

ONCO Professional Services Colleagues

Welcome to Savista!



Housekeeping Items

- Everyone is muted, but you can submit your questions via Q&A
 - Questions submitted via Q&A are visible to all attendees, so please do not submit personal questions
 - If you have a personal question, please email benefits@savistarcm.com
 - We will reply to as many questions as we can on the call, but if we do not get to yours, we will respond to your question via email

Agenda

Benefits

1. Eligibility
2. Savista Plan Offerings
3. Deeper dive into Medical, Pharmacy, Life, Disability, and Spending Accounts
4. Additional Benefits
5. New Hire Enrollment Resources
6. How to Enroll
7. Reminders

Savista Benefits



Our Holistic Benefits Strategy

Physical

- Medical
- Dental
- Vision
- HSA with Company contribution
- Flexible Spending Accounts
- Tobacco Cessation
- Wellness Incentive Program
- Bernalong Virtual Workout Classes

Mental

- Employee Assistance Program
- Calm Premium Subscription
- LinkedIn Learning
- Mental Health Resources
- Paid Time Off & Holidays

Financial

- Basic Life and AD&D
- Supplemental, Spouse & Dependent Life
- Short & Long-Term Disability
- Accident Insurance
- Critical Illness
- Hospital Indemnity
- 401(k) Retirement
- Legal & Pet Insurance
- Certified Financial Planning
- Corporate Discount Program
- Education Assistance
- Phone Discount Program

Social

- CARE Fund
- Payroll-Deducted Charitable Giving
- Heart and Soul Community Volunteering
- PTO Donation
- Viva Engage Social

2025 Enrollment for ONCO Colleagues

New Hire Enrollment

- Benefits from **12/1/25 to 12/31/25**

Open Enrollment

- Benefits from **1/1/26 to 12/31/26**

Who's Eligible for coverage?

- You are eligible for benefits if you're a colleague working a minimum of 20 hours per week.
- The benefits program is also available to eligible dependents.

When can I enroll?

- New Hire enrollment launches upon offer acceptance and continues through **10/31/25**
- Open Enrollment launches for the entire company on **10/27/25**, but ONCO colleagues will not be able to enroll until **11/2/25**. Open enrollment continues through **11/14/25**.

How do I enroll?

- Enrollment elections are made through **Workday**.

Benefits Eligibility – Full & Partial

Full Benefits Package

>=30 hours/week

- Medical
- HSA / FSA
- Dental
- Vision
- Group Life & AD&D
- Short-Term & Long-Term Disability
- Supplemental Life Insurance
- Legal Plan
- Pet Insurance
- Accident, Hospital Indemnity, Critical Illness

Partial Benefits Package

20-29 hours/week

- Short-Term Disability
- Group Life Insurance
- Supplemental Life Insurance
- Legal Plan
- Pet Insurance
- Accident, Hospital Indemnity, Critical Illness

Important Benefits Information

- Savista's benefit plan year runs from January 1 – December 31.
- For any plans with deductibles, your 2025 deductible will run from December 1 – December 31 and then reset on January 1, 2026.
- For any plans that have a legally defined contribution limit, please deduct any amounts you have already contributed under any other company's plan from the legal limit to determine how much more you can contribute to Savista's plans.

Medical Plan

Medical	HDHP Silver	HDHP Gold
Annual deductible (Individual/Family)	\$3,000/\$6,000	\$2,000/\$4,000
Out-of-pocket maximum (Individual/Family)*	\$7,000/\$14,000	\$4,500/\$9,000
HSA Seed Money (Individual/Family)	\$650 / \$1,300	\$650 / \$1,300
Medical Coverage		
Coinsurance	You pay 20% after deductible	You pay 20% after deductible
Doctor Office Visits	You pay 20% after deductible.	You pay 20% after deductible.
Preventive Care	No cost	No cost
Specialist Visits	You pay 20% after deductible	You pay 20% after deductible
Outpatient Surgery	You pay 20% after deductible.	You pay 20% after deductible.
Inpatient Hospital (per stay)	You pay 20% after deductible	You pay 20% after deductible
Emergency Room	You pay 20% after deductible.	You pay 20% after deductible.

- Savista's plan year runs from January 1 – December 31
- **For ONCO colleagues, 2025 deductibles will run from Dec 1 – Dec 31**

Two Plans to Choose From

- Choice of two Cigna Healthcare high-deductible health plans (HDHPs) with a health savings account (HSA). Both plans have Out-of-Network coverage. Please refer to your SBCS for plan information.
- The **Silver Plan** is best for **low utilizers** – higher deductible, but lower per paycheck cost
- The **Gold Plan** is better suited for **high utilizers** who are looking for lower deductibles, and willing to pay a higher premium in their paychecks.
- Virtual Care (Telehealth) is included

Example of High Deductible with HSA

This example illustrates how the employer contributions to the HSA reduces the deductible expense, using the Silver plan with Colleague Only coverage.

Medical	HDHP Silver
Annual Deductible (Colleague Only)	\$3,000.00
Employer HSA Contribution	\$650.00
Remaining Deductible	\$2,350.00

In addition to the employer contributions, you can make pre-tax contributions to your HSA. While they will not reduce the cost of the deductible, they will save you tax dollars that can help offset the cost. While exact savings will vary based on your personal tax situation and the state you live in, the tax savings can be meaningful.

Pharmacy Plan

Medical	HDHP Silver	HDHP Gold
Prescription drugs		
Retail (30-day supply)		
Generic	You pay 20% after deductible.	You pay 20% after deductible.
Brand preferred	You pay 20% after deductible.	You pay 20% after deductible.
Brand non-preferred	You pay 20% after deductible.	You pay 20% after deductible.
Mail order (90-day supply)		
Generic	You pay 20% after deductible.	You pay 20% after deductible.
Brand preferred	You pay 20% after deductible.	You pay 20% after deductible.
Brand non-preferred	You pay 20% after deductible.	You pay 20% after deductible.

Pharmacy Expense Tips

- Find an in-network pharmacy or use the drug cost estimator tool by visiting www.MyCigna.com.
- Discount sites like GoodRx and WellRx can help you instantly save (please note: prescriptions acquired under these plans do not go through your insurance).
- Ask if a generic/mail order is available.
- Generic contraceptives and diaphragms are covered and available at no cost.
- See if your drug has a Patient Assistance Program.

Rx and Medical

- Prescriptions are included with your health plan and are administered by Cigna
- The amount you pay for prescription drugs will count toward your out-of-pocket maximum and is subject to the annual deductible. **You do not have a separate prescription drug deductible.**
- Retail or mail order options are available

Medical/Rx Contributions

2025 Rates per biweekly paycheck

Medical	HDHP Silver	HDHP Gold
Colleague	\$84.90	\$128.88
Colleague + Spouse	\$215.69	\$307.99
Colleague + Child(ren)	\$194.52	\$277.79
Family	\$308.62	\$440.01

*Premiums for domestic partners and their eligible dependents are subject to applicable IRS regulations, with after-tax deductions and imputed income.

Unless required by state law, Cigna no longer automatically mails physical ID cards. You can securely log in to [myCigna.com](https://mycigna.com) or the myCigna App to see or download your ID card. You can also request a physical card through [myCigna.com](https://mycigna.com).

Surcharges

- Colleagues who identify that they or their covered family members use tobacco will pay a biweekly **tobacco surcharge** of \$50 or up to \$1,300 annually for medical coverage. To avoid the tobacco surcharge, you can enroll in the Cigna Tobacco Cessation Program.
- Colleagues whose spouses have access to other employer-sponsored medical coverage, but still choose to receive coverage for their spouse under a Savista Medical Plan, will pay a biweekly **spousal surcharge** of \$50 or up to \$1,300 annually.

Why We Offer High-Deductible Health Plans?

- Our Approach: Self-Insured Health Plans
 - We **self-insure**, meaning Savista—not an insurance carrier—pays for colleagues’ medical claims directly.
 - This gives us **greater control** over plan design and costs.
 - HDHPs help us **manage risk and expenses** more predictably, ensuring long-term sustainability for our benefits programs.
- Why HDHPs Make Sense
 - Helps manage the impact of **rising healthcare costs** by shifting focus to cost-conscious care and preventive services.
 - Encourages **smart healthcare decisions** by making costs more transparent.
 - Lower monthly premiums compared to traditional plans.
 - Compatible with **Health Savings Accounts (HSAs)**—a powerful financial tool.

Health Savings Accounts (HSAs) - Fidelity

- HSAs are available to colleagues enrolled in both the Gold and Silver Plan
- **A Health Savings Account (HSA) is a triple tax-advantaged savings account.**
 - Contributions are tax-free
 - Earnings grow tax-free
 - Withdrawals for qualified medical expenses are tax-free
- You own your HSA meaning that dollars rollover from year to year, there is no “use it or lose it” provision. It is also portable meaning if you change jobs or retire, you still have access to the funds in that account. If you currently have an HSA, you do have the ability to roll that account into your account with Fidelity.
- HSAs also allow for long-term savings. Because HSA dollars rollover from year to year, funds can be used for future healthcare costs. Also, after age 65, funds can be used for any expense, not just medical.
- Maximum Annual HSA Contribution Limits
 - Colleague Only: **\$4,300**
 - Colleague Plus Dependent(s): **\$8,550**
 - Age 55 or older can contribute an additional \$1,000 per year
- **Savista contributes \$650 for Colleague only coverage and \$1,300 for Family coverage regardless of the plan**
- Keep in mind the maximum contributions include employer contributions, as well as HSA dollars you earn through the wellness program (discussed later)

HSA Information for ONCO

Savista contributes to your HSA on a per pay period basis

- **\$25** per pay period for Colleague Only coverage, which will equal \$25 in 2025
- **\$50** per pay period for Family, Colleague + Spouse/Domestic Partner, and Colleague + Child(ren) coverage, which will equal \$50 in 2025
- To determine how much you can contribute, please take into account:
 - Any amounts you have already contributed this year
 - Savista employer contributions

Flexible Spending Accounts (FSA) - Cigna

- There are 3 types of FSA's available:
 - **Healthcare FSA** (not available if you are enrolled in the HSA)- Covers all eligible healthcare costs, including medical, dental, vision
 - **Limited Purpose FSA** (available for those enrolled in the HSA)- For dental & vision expenses only. Use your HSA for medical expenses.
 - **Dependent Care FSA**- Dependent Care FSA to pay expenses for the care of a dependent child, spouse or elderly parent inside your home (from a qualified provider), and expenses outside your home, such as baby-sitters, nursery schools, or day care centers
- Contributions to these accounts are pre-tax and must be elected each year
- Contribution limits:
 - Healthcare & Limited FSA: **\$3,300**
 - Dependent Care FSA: **\$2,500** (if married & filing separate tax returns) or **\$5,000** (family)
- **Plan Carefully!** You can only rollover \$660 of the unused funds in the Healthcare and Limited Purpose FSAs (no carryover for Dependent Care FSAs)
- For full description of eligible expenses, please visit www.irs.gov, publication 502
- If you have contributed to an FSA this year, please deduct your contributions from the limits to determine if you can contribute more

Dental Plan

Dental	Delta Dental Low Plan*	Delta Dental High Plan*	DHMO Plan
	In-network	In-Network	In-Network
Annual Deductible	\$50/\$150	\$50/\$150	No deductible
Calendar-year maximum per member	\$1,000	\$3,000	No calendar year maximum
Preventive/Diagnostic services	Covered 100%	Covered 100%	Covered 100%
Basic Services	You pay 20% after deductible	You pay 20% after deductible	Copay varies based on services rendered
Major Services	You pay 60% after deductible	You pay 50% after deductible	Copay varies based on services rendered
Orthodontia: Children to age 19	Not covered	You pay 50% after deductible	Covered for children and adults - copay varies based on services rendered.
Orthodontia lifetime maximum	Not covered	\$1,500	No lifetime maximum
Biweekly Premiums	Dental Low Plan	Dental High Plan	DHMO
Colleague	\$3.43	\$13.09	\$1.80
Colleague + Spouse	\$7.20	\$27.49	\$3.78
Colleague + Child(ren)	\$6.52	\$24.87	\$3.42
Family	\$10.29	\$39.28	\$5.40

Dental Plan Choices

- Both the Low and High plan have out-of-network benefits, although you will pay less going in-network
- The DHMO plan only offers in-network benefits
- The DHMO plan is a great option for colleagues who are looking for a **lower cost dental alternative**, and willing to designate a primary dentist within the Delta Dental network in exchange for lower premiums

- Savista's plan year runs from January 1 – December 31
- **For ONCO colleagues, 2025 deductibles will run from Dec 1 – Dec 31**

Vision Plan

Vision	EyeMed Vision Plan	
Plan Features	In-network	Out-of-network
Exam (one per 12 months)	\$10 copay	\$50 copay
Prescription glasses (once per 12 months)		
Single Vision	Covered after \$20 copay	\$40 allowance
Bifocal Trifocal		\$60 allowance
Non-Preferred Brand		\$80 allowance
Frames (once per 12 months)	\$150 allowance, 20% off coverage	\$70 allowance
Contact lenses		
Contact lenses (elective)	\$130 allowance	\$105 allowance
Contact lenses (medically necessary)	\$0 copay; covered in full	\$210 allowance
Laser Vision Correction (Lasik or PRK from U.S. Laser Network™)	15% off Retail Price or 5% off promotional price	N/A
Biweekly Premiums	Vision Plan Premium	
Colleague	\$3.18	
Colleague + Spouse	\$6.05	
Colleague + Child(ren)	\$6.36	
Family	\$9.36	

Vision Plan Choice

- You are offered one vision plan through EyeMed, with both in and out-of-network benefits

Life, AD&D and Voluntary Benefits (Unum)

Basic Life/AD&D

- 100% Savista Paid
- 1x Base Salary up to \$750,000
- \$5,000 benefit for Part-Time Colleagues

Supplemental Life*

- \$10,000 increments up to \$1.5 Million
- Spouse Life and Dependent Life
- Must have Supplemental Colleague life to have Supplemental Spouse and Child Life

Voluntary Plans

- Critical Illness
- Accident Insurance
- Hospital Indemnity

*Evidence of Insurability (EOI) applies for amounts above guaranteed issue

Short Term Disability (Unum)

Short Term Disability Eligibility

- **Full Time Colleagues** – Savista pays 100% of the premiums for STD. STD covers 60% of weekly pay up to \$2,500 per week (weekly maximum will change to \$2,000 per week in 2026).
 - No pre-existing condition clause
- **Part Time Colleagues** – Part time colleagues can elect to purchase STD
 - If you do not enroll when you are first eligible and decide to enroll later, you will be subject to Evidence of Insurability
 - If you have a pre-existing condition, your enrollment could be denied through the Evidence of Insurability process

Long Term Disability (Unum)

Available to FT colleagues only

- For **2025**, there are two LTD plans:
 - Savista Paid – Savista covers 100% of the premiums for LTD. LTD covers 40% of monthly pay up to \$12,000 per month.
 - LTD Buy-Up – Colleagues can elect to purchase an additional 20% of LTD coverage
- For **2026**, Savista is moving to a voluntary LTD plan
 - Colleagues can elect to participate in a voluntary LTD plan paying 60% of monthly pay up to \$12,000 per month
 - If you do not elect LTD Buy-Up during new hire enrollment, a pre-existing condition clause will apply to 20% of your coverage
 - If you do not enroll in the voluntary plan when you are first eligible and choose to add this benefit at a later time, you are subject to evidence of insurability
 - A pre-existing condition exists if you have received treatment at any time during the 3 months prior to your enrollment date and you become disabled within 12 months of your enrollment date

Legal Insurance (ARAG)

- An UltimateAdvisor legal insurance plan from ARAG **covers a wide range of legal needs** to help you address life's legal situations
 - Consumer Protection
 - Criminal Matters
 - Debt-Related Matters
 - Driving Matters
 - Tax Issues
 - Family Matters
 - Tenant Services
 - Real Estate
 - Will & Estate Planning
- You will be able to enroll in the Legal plan when you complete your new hire enrollment



Wellness



New Cigna Healthcare Wellness Experience

- Starting **January 1st, 2026**, earn up to **\$300** in HSA contributions by completing wellness activities throughout the plan year.
- Cigna is hosting an informational webinar on this new program on **January 21st, 2026**, at **11:30am EST**. Register on the benefits page of Savista Central.

Points Reached	Dollars Earned
7,000	\$40
25,000	+\$60
40,000	+\$80
60,000	+\$120
Maximum Total	\$300

Sample Wellness Activities	Frequency	Point Value
Complete Registration	Once	100 points
Workout for 30 minutes in a day	Once per day	100 points
Track Healthy Habits 10 Days in a Month	Monthly	200 points
Track calories 10 days in a month using My Fitness Pal	Once per month	200 points
Complete the Health Assessment	Once per program year	500 points
Sleep >7 hours 20 nights in a month	Once per month	500 points
Preventative care (Annual exam/Well woman)	Once per program year	Up to 1000 points

Other Benefits

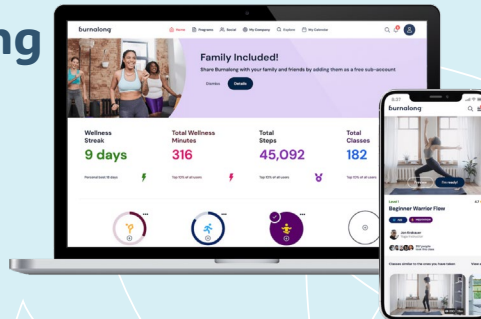


Other Benefits

Calm



Burnalong



Perkspot



MetLife Pet Insurance



TRAVEL



COMPUTERS



MOVIES



CELL PHONES



FOOD

Previ



Starting at \$20/line

Before taxes and gov't fees.

Unlimited premium data, talk and text
No contracts
Plans for watches & tablets available
All activation fees waived
Roll over current device financing to Previ
Bring your device and keep your phone number

401(k) Retirement Savings



401k Retirement Plan

- Discretionary match of 50% of the first 6% of pre-tax and/or Roth contributions.
- The IRS contribution limit for 2025 is **\$23,500**.
- If you have reached age 50 or will reach 50 during the calendar year 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**. For those age 60-63 at the end of year, you can make a catch-up contribution of **\$11,250**.
- You are always 100% vested in your own contributions, as well as any earnings on them. Employer contributions will be fully vested when you have completed 5 years of service. **You will receive vesting credit for your service with ONCO.**

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



Enrolling in 401k

- You are eligible to enroll in 401k as soon as you are in the Fidelity system
 - Generally, by your second week of employment
- Fidelity will mail you information about the plan
- You will be auto-enrolled at **6%** approximately 30 days after your hire date, unless you elect a different amount or waive participation
- You are also eligible to rollover your ONCO 401k into the Savista Fidelity 401k. You can find information about rollovers by logging into netbenefits.com. Select the Accounts & Benefits tab, and scroll down to click on rollovers. You can also call Fidelity at 800-835-5095.

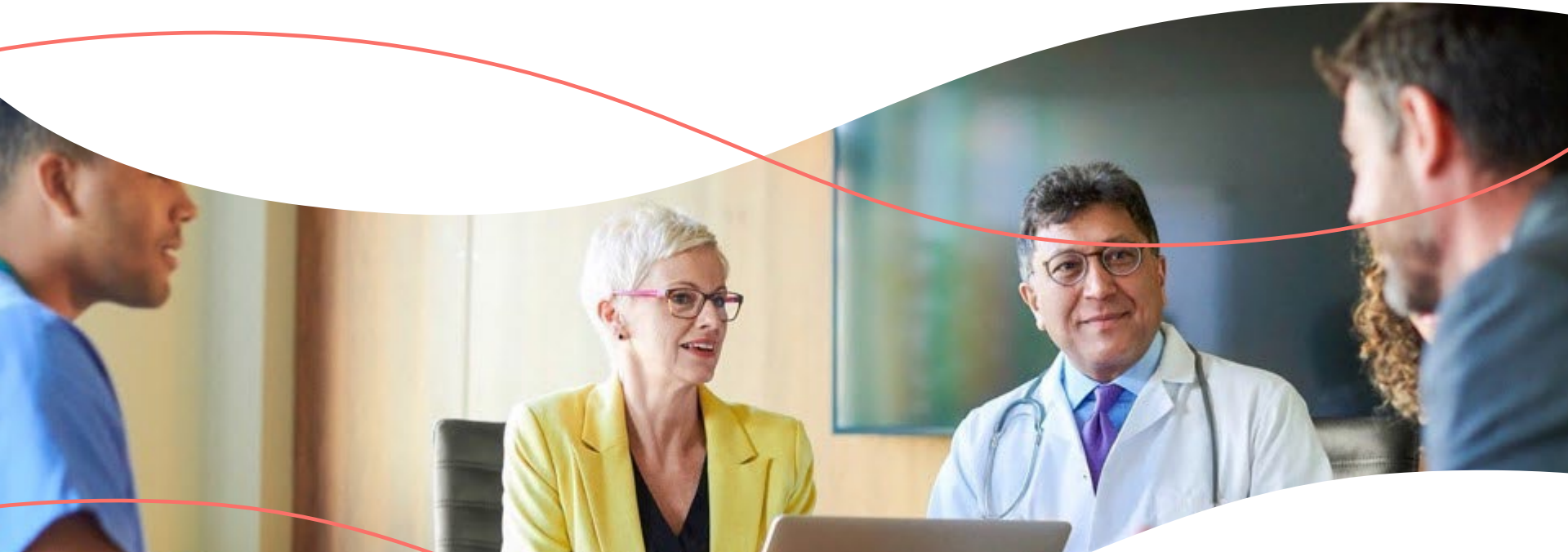
Ways to Enroll

Online at www.netbenefits.com

Call Fidelity at 1-800-835-5095



Enrollment Resources



Savista Benefits Center

The benefits specialist team is available to:

- Answer questions from colleagues on Savista's comprehensive benefits package
- Provide a personal way for you to understand your benefits
- Assist with enrolling in your benefits
- Answer basic claims questions
- Transfer and/or provide contact information for internal resources or vendor partners

Benefits Helpline

Monday-Friday 8:00 am to 5 pm CST

savistabenefits@lockton.com or 866-430-3007



How to Enroll



How to Enroll

Check your Workday Inbox

You will see a task for “New Hire Enrollment”

Workday will walk you through the enrollment process

Workday Onboarding Job Aid

Review the Workday Onboarding Job Aid on the microsite which includes instructions for enrolling in Benefits

Live Benefits Support

Get benefits support at Savistabenefits@lockton.com or 866-430-3007

The screenshot shows a Workday interface. At the top is a dark blue header with the word "Inbox" in white. Below this is a navigation bar with "Actions" and "Archive" tabs. Under "Actions", there are two dropdown menus: "Viewing: All" and "Sort By: Newest". A task card is visible with the title "New Hire Benefits Enrollment:" followed by a redacted name and a star icon. Below the title, it says "3 day(s) ago - Due 05/16/2023; Effective 05/15/2023". To the right of the task card is a section titled "Change Benefit Elections" with the text "3 day(s) ago - Due 05/16/2023; Effective 05/15/2023". Below this, there are two rows of information: "Initiated On" with the date "05/15/2023" and "Submit Elections By" with the date "06/13/2023". At the bottom of this section is a blue button with the text "Let's Get Started".

Next Steps



Reminders

- You can begin to enroll via Workday as soon as you receive a notification in your Workday inbox
- All enrollments must be submitted **by October 31, 2025.**
- **If you are enrolling dependents, you will need to provide proof that the dependent is an eligible dependent**
- **All benefits are effective December 1, 2025**
- If you are subject to completing an Evidence of Insurability (EOI) because you enrolled in Voluntary Life coverage over the Guaranteed Issue, you will receive a link to complete your EOI through Workday after you complete your enrollment.
- If you enrolled in the HSA, please remember to open your account on **Netbenefits.com**
- Please be sure to designate your beneficiary for Life insurance, 401(k) and HSA
 - Beneficiaries for life insurance are designated in Workday
 - Beneficiaries for 401(k) and HSA are designated on **Netbenefits.com**

Reminder about Open Enrollment

- Open Enrollment launches for Savista on **October 27th** and ends on **November 14th**
- Assuming you have completed your new hire enrollment, Open Enrollment will launch for ONCO colleagues on **November 2nd**
- You will have until **November 14th** to complete your open enrollment event

Key Contacts

- SavistaBenefits@lockton.com – Benefits Support
- Benefits@savistarcm.com – Benefits



Thank You

For questions, please reach out
to the Savista Benefits Center at
savistabenefits@lockton.com

