



NORTHSTAR
COLLECTIVE

2025 EMPLOYEE BENEFITS GUIDE

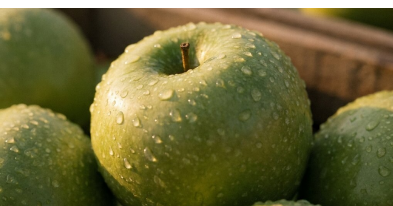
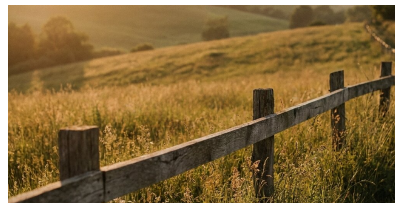
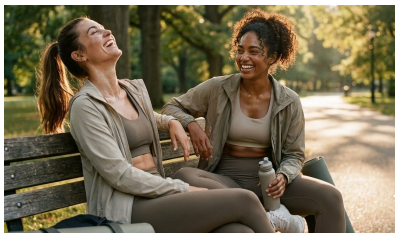
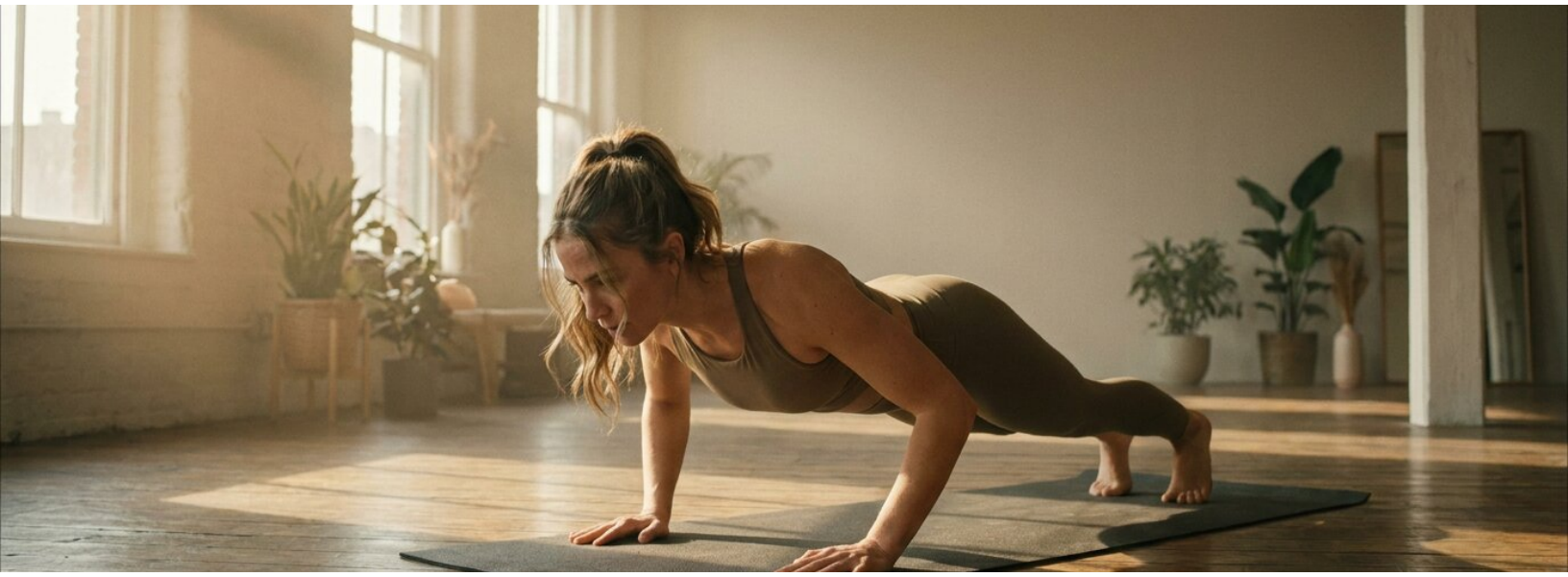




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WELCOME TO YOUR BENEFITS!

I want to take a moment to express my sincere appreciation for all the hard work and dedication you bring to this organization. It's because of your efforts that we're achieving great things, and I couldn't be more excited about the direction we're heading.

Part of supporting you on this journey is ensuring you have the resources you need not only to thrive professionally but also to take care of yourself and your loved ones. Our 2025 benefits package is designed to complement your life, support your well-being, and give you peace of mind as you continue to grow, learn, and reach your full potential. These benefits are an important part of your total compensation, and I encourage you to take the time to explore everything that's available to you and your family.

Together, we're building something truly special. Thank you for all that you do — your commitment, hard work, and passion are what make this company so great. I look forward to continuing this journey with you and to seeing all that you will accomplish in the year ahead.

Warm regards,

Daniel Reyes

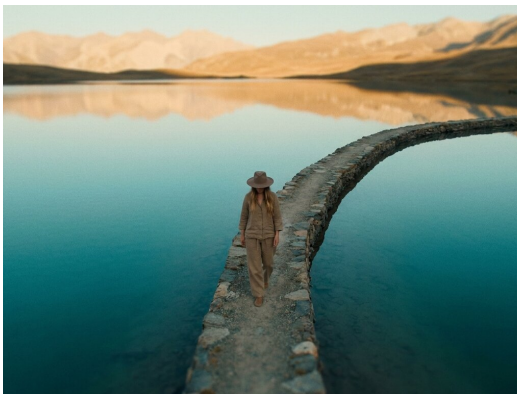
Chief People Officer

ELIGIBILITY

If you work at least 30 hours per week, you are eligible for benefits. Most of your benefits are effective on the first day of the month following your date of hire. You may also enroll your eligible dependents for coverage. Eligible dependents could be:

- Your legal spouse
- Children under the age of 26, regardless of student, dependency or marital status
- Children who are past the age of 26 and are fully dependent on you for support due to a mental or physical disability and who are indicated as such on your federal tax return

QUALIFIED LIFE EVENT		DOCUMENTATION NEEDED
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	Copy of birth certificate or copy of legal adoption papers
	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



CHANGING BENEFITS AFTER ENROLLMENT

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).



HOW TO ENROLL

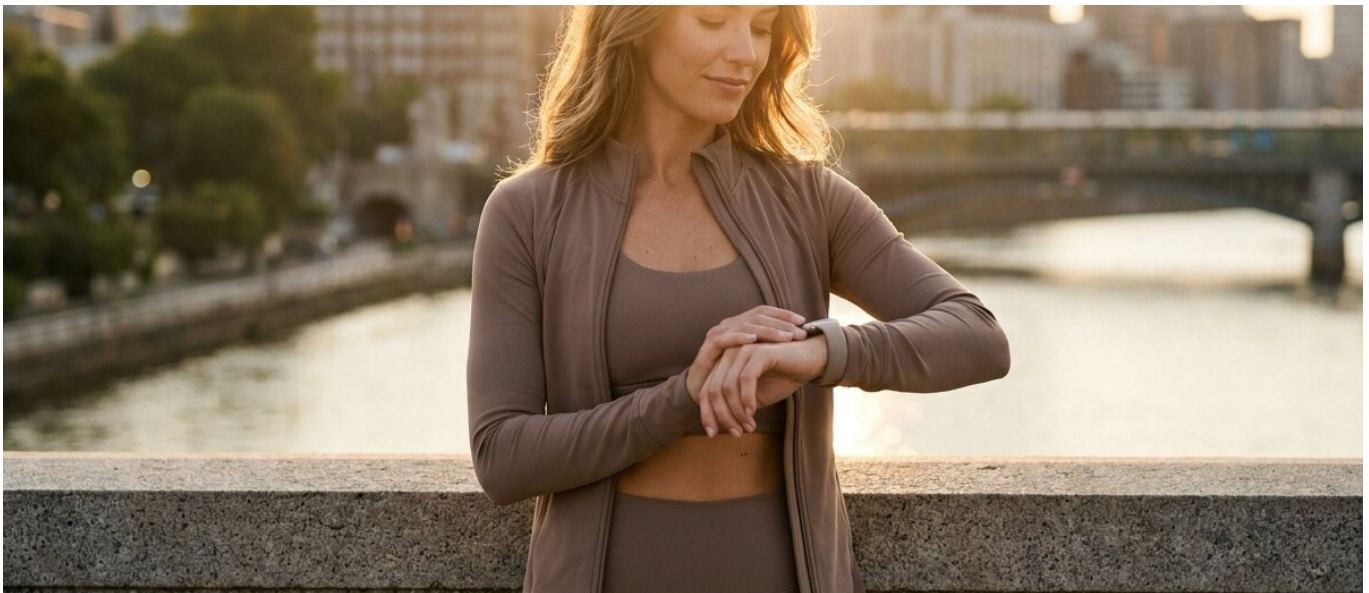
1. **Log in to the Employee Self-Service website.** Use your single sign-on to access the benefits portal.
2. **Enter your User ID and password, then click Sign In.** If this is your first time logging in, click Create account. If you are unsure of the registration code, please ask.
3. **Review the Open Enrollment information.** Upon logging in, you will be presented with a pop-up showing important information about this Open Enrollment period. You can click Enroll Now or Remind Me Later.
4. **Start your enrollment.** Selecting Enroll Now will bring you to the Benefits Enrollments screen where you can click Start Enrollment. Please review all information, as there are often important details regarding your Open Enrollment options.
5. **Complete each step, then Submit Enrollment.** Continue through each step until all elections are complete and dependents and beneficiary information has been added. Proceed to the Summary page, review your elections, and click Submit Enrollment. Your benefit elections will not be processed until you click Submit Enrollment.

MEDICAL

Medical insurance is essential to your well-being and our medical coverage provides you and your family the protection you need for everyday health issues or when the unexpected happens.

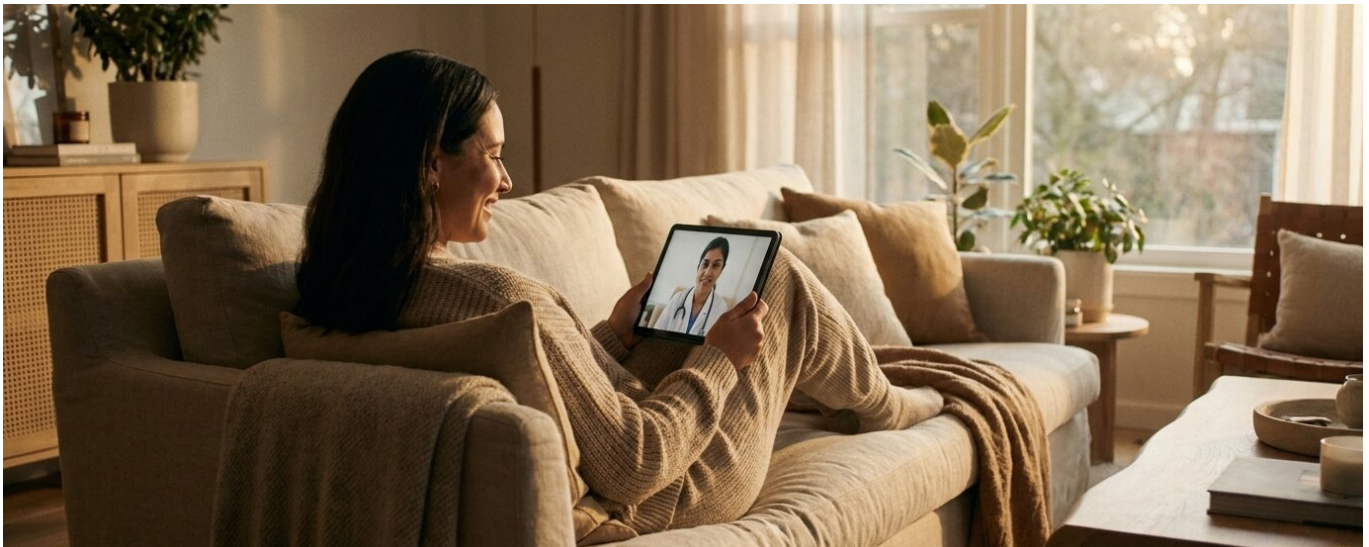
PARTS OF YOUR MEDICAL PLAN

- **Preventive care** — Always 100% covered when you use in-network providers and includes things like physical exams, flu shots and screenings.
- **Annual deductible amounts** — The amount you pay each year for eligible in-network and out-of-network charges before the plan begins to pay.
- **Annual out-of-pocket maximums** — The most you will pay each year for eligible in-network and out-of-network services, including prescriptions. After you reach your out-of-pocket maximum, the plan picks up the full cost of covered medical care for the remainder of the year.
- **Copays** — A copay is a fixed amount you pay for a health care service. Copays do not count toward your deductible but do count toward your annual out-of-pocket maximum.
- **Coinsurance** — Once you've met your deductible, you and the plan share the cost of care, called coinsurance.



MEDICAL PLAN COMPARISON

	UHC CORE	UHC PLUS	UHC PREMIER	
	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
	YOU PAY			
CALENDAR YEAR DEDUCTIBLE				
Individual	\$2,000	\$3,000	\$0	\$10,000
Family	\$4,000	\$6,000	\$0	\$20,000
CALENDAR YEAR OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)				
Individual	\$7,150	\$6,000	\$7,150	\$20,000
Family	\$14,300	\$12,000	\$14,300	\$40,000
COINSURANCE / COPAYS				
Coinsurance	20%	100%	100%	50%*
Preventive Care	\$0	\$0	\$0	50%*
Primary Care Physician	\$20	\$25	\$30	50%*
Specialist	\$100	\$50	\$70	50%*
Virtual Visit	\$0	\$0	\$0	N/A
Urgent Care	\$75	\$75	\$50	50%*
Diagnostic Test	20%*	\$0	\$70	50%*
Imaging (CT/Pet)	20%*	\$0	\$400	50%*
Hospital Stay	20%*	0%*	\$1,250 per day, up to \$3,750	50%*
Emergency Room	20%*	\$400		\$400
RETAIL RX (UP TO 30-DAY SUPPLY)				
Tier 1	\$10	\$15		\$15
Tier 2	\$50	\$45		\$45
Tier 3	\$150	\$65		\$65
Specialty	\$300	N/A		N/A
MAIL ORDER RX (UP TO 90-DAY SUPPLY)				
Tier 1	\$25	\$37.50	\$37.50	N/A
Tier 2	\$125	\$112.50	\$112.50	N/A
Tier 3	\$375	\$162.50	\$162.50	N/A
Specialty	\$750	\$500	\$500	N/A



TELEMEDICINE

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.

USING TELEMEDICINE IS EASY

Avoid germs in the ER, urgent care clinic or doctor's office.

See a board-certified, licensed, telehealth-trained doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends and holidays.

Get treated for more than 80 common conditions including colds, flu, allergies and more.

Get a prescription or short-term refill of any existing prescription sent to a pharmacy nearby, in less time than your usual doctor visit.

Avoid costly copays and deductibles of the ER and urgent care clinic.

SUPPLEMENTAL MEDICAL

Just as it sounds, Supplemental Medical Plans — Accident, Critical Illness, and Hospital Indemnity insurance can help you pay for costs you may incur after an accidental injury, illness or hospitalization. These plans are 100% voluntary.

Supplemental Medical Plans pay a fixed, one-time benefit amount which you can use for any purpose you like. It can help pay for expenses not covered by your health care plan (such as your deductible or copays), lost income, childcare, travel to and from treatment, home health care costs or any of your regular household expenses.

ACCIDENT INSURANCE

Accident insurance pays out a lump sum directly to you if you become injured from an accident. Qualifying injuries include a broken limb, loss of a limb, burns, lacerations or paralysis. You may use the funds any way you choose — such as out-of-pocket medical expenses, transportation, and lodging. Coverage is available for you, your spouse and eligible dependent children, and you do not need to answer medical questions to receive coverage.

CRITICAL ILLNESS

If you suffer from a serious illness, such as cancer, stroke or a heart attack, medical insurance may not provide all the coverage you need. Critical Illness insurance can ease the financial strain and help you focus on your recovery. Upon diagnosis of a covered illness, you'll receive a lump-sum benefit to cover your deductible, coinsurance, living expenses, mortgage or rent, or other expenses you may have.

HOSPITAL INDEMNITY

Hospital expenses can add up quickly, even with medical coverage. With Hospital Indemnity insurance, you will receive a cash benefit if you or a covered family member has a hospital stay. You may use the money to pay for out-of-pocket medical expenses.



DENTAL

Taking care of your oral health is not a luxury — it's a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings.

Dental and vision benefits must be elected together, but may be elected independently of medical coverage. Benefit levels shown below are in-network. The provider network is UnitedHealthcare Dental National Options PPO 30.

	GUARDIAN LOW PLAN		GUARDIAN HIGH PLAN	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
YOU PAY				
CALENDAR YEAR PLAN MAXIMUM				
Per Individual	\$1,650 per individual (Basic and Major Services combined)		\$3,500 per individual (Basic and Major Services combined)	
CALENDAR YEAR DEDUCTIBLE				
Individual	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150
PREVENTIVE CARE				
Exams, Cleanings, X-rays	0%	0%	0%	0%
BASIC SERVICES				
Fillings, Sealants, Extractions, Emergency Exams	20%	20%	15%	15%
MAJOR PROCEDURES				
Crowns, Inlays/ Onlays, Dentures and Bridgework, Repairs	50%	50%	50%	50%
ORTHODONTIA				
Children (up to 19th birthday)	50% up to a lifetime maximum benefit of \$1,200 per individual; deductible waived		50% up to a lifetime maximum benefit of \$1,750 per individual; deductible waived	

VISION

Healthy eyes and clear vision are an important part of your overall health and quality of life. You may enroll yourself and your eligible dependents, or you may waive Vision coverage. You do not have to be enrolled in Medical coverage to elect Vision coverage or cover the same dependents under Medical and Vision.

	VSP	
	IN-NETWORK — YOU PAY	OUT-OF-NETWORK — REIMBURSEMENT
Vision Exam	\$10	Up to \$20
Glasses Exam	\$15	N/A
Single Vision Lenses	\$0	Up to \$45
Bifocal Lenses	\$0	Up to \$65
Trifocal Lenses	\$0	Up to \$85
Standard Progressive Lenses	\$0	Up to \$65
Premium Progressive Lenses	\$95 - \$105	Up to \$65
Custom Progressive Lenses	\$150 - \$175	Up to \$65
Frames	Balance over \$125 allowance	Up to \$70
Contacts in lieu of Frames/Lenses	Balance over \$175 allowance	Up to \$150
BENEFIT FREQUENCY		
Exams	Once every 12 months	
Lenses	Once every 12 months	
Frames	Once every 12 months	
Contacts	Once every 12 months	



VSP SAVINGS FOR YOUR EYES AND EARS

Additional discounts and special offers for contact lens exams, LASIK, eyeglass frames, sunglass frames, diabetes care, and TruHearing digital hearing aids are available to VSP members. Visit vsp.com/offer for more information.

LIFE AND AD&D

BASIC LIFE AND AD&D

Life insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death. Accidental Death & Dismemberment (AD&D) insurance pays a benefit if you die or suffer certain serious injuries as the result of a covered accident. In the case of a covered accidental injury (e.g., loss of sight, loss of a limb), the benefit you receive is a percentage of your total AD&D coverage based on the severity of the accidental injury.

BASIC LIFE AND AD&D INSURANCE — FOR YOU		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY / PROOF OF GOOD HEALTH
Basic Life and AD&D	\$10,000	None

IMPUTED INCOME

Under current tax laws, imputed income is the value of your Basic Life insurance that exceeds \$50,000 and is subject to federal income, Social Security and state income taxes, if applicable. This imputed income amount will be included in your paycheck and shown on your W-2 statement.

VOLUNTARY LIFE AND AD&D

Voluntary Life and AD&D insurance for you and your dependents can help protect your family during difficult times.

VOLUNTARY LIFE AND AD&D INSURANCE — FOR YOU AND YOUR DEPENDENTS		
COVERAGE LEVEL	COVERAGE AMOUNT	EVIDENCE OF INSURABILITY / PROOF OF GOOD HEALTH
Employee Only	Increments of \$10,000 up to a maximum of \$750,000.	Required if electing coverage equal to or greater than \$100,000.
Spouse	Increments of \$5,000 up to \$100,000 — not to exceed 100% of employee coverage.	Required for amounts equal to or greater than \$20,000.
Child(ren)	Increments of \$5,000 to a maximum of \$10,000.	None



DISABILITY

Disability insurance can keep you financially stable should you experience a qualifying disability and become unable to work. It can help provide a sense of security, knowing that if the unexpected should happen, you'll still receive a monthly income. A qualifying disability is a sickness (including pregnancy) or injury that causes you to be unable to perform any other work for which you are or could be qualified by education, training or experience.

VOLUNTARY SHORT-TERM DISABILITY (BASE PLAN) — BENEFITS AT A GLANCE

Coverage	60% of your weekly earnings to a \$3,000 maximum for 13 weeks.
When Benefits Begin	Benefit begins after 14 days of illness or injury.
Election Required	Yes

VOLUNTARY SHORT-TERM DISABILITY (BUY-UP) — BENEFITS AT A GLANCE

Coverage	60% of your weekly earnings to a \$3,000 maximum for 26 weeks.
When Benefits Begin	Benefit begins after 14 days of illness or injury.
Election Required	Yes

LONG-TERM DISABILITY — BENEFITS AT A GLANCE

Coverage	50% of your pre-disability earnings up to a maximum benefit of \$1,000 per month until you recover or reach your Social Security Normal Retirement Age, whichever is sooner.
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LONG-TERM DISABILITY — BENEFITS AT A GLANCE

When Benefits Begin	Benefit begins after 180 days of disability.
Election Required	No



PLANNING FOR RETIREMENT

What does retirement look like for you? Maybe you plan to travel the world. Or maybe you'd like to take up some hobbies closer to home. Whatever your goal, it's important to take responsibility for your own finances so you have the income you'll need in the future.

One of the best ways to ensure a secure retirement is to start saving as early as possible. Our 401(k) savings plan allows you to save for retirement on a pretax basis. You can begin contributing to the plan at any time once you become eligible and can start making contributions to your account through convenient payroll deductions.

INCREASE YOUR RETIREMENT SAVINGS WITH A 401(K)

- The Company will match your contribution for each dollar you contribute to the plan, 100% of the first 1%; 50% of the next 5%.
- Contribute using convenient payroll deductions up to the IRS limit of \$23,000 per year.
- Change the amount of your contributions or stop your payroll contributions at any time.
- Decide how to invest your 401(k) or allow the plan to choose for you.
- Age 50 or older? Make an additional "catch-up" contribution of up to \$7,500 to save even more.



ADDITIONAL BENEFITS

EMPLOYEE ASSISTANCE PROGRAM

You automatically have access to the Employee Assistance Program (EAP). This program provides professional, confidential telephonic or face-to-face counseling services to you and your household members at no cost. The EAP can help you resolve personal issues and problems before they affect your health, relationships and work performance.

This program is available 24 hours a day, 365 days a year for confidential counseling, referral and follow-up services for issues such as stress, marital or family problems, anxiety and depression, substance abuse, child care, financial issues, aging parents and pet care.

WELLNESS & MENTAL HEALTH

Your mental health is just as important as your physical health, and taking time for self-care is essential to maintaining a balanced life. As part of your benefits package, you get full access to premium wellness features.

- Guided meditations designed to help with stress, anxiety, and relaxation.
- Sleep stories — a wide selection of calming tales to help you drift into a peaceful sleep.
- Mindfulness exercises that improve focus and encourage mindfulness throughout the day.
- Music and nature sounds — playlists designed to help you relax, sleep, or focus.

HEALTH ADVOCATE

Health advocacy support is available to full-time employees who work 30+ hours per week, on average, and their family for any health care question or claim regardless of your insurance coverage or carrier. You can call Health Advocate 24 hours a day, seven days a week, for concierge-level assistance — understanding your benefits, finding a great doctor, saving money on medical care, and reviewing your medical bills.

LEGAL PLAN & DISCOUNTS

The MetLife Legal Plan offers economical access to attorneys for legal services such as will preparation, estate planning, and family law, giving you and your family access to a nationwide network of over 14,000 attorneys. Through our partnership with ADP, you also have access to thousands of discounts on Apple products, electronics, cell phones, food & grocery, home and auto insurance and much more.

EMPLOYEE CONTRIBUTIONS

MEDICAL MONTHLY CONTRIBUTIONS

	UHC CORE	UHC PLUS	UHC PREMIER
Employee Only	\$0	\$108.41	\$268.17
Employee + Spouse	\$1,106.02	\$1,338.01	\$1,681.32
Employee + Child(ren)	\$1,031.08	\$1,247.34	\$1,567.39
Employee + Family	\$1,602.17	\$1,938.23	\$2,435.55

DENTAL MONTHLY CONTRIBUTIONS

	GUARDIAN LOW PLAN	GUARDIAN HIGH PLAN
Employee Only	\$36.24	\$43.61
Employee + Spouse	\$72.48	\$90.01
Employee + Child(ren)	\$75.36	\$94.07
Employee + Family	\$115.01	\$143.56

VISION MONTHLY CONTRIBUTIONS

	VISION PLAN
Employee Only	\$6.46
Employee + Spouse	\$12.93
Employee + Child(ren)	\$13.84
Employee + Family	\$22.12



IMPORTANT CONTACTS

COVERAGE	CONTACT	PHONE	WEBSITE
Medical	UnitedHealthcare	877-797-8806	www.myuhc.com
Dental	Guardian Dental	800-541-7846	www.guardiananytime.com
Vision	VSP	800-877-7195	www.vsp.com
Life and AD&D	Metlife	877-237-8701	www.metlife.com
Disability	Metlife	877-237-8701	www.metlife.com
401(k) Retirement	Voya	855-646-7549	Benefits portal
EAP	ADP TotalSource	866-799-2728	Benefits portal
Patient Advocacy	Health Advocate	866-695-8622	healthadvocate.com
Legal Plan	MetLife	800-821-6400	members.legalplans.com

IMPORTANT PLAN INFORMATION

The following notices are required and apply to all Creative Solutions medical plans. This guide is a summary; if anything here conflicts with the official plan documents, the plan documents control.

SUMMARY OF BENEFITS AND COVERAGE (SBC)

A detailed SBC for each plan is available in the enrollment portal and free on request. It uses a standard federal format so you can compare plans, including coverage examples for common situations like having a baby or managing a chronic condition.

WOMEN'S HEALTH AND CANCER RIGHTS ACT

If you have had or will have a mastectomy, the plan covers reconstructive surgery, prostheses, and treatment of physical complications, in a manner determined with your attending physician, subject to the plan's deductibles and coinsurance.

NEWBORNS' AND MOTHERS' HEALTH PROTECTION ACT

Group health plans generally may not restrict benefits for a hospital stay in connection with childbirth to less than 48 hours following a vaginal delivery, or 96 hours following a cesarean section.

HIPAA NOTICE OF PRIVACY PRACTICES

The plan protects the privacy of your health information and uses it only as permitted by law to administer your benefits. The full notice describes your rights and how to file a complaint, and is available from Human Resources at no cost.

PREMIUM ASSISTANCE UNDER MEDICAID AND CHIP

If you or your children are eligible for Medicaid or CHIP and you're eligible for this coverage, your state may have a premium assistance program that can help pay for it. Contact HR for the state-specific notice.