insurance plans or to review a complete list of covered benefits, call Unum at (800) 275-8686.



LEGAL INSURANCE



What does legal insurance cover?

An UltimateAdvisor legal insurance plan from ARAG® **covers a wide range of legal needs** like the examples shown below — and many more — to help you address life’s legal situations.

What does it cost?

UltimateAdvisor®

Colleague/ Family: \$18.25 monthly

CONSUMER PROTECTION

- Auto repair
- Buy or sell a car
- Consumer fraud
- Consumer protection for goods or services
- Home improvement
- Personal property disputes
- Small claims court

CRIMINAL MATTERS

- Juvenile
- Parental responsibility

DEBT-RELATED MATTERS

- Debt collection
- Garnishments
- Personal bankruptcy
- Student loan debt

DRIVING MATTERS

- License suspension/revocation
- Traffic tickets

TAX ISSUES

- IRS tax audit
- IRS tax collection

FAMILY

- Adoption
- Guardianship/conservatorship
- Name change
- Pet-related matters
- Divorce

SERVICES FOR TENANTS

- Contracts/lease agreements
- Eviction
- Security deposit
- Disputes with a landlord

REAL ESTATE & HOME OWNERSHIP

- Buying a home
- Deeds
- Foreclosure
- Contractor issues
- Neighbor disputes
- Promissory notes
- Real estate disputes
- Selling a home

WILLS & ESTATE PLANNING

- Powers of attorney
- Trusts
- Wills

What is legal insurance?

Legal coverage isn’t just for the serious issues, it’s for your everyday needs, too. Legal insurance helps you address common situations like creating wills, transferring property, or buying a home.

More details please!

See the complete list of what your plan covers at:

www.ARAGlegal.com/myinfo

Access Code: 18761sav

Let’s Talk! Call ARAG at (800) 247-4184



ADDITIONAL BENEFITS



Calm Premium Meditation and Relaxation

Millions of people are experiencing lower stress, less anxiety, improved focus, and more restful sleep with Calm. Whether you have 30 seconds or 30 minutes, Calm content is made to suit your schedule and needs.

Contact information

To activate your free Calm Premium subscription, scan the QR code or visit:

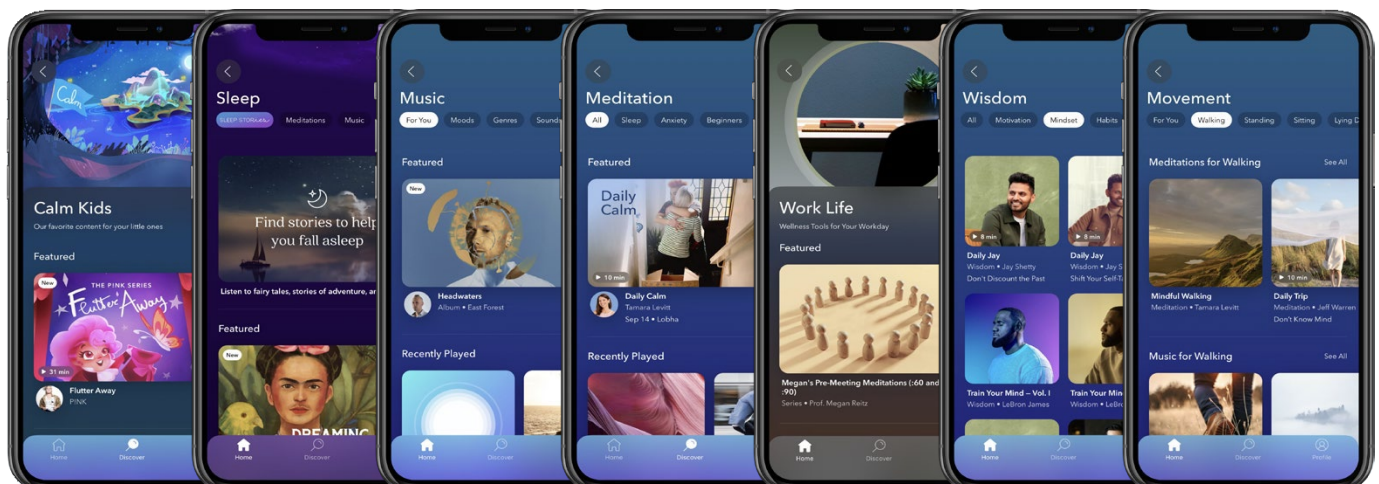
www.calm.com/b2b/savistarcm/subscribe



Who pays?

Savista Pays for Membership

- Once you've signed up, you can add up to 5 friends and family (age 16 years or older) via the "Manage Subscription" page inside your Calm Premium account at www.calm.com



KIDS

SLEEP

MUSIC

MEDITATIONS

FOR WORK

WISDOM

MOVEMENT



ADDITIONAL BENEFITS



Burnalong

burnalong

Meet Burnalong, compliments of Savista, offering 50,000 live and on-demand classes! Challenge your coworkers and invite up to 4 family members (all complimentary!) to join you on your wellness journey. This means you can invite friends, family members, or anyone else important in your life to join you on this wellness journey, at no extra cost. It's a fantastic way to extend your complimentary wellness offerings to those closest to you.

There is a class to meet you wherever you may be from beginner's to advanced. Attend nutrition programs, cooking classes, learn breathing and relaxation techniques, how to manage chronic medical conditions, and more, all on Burnalong.

The Burnalong Solution

- **Choice and diversity:** Discover new wellness classes and instructors, plus personalized wellness programs, across 60+ categories.
- **Social connection:** Get motivation from friends and family members you invite to join in live private group classes.
- **Personalization:** Receive AI-powered guidance plus access anytime, anywhere - via phones, tablets, computers, & smart TVs.

ADDING FRIENDS & FAMILY

Go to your profile picture and select Sub Accounts.

1. Select "Add Sub Account".
2. Complete and select "Add".

Note: To deactivate a Sub Account, simply click on the Sub Account's name and email and select "deactivate"

Contact information

Burnalong

join.burnalong.com/savista

customercare@burnalong.com



Previ-Colleague Cell Phone Discount



x SAVISTA

Savista colleagues get exclusive access to superior pricing through a \$99/year membership.

To get started, go to previ.com, and use the access code:

SAVBDPJ

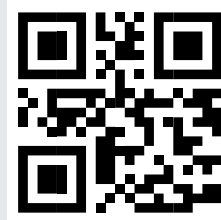
On average, Previ members save \$1,252/year with an unlimited mobile plan through Previ. Savista colleagues are able to receive discounts starting at \$20/line*. All plans include:

- Unlimited premium data, talk, and text
- No contract
- Plans for watches & Tablets available
- All activation fees waived
- Priority customer support
- Bring your device and phone number
- Roll over current device financing to Previ
- Add up to 10 lines on 1 account

*Prices do not include taxes and fees

Contact information

Get started at previ.com, use the access code SAVBDPJ





PERK SPOT



Welcome to Your Discount Program

What is the Savista Discount Program?

Your Savista Discount Program is a one-stop-shop for thousands of exclusive discounts in more than 25 different categories. That means there's something for everyone!

How to Navigate Your Discount Program

Local Offers

Located in the Quick Links section, Local Offers allow you to use your location to see all of the discounts near you, wherever you are! Discounts can be filtered by category and distance.

Interests

Let us know what you're interested in so we can ensure you're seeing the perks you'll most enjoy, front and center on your Discount Program Home Page.

Brands

Looking for something specific? The Brands tab, found in the Quick Links section, is an easy and quick way to search for all the discounts available to you.

Suggest a Business

Don't see what you're looking for? Head to the Suggest a Business page, found in the upper right-hand corner of your Home Page, to suggest your favorite brands and local spots be added to your Discount Program.

Need Some Help? Reach Out To Us!

PerkSpot's customer service team works tirelessly to help you access your Discount Program and redeem deals easily. Below are some important details regarding customer service availability.

Hours

Monday - Friday
9am - 6pm

Phone Number

(866) 606-6057

Email

cs@perkspot.com

Support*

support.perkspot.com

**If you've still got some questions, visit support.perkspot.com to submit a request. Our bilingual Customer Service team will reach out and can answer any questions in both English and Spanish.*

Ready to save?

Head to savista.perkspot.com to get started!



Pet Insurance



Emergency trips to the vet are a reality of pet parenting. Tests, surgery and follow-up care can easily cost a thousand dollars and up — often resulting in a heartbreaking decision. Through Savista, you can get pet health insurance from MetLife to reimburse your bill from your preferred vet for a wide variety of illnesses, injuries, services, and treatments. Tailor your coverage to suit your unique situation. File a claim simply and quickly by many methods, including a mobile app.

Contact information

MetLife

(800) 438-6388

www.metlife.com/getpetquote

Who pays?

Colleague Discounted Rates

Not Payroll Deducted



Paid Time Off Benefits

Holiday Schedule – Savista offers a total of nine paid holidays for the calendar year. Eight are fixed holidays, with one floating holiday. Eligible colleagues receive the following paid holidays each year:

- New Year's Day
- Memorial Day
- Independence Day
- Labor Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day
- One Floating Holiday

All regular part-time colleagues are eligible for PTO based on the schedule below.

Please refer to the PTO policy in the Colleague Handbook for additional details.

Length of Employment	20 Hours per Week	21-24 Hours per Week	25 to 29 Hours per Week	30 to 34 Hours per Week	35 or More Hours per Week
0-3 Years	68 Hours	85 Hours	102 Hours	119 Hours	136 Hours
4-6 Years	80 Hours	100 Hours	120 Hours	140 Hours	160 Hours
>7 Years	100 Hours	125 Hours	150 Hours	175 Hours	200 Hours

Part Time colleagues are also eligible for PTO hours and are based on scheduled hours.



401(K)



You are eligible to enroll in the Savista 401k as soon as you are in the Fidelity system, which is usually by your second week of employment. You will receive information from Fidelity in the mail, or you can reach out to Fidelity by logging into www.netbenefits.com or calling (800) 835-5095. If you do not enroll in the Plan or elect to opt out, after 30 days you will be automatically enrolled at a 6% pre-tax contribution rate.

Contributions

You can contribute from 1%–90% of your eligible base pay as pre-tax or Roth contributions, or a combination, up to the annual IRS dollar limits. A Roth contribution to your Plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement, as long as the distribution is a qualified one. A qualified distribution, in this case, is one that is taken at least five tax years after your first Roth 401(k) contribution and after you have attained age 59½ or become disabled or die.

Employer Contribution

Savista has a discretionary match of 50% of the first 6% of pre-tax and/or Roth contributions you make to the Plan.

Contribution Limits

The IRS contribution limit for 2025 is \$23,500. **Please include contributions made to other plans this calendar year when determining how much to contribute for the remainder of 2025.**

If you have reached age 50 or will reach 50 during the calendar year January 1 – December 31 and are making the maximum plan or IRS pre-tax contribution, you may make an additional “catch-up” contribution each pay period. The maximum annual catch-up contribution for 2025 is \$7,500. Those aged 60-63 may make a catch-up contribution of \$11,250 in 2025.

Annual Increase Program

You can choose to increase your retirement savings plan contributions automatically each year through the Annual Increase Program.

Vesting Schedule

You are always 100% vested in your own contributions to your Plan account, as well as any earnings on them. Employer contributions will be fully vested when you have completed 5 years of service. Employer contributions will vest according to the following schedule:

Years of Service	Vested Percentage
1	20%
2	40%
3	60%
4	80%
5	100%

Electing a Beneficiary



Scan this QR code to designate your beneficiaries with Fidelity



CONTACTS

Benefit Plan	Contact	Plan Number	Phone	Website/Email
Enrollment Assistance	Lockton on Call	N/A	1 (866) 430-3007	savistabenefits@lockton.com
Life and AD&D	Unum	968966	1 (800) 421-0344	www.Unum.com/Employees
Disability	Unum	968965		
Employee Assistance Program	Unum	N/A	1 (800) 854-1446	www.unum.com/lifebalance
Voluntary Accident, Critical Illness, Hospital Indemnity	Unum	968967, 968968, 968969	1 (800) 635-5597	www.unum.com
Pet Insurance	MetLife	N/A	1 (800) 438-6388	www.metlife.com/getpetquote
Legal Plan	ARAG Legal	N/A	1 (800) 247-4184	www.araglegal.com/myinfo Code: 18761sav
Leave Administration	Unum	968970-851	1 (866) 679-3054	www.unum.com/employees
401(k)	Fidelity	N/A	1 (800) 294-4015	www.netbenefits.com
Savista Discount Program	Perkspot	N/A	1 (866) 606-6057	www.Savista.Perkspot.com
Mindfulness	Calm	N/A	N/A	www.calm.com
Health & Wellness	Burnalong	N/A	N/A	Join.burnalong.com/savista

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

