PT PRN

WELCOME TO TEAM SELECT
INTERACTIVE BENEFITS GUIDE

January 1, 2027 – December 31, 2027

Each day, every member of Team Select Home Care plays a vital role in bringing our mission and core values to life. It is with sincere pleasure that we acknowledge your invaluable contributions by offering a comprehensive benefits package for you and your loved ones.

MEDICAL | DENTAL | VISION AND MORE



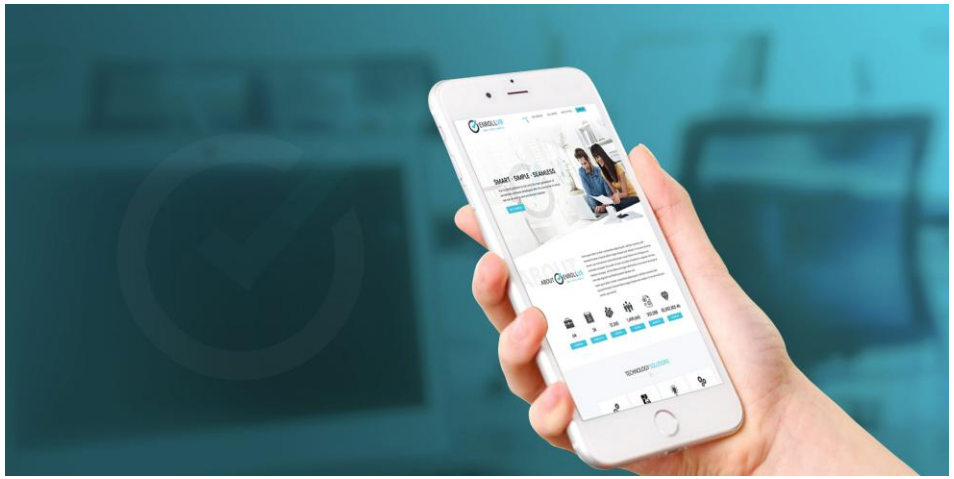
How to use this interactive guide

Links to websites | Access to documents | Links to videos

What's New?

Each day, every member of Team Select plays a vital role in bringing our mission to life. As a valued part of our team, you're eligible for the following benefits for yourself and your loved ones:

- The Minimum Essential Coverage (MEC) medical plans are now available through SBMA Benefits.
- Dental and Vision coverage will continue to be available through UnitedHealthcare FlexWork.
- Short-Term Disability, Accident, Critical Illness, and Hospital Indemnity coverage will continue to be available through Unum.
- EnrollVB will continue to serve as the enrollment and premium payment platform.



ENROLLVB
SMART · SIMPLE · SEAMLESS

Open Enrollment Through EnrollVB

Enrollment in all benefits will be done through EnrollVB.

EnrollVB integrates all your enrollment needs into an elegant solution for mobile self-service online enrollments, call center support, and premium payment management.

All Part-Time PRN employees interested in enrolling in benefits will need to visit the EnrollVB website by scanning the QR code or clicking on this website: **https://enrollvb.com/teamselect**. For additional information about EnrollVB call them at **(770) 709-6499** or email **support@enrollvb.com**

Contact EnrollVB with Questions:

(770) 709-6499

support@enrollvb.com



Eligibility

If you wish to participate in the plans outlined in this guide, you must elect during the 2027 Open Enrollment period or within 30 days of your hire date.

Benefits Eligibility

As a Part-Time PRN employee who works less than an average of 30 hours per week or is in their initial measurement period, you and your eligible dependent(s) are eligible to enroll in the Minimum Essential Coverage medical, dental, and vision plans.

Eligible dependents include:

- Your legal spouse
- Your domestic partner
- Your children by birth or adoption up to age 26, including those incapacitated due to disability and primarily dependent on you for support, and those named in a Qualified Medical Child Support Order (QMCSO) as defined by law.

Enrollment and Employee Contributions

Employees pay for Minimum Essential Coverage medical, dental, and vision insurance through EnrollVB with your desired method of payment.

Employees may only make changes to their elections during the annual open enrollment period or within 30 days of a qualified change in family status or transitioning from part-time to full-time employment.

If Your Employment Ends

If your employment with Team Select ends, you may be eligible to continue your coverage as long as required premium payments are made. If you choose not to continue coverage, you must contact EnrollVB directly to cancel your coverage and stop future premium payments.

Minimum Essential Coverage (MEC) Medical Benefits

Our Minimum Essential Coverage plan benefits are provided through **SBMA Benefits**. The MEC (Minimum Essential Coverage) plan only covers eligible services from in-network providers. Out-of-network services are not covered.

MEC plans encourage members to seek out preventive treatment, with over 70 preventive & wellness services covered. The table on the next page shows in-network Minimum Essential Coverage benefits for covered services.



Accessing Coverage

The HealthWallet mobile app puts your coverage in the palm of your hands:

- Scan the QR code to the right, or search "The HealthWallet" in your app store
- Download the HealthWallet mobile app
- Log in with your social security number and date of birth
- Access your ID card(s), benefit information, and ancillary vendor services

HealthWallet

Click or scan

Locating a Network Provider

Both medical plans use the MultiPlan | PHCS Specific Services Network. Find a provider by calling **(800) 457-1309** or visiting **www.multiplan.com/sbmaspecificservices** and following the instructions below.

1. Enter a provider name, specialty, or facility type in the search box, or choose one from the drop down
2. Enter your location information
3. Click "Search" to find a network provider

Prescription Drug Benefits: Prescription drug benefits are provided by PureRx. Present your medical ID card with your prescription to any of our 60,000+ retail pharmacies to fill your prescription. Additional information will be available on your ID card. Prescription drug benefits are subject to the formulary drug list and there is no coverage for non-preferred or specialty drugs. To review the formulary, please visit **www.sbmabenefits.com/purerx-standard**. *Please refer to your plan documents for full details and exclusions.*

Compare Your Medical Plan Options

SBMA

KeyCare and VitalCare offer different levels of in-person coverage, with shared prescription and virtual care benefits.

BENEFIT	KEYCARE	VITALCARE
Preventive / Wellness Services	**Covered 100%**	**Covered 100%**
Primary Care Visits	$25 copay	$25 copay
Specialist Visits	Not covered	$25 copay
Urgent Care	Not covered	$50 copay
Laboratory Services / X-Rays	Not covered	$50 copay
Prescription Drugs (30-day supply)	$15 / $30 / $50 / $75	$15 / $30 / $50 / $75
24/7 Virtual Urgent Care	$0 copay	$0 copay
Virtual Behavioral Health	$0 copay	$0 copay

*Important: Both plans exclude out-of-network services and cover only the services listed in the plan summary.

SBMA

Preventive Care & Finding a Provider

Both KeyCare and VitalCare cover eligible preventive and wellness services at 100% when you use an in-network provider.



PREVENTIVE CARE

100% Covered

In-Network

Examples include annual preventive exams, recommended screenings and immunizations. Refer to the Preventive Care Benefits page for the complete list.

Annual Preventive Exams
Routine checkups to help you stay healthy

Recommended Screenings
Detect health issues early

Immunizations
Help protect you and your family

FIND AN IN-NETWORK PROVIDER

1. **Visit MultiPlan | PHCS Specific Services**
   www.multiplan.com/sbmaspecificservices
2. **Search for care**
   Enter a provider name, specialty or facility type and your location.
3. **Verify participation**
   Confirm the provider participates in the PHCS Specific Services network before scheduling.

MultiPlan

Need help? MultiPlan | PHCS Specific Services
(800) 457-1309

PHCS Specific Services

*Important: Only eligible preventive services are covered at 100% when you use an in-network provider. Out-of-network services are excluded. Required ACA preventive benefits are subject to change based on federal guidance. For complete details, refer to the plan document or https://www.healthcare.gov/coverage/preventive-care-benefits/.



Virtual Care | Recuro Health

SBMA

Convenient access to covered virtual urgent care and behavioral health through both KeyCare and VitalCare.

24/7 VIRTUAL URGENT CARE

$0 COPAY

Connect with board-certified doctors by phone, video or messaging for urgent medical concerns.

VIRTUAL BEHAVIORAL HEALTH

$0 COPAY

Connect with a therapist or licensed counselor through secure online video or phone sessions.

How to Access Care

1

HealthWallet App

Search "The HealthWallet" in your app store or use the QR code below.

2

Sign in

Use your Social Security number and date of birth, per the SBMA instructions.

3

Select Virtual Care

Choose virtual urgent care or behavioral health and follow the prompts.

SCAN TO GET STARTED

Recuro Health: (855) 673-2876

Behavioral health appointments available:
7 days per week from 7am–7pm in your local time zone.
Psychiatric services may cost an additional $0 to $225.

United Healthcare

Dental Plans

Our dental plan benefits are provided through the **UHC FlexWork Network**. This plan encourages preventive treatment and allows you to achieve good oral health while minimizing your out-of-pocket dental expenses.

Dental Plan Summary

Dental benefits are available to you and your dependents. Dental coverage is voluntary, and you pay the full cost through EnrollVB. The chart on this page provides a summary of the 2027 dental coverage benefits.

Network Providers

When you use a dentist in the UHC FlexWork Network, you lower your out-of-pocket costs because network dentists have agreed to charge lower fees while your plan's in-network services cover a larger share of the charges. If you choose to use a dentist who doesn't participate in the network, your out-of-pocket costs will be higher, and you are subject to any charges beyond Reasonable and Customary (R&C).

To find a dental provider: visit https://flexwork.uhc.com/home or call (855) 892-2401 to speak with a UHC representative.

UHC FlexWork Dental Plans

Benefit / Feature	Low Plan		High Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible • Individual • Family	$50 $150		$50 $150	
Plan Year Maximum	$1,000		$1,500	
Preventive Services	Covered at 100%		Covered at 100%	
Basic Services You pay	20% AD	20% AD	20% AD	20% AD
Major Services You pay	50% AD	50% AD	50% AD	50% AD
Orthodontia Services (up to age 19)	Not Covered		Covered at 50%; deductible does not apply	
Orthodontia Lifetime Maximum	Not Covered		$1,500	

AD = After Deductible is Met
Please refer to your plan documents for full details and exclusions.

Vision Plan

Our vision plan benefits are provided through UHC utilizing the **VSP Network**. The table outlines how some of the most common services are paid at in-network providers and facilities. You will pay less for care when you see an in-network physician. As a voluntary benefit, you are responsible for the cost of this coverage with direct premium payment through EnrollVB.

To find a vision provider: visit https://flexwork.uhc.com/home or call (800) 638-3120 to speak with a UHC representative.

Please refer to your plan documents for full details and exclusions.



VSP Vision Plan	
Benefits / Feature	**VSP Network**
Frequency Exam / Lenses / Frames / Contact Lenses	Once every 12 months for exam, lenses and contact lenses Once every 24 months for frames
Eye Exam	$10 copay
Eyeglass Lenses • Single • Lined Bifocal • Lined Trifocal • Lined Lenticular	$25 copay for all listed lenses
Frames	$25 copay and $130 allowance + 30% discount on remaining balance
Contact Lenses (instead of lenses) Elective	$25 copay and $105 allowance

Individual Short-Term Disability

A disability can be one of the biggest financial risks you face. Your work income will end, but your living expenses will continue. When you are unable to work for a period of time due to a disability, disability insurance can replace a percentage of your lost income.

Short-term disability coverage is voluntary, and you pay the full cost through EnrollVB. This short-term disability plan, administered by UNUM, provides financial protection for you by paying a portion of your income while you are disabled.

For a complete overview of covered services, please refer to the **UNUM Disability Summary**.

Plan Features	
Elimination Period	Accident/Injury – 14 Days Illness – 14 Days
Maximum Benefit Percentage	60%
Maximum Benefit Amount	$4,000 Per Month
Benefit Duration	3 months to 6 months



Accident Insurance

Unum's accident insurance is designed to help covered employees meet the out-of-pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic. Indemnity lump sum benefits are paid directly to the employee based on the amount of coverage listed in the schedule of benefits. The accident base plan is guaranteed issue, so no health questions are required.

Over 40 million Americans receive treatment for an injury each year. These accidents often lead to unexpected expenses that can hurt your wallet. Accident insurance is different from health and disability insurance because it helps protect you from the unexpected costs those types of insurance do not cover and can be considered supplemental insurance.

This plan is an extra layer of protection that pays you cash when you suffer an unexpected, qualifying accident. It provides you money to cover any extra, out-of-pocket expenses associated with your injury. The money you receive from your accident can be used however you want as you recover from your injuries, covering anything from medical costs to non-medical costs like your monthly rent.

For a full overview of services covered, please refer to the **UNUM Accident Summary**.

LEARN MORE

What is Accident Insurance?

https://flimp.me/HubDeliverablesAccident



Value of Accident Insurance

- Pays a lump sum cash benefit for covered expenses due to accidental injuries
- Coverage is available for your spouse and children
- Pays in addition to other insurance
- Affordable premiums, conveniently paid through EnrollVB
- Benefits are portable, take it with you if you leave or change jobs

How Can Accident Insurance Help?

Medical expenses:

- Copays
- Deductibles
- Other care you are financially responsible for under your medical plan

Non-medical expenses while recovering:

- Groceries
- Rent or mortgage
- Car payments
- Childcare

Critical Illness Insurance

Unum offers protection that may help ease the financial, mental, and emotional burden that comes with critical illness.

- Your participation in these plans is voluntary.

- You will be responsible for 100% of the premium.

Critical Illness Insurance offers a valuable safety net in the event certain serious illnesses or conditions occur. Even with medical insurance, a critical illness can result in extra out-of-pocket expenses, like deductibles, coinsurance and out-of-network treatments. These expenses, along with childcare, mortgage payments, and utility bills, can create an additional financial burden for you and your family. Critical Illness provides you with a benefit if you, a spouse, or a dependent child is diagnosed with a covered condition.

Examples of covered conditions include cancer, heart attack, stroke, and organ failure. Some conditions include a benefit for a second occurrence. Please see Certificate of Coverage for all covered conditions.

For a full overview of services covered, please refer to the **UNUM Critical Illness Summary**.

LEARN MORE

What is Critical Illness Insurance?

https://flimp.me/HubDeliverablesCI



Value of Group Critical Illness with Cancer Coverage

- Cash benefits for a diagnosis of invasive and non-invasive cancers
- Affordable premiums paid through EnrollVB
- Coverage is guaranteed with no medical questions asked
- No restrictions on network or medical provider
- Benefits are portable, take it with you if you leave or change jobs

Benefits can help you pay for:

- Your medical plan's annual deductible
- Non-medical expenses resulting from treatment
- Alternative and experimental treatment
- Daily expenses like food and utilities
- Contractor fees for home modifications, such as a wheelchair ramp



Hospital Indemnity Insurance

Everyone deserves protection against hospital bills

Hospital Indemnity provides a lump-sum tax-free cash benefit to help pay for costs that can come with a hospital stay that your health plan may not cover. Use your hospital indemnity coverage to help pay out-of-pocket medical costs or daily expenses like rent, food, or transportation.

Many people aren't prepared to handle these extra costs, so having this extra financial support when the time comes may mean less worry for you and your family.

For a full overview of services covered, please refer to the **UNUM Hospital Indemnity Summary**.

LEARN MORE

What is Hospital Indemnity Insurance?

https://flimp.me/HubDeliverablesHospitalIndemnity

Value of Hospital Indemnity Insurance

- Cash benefit for unplanned or uninsured expenses resulting from a hospitalization due to sickness or injury
- Premiums are convenient and paid through EnrollVB
- Coverage is guaranteed with no medical questions asked
- There are no deductibles, no copayments, and no network restrictions
- Benefits are portable, take it with you if you leave or change jobs

Benefits can help you pay for:

- Costs that are not covered by health plans
- Deductibles and copays left by major medical insurance
- Replacement of your income while receiving care or your spouse's income while they're by your side
- Out-of-network costs for alternative treatment
- Travel for care and treatment, or even a second opinion
- Contractor or handyman to make changes to your home after an illness, such as a wheelchair ramp



Contacts

Benefit	Carrier	Phone	Website
Medical	SBMA Benefits MultiPlan | PHCS Specific Services Network	(800) 457-1309	www.multiplan.com/sbmaspecificservices
Virtual Care	Recuro Health	(855) 673-2876	http://get.thehealthwallet.com/
Dental	UnitedHealthcare FlexWork	(855) 892-2401	https://flexwork.uhc.com/home
Vision	UnitedHealthcare FlexWork	(800) 638-3120	https://flexwork.uhc.com/home
Short-Term Disability, Accident, Critical Illness, & Hospital Indemnity	UNUM	(800) 635-5597	https://www.unum.com
EnrollVB	EnrollVB	(770) 709-6499	https://enrollvb.com/teamselect

Legal Notices

Employees can access these notices in Workday. You may also request a printed copy of the required notices by contacting Human Resources.

Click or scan the QR code to access the Annual Legal Notices.



This Benefit Guide is designed to provide basic information regarding employee benefit plans and programs available to eligible employees of Team Select Home Care and its subsidiaries. It does not detail all of the terms, conditions, restrictions, and exclusions contained in the plan documents, carrier contracts or the Summary Plan Descriptions (SPDs) for the various benefit plans and programs. This overview merely summarizes the employee benefit plans and programs and does not create any contractual rights for any current or former employee or any other individual. The benefit provisions of the applicable plan document, contract or SPD will govern the determination of any individual's rights under any employee benefit plan or program. This document does not constitute a plan document or SPD as defined by the Employee Retirement Income Security Act of 1974, as amended (ERISA). Team Select Home Care and its subsidiaries reserve the right to amend or terminate any of its employee benefit plans and programs at any time and without notice or cause.