

The title 'Benefit Guide' is written in a large, blue, cursive script font, positioned on a white, curved background element.

2026

January 1 – December 31, 2026

WELCOME

We are pleased to offer a comprehensive array of valuable benefits to protect your health, family and way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 30 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- Your legally married spouse
- Your domestic partner (DP) and/or their children, where applicable by state law
- Your biological children, stepchildren, adopted children or children for whom you have legal custody (age restrictions may apply). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

Coverage Begins

- **New Hires:** You must complete enrollment within 30 days of your date of hire. If you enroll on time, coverage is effective on the first of the month following 60 days of employment. If you fail to enroll on time, you will NOT have benefits coverage (except for company-paid benefits) until you enroll during our next annual Open Enrollment period.
- **Open Enrollment:** Changes made during Open Enrollment are effective January 1, 2026.

Choose Carefully

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualifying life event during the year. Following are examples of the most common qualifying life events:

- Marriage or divorce
- Birth or adoption of a child
- Child reaching the maximum age limit
- Death of a spouse, DP or child
- Lost coverage under your spouse's/DP's plan
- You gain access to state coverage under Medicaid or The Children's Health Insurance Program

Making Changes

To change your benefit elections, you must contact Human Resources within 30 days of the qualifying life event (including newborns). Be prepared to show documentation of the event, such as a marriage license, birth certificate or a divorce decree. If changes are not submitted on time, you must wait until the next Open Enrollment period to change your elections.

INSIDE

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ENROLLMENT

Go to <http://workforcenow.adp.com> There you will find detailed information about the plans available to you and instructions for enrolling.

Required Information—You will be required to enter a Social Security number (SSN) for all covered dependents when you enroll. The Affordable Care Act (ACA) requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

TAKE A LOOK INSIDE



Health

Medical coverage – HDHP
Medical coverage – Traditional
ELAP Services
Spousal Advantage Plan
Dental
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Orthopedic
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Financial Health

401(k) Retirement Plan
Life Insurance
Vol Life Insurance
Long-Term Disability
Vol Short-Term Disability
Vol Accident/Critical Illness
Legal
Genetic Support
Identity Theft
Pet Insurance



Wellbeing

LIVWell Program
Fitness Centers
Noom
Employee Assistance
Program (EAP)



Resources

Cost of Benefits
Important Contacts



OPEN ENROLLMENT DETAILS

Remember, Open Enrollment is an opportunity to make changes to your benefits without a qualifying life event. During this time, you can:

- Add, cancel or change your coverage
- Add or remove eligible family members
- Elect your 2026 HSA contributions
- Review and update beneficiaries

MARK YOUR CALENDARS



Open Enrollment Begins:

October 27, 2025

Deadline to Enroll:

November 7, 2025

Benefits in Effect:

January 1, 2026

In person/online benefits information sessions:

Please join us for **ONE** of the following sessions via MS Teams:

Session 1: Wednesday, October 22nd at 10 am CST

Session 2: Tuesday, October 28th at 2 pm CST

Both sessions will cover the same information*

Important Changes

Each year Liviniti reviews our benefits program to ensure our partners provide comprehensive and affordable coverage. This year, we're pleased to announce new offerings to help you better manage your health and well-being in the new year.

2026 Updates At-a-Glance

- All employees log in to ADP to review and confirm benefit elections
- The Hartford will be the new carrier for Life and Disability programs.
- New Wellness Programs included.
- Vision benefits directly through Eyemed



DOMESTIC PARTNER DISCLAIMER

Is My Domestic Partner Eligible?

Your domestic partner is eligible for coverage under the Company's plans if you meet one of these requirements:

- You have an active domestic partnership with a governmental body, or
- You both meet all of the following:
 - Are age 18 or older and legally competent
 - Have cohabitated for at least twelve months
 - Are not married to anyone else (even if legally separated)
 - Are not related by blood
 - Have financial interdependence, as demonstrated by joint ownership of real estate, bank accounts, mortgage, credit obligations, mutual beneficiary designations or powers of attorney

Dependent children of your domestic partner are also eligible for coverage if they are:

- Unmarried
- Primarily dependent on you or your partner for support
- Living with you (unless waived for student status)
- Meet age, student and incapacity requirements for the plan

Imputed Income and Tax Implications

If you add a family member to your coverage who is not considered a dependent under federal income tax law, your share of the cost of coverage must be paid on an after-tax basis. Your employer's share of the cost of benefits is also treated as taxable income, which is known as imputed income. The IRS considers health coverage for a domestic partner and/or their children a taxable benefit with imputed income that is subject to federal income tax and any other required payroll taxes.

Changes in Domestic Partnerships

When enrolling your domestic partner in coverage, you agree that you will notify the Company of any changes in your partnership status that would make your partner and/or their children ineligible for coverage. You must submit a Notice of Change in Domestic Partnership within 30 days of the change. Termination of coverage for domestic partners (and, in some cases, for children of domestic partners) is not a qualifying event for the purpose of continuing coverage under COBRA.

Required Documentation

Employees wishing to enroll a domestic partner for the first time will need to submit an Affidavit of Domestic Partnership to the Human Resources Department prior to completing their enrollment. Please contact HR at hr@liviniti.com for more information.

DEPENDENT VERIFICATION DISCLAIMER

Dependent Verification Required

If you plan to cover any dependents in 2026, you will need to provide documentation confirming their eligibility by November 7, 2025. You may be asked to submit proof of dependent status by providing a marriage certificate, birth certificate, tax return, etc. You are responsible for ensuring that any dependents who become ineligible are removed from Liviniti's benefits. Dependents covered under the employee's benefits who are determined to be ineligible, or for whom sufficient proof of eligibility cannot be provided, will be removed immediately. You will be responsible for any claims that may have been paid on their behalf. You may also be subject to corrective action up to and including termination.

Dependent Information for Enrollment

When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA) requires Liviniti to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

BENEFIT ENROLLMENT

Enroll Online

Enrolling in benefits is easy. The ADP Workforce Now Employee Self-Service Portal is available 24 hours a day, seven days a week, so you can visit the site anytime and anywhere you have computer access.

Step 1:

Visit <https://workforcenow.adp.com>

Step 2:

Look for a pop-up message about Open Enrollment or New Hire Enrollment and click “Start this Enrollment” or navigate to Myself > Benefits > Enrollments and click “Start” next to your Open Enrollment profile.

Step 3:

Review the information provided, including details about each plan and your current elections. To select a plan, click “Select plan”, then “Continue to Preview” and “Save and Continue to Next Benefit”. To drop a plan, you may need to waive the current one and provide a reason before selecting a new one or waiving it completely.

Step 4:

Add dependents and beneficiaries. On the next page, you will have the option to “Add/Remove Dependent.” Ensure you select at least one beneficiary and that the total amount for all beneficiaries equals 100%.

Step 5:

Complete and submit your enrollment. Continue through all steps, addressing any “Action Required” items. You may want to review Health Savings Accounts (HSAs) and adjust your contributions if you have an HSA. Once all elections are complete, review your selections and submit them. A confirmation pop-up will appear with a submission number, date, and time.

After You Enroll

Save Your Summary

Save or print a copy of your Enrollment Summary after making your coverage selections. Review it thoroughly to ensure that your benefit elections have been recorded correctly.

If there are any errors, contact the HR Department immediately at hr@liviniti.com so the necessary corrections can be made. Errors that are not reported by the communicated deadline cannot be corrected. Your next opportunity to correct any errors will be during the next annual Open Enrollment or within 30 days of experiencing a Qualifying Life Event.

Benefit Resources

Benefit resources can be accessed anytime through ADP by going to Resources > Forms Library.

QUESTIONS?

For questions about any of your benefits, contact Human Resources at hr@liviniti.com or via the HR Ticketing system at <https://southernscripts-hr.zendesk.com/hc/en-us>





HEALTH



We are proud to offer you two Reference Based Pricing (RBP) Medical Plan options that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan (HDHP and Traditional)

MEDICAL COVERAGE - HDHP

HDHP Plan: Understanding Your Deductible and Out-of-Pocket Expenses

- Your Liviniti High Deductible Health Plan (HDHP) has a non-embedded deductible and an embedded maximum out-of-pocket (MOOP).
- **Deductible (what you pay before the plan shares costs):**
 - *Single coverage: You pay the first \$2,500 before coinsurance applies.
 - * Family Coverage: You pay a total of \$5,000 for the family. There is no individual limit under the deductible. One person can meet the entire \$5,000 or multiple family members can contribute to reach it. No coinsurance applies until the full \$5,000 family deductible is met.
- **Maximum Out-of-Pocket (MOOP):**
 - *Once you reach the MOOP, the plan pays 100% of eligible costs for the rest of the year.
 - *Single Coverage: \$6,750
 - *Family Coverage: \$13,500 total, with an individual cap of \$6,750. If one family member reaches \$6,750, they no longer pay for covered services, but the family continues to pay until the \$13,500 family limit is met.

Important Notes about HSAs

- You must meet certain eligibility requirements to have an HSA. You must be: (a) at least 18 years of age, (b) covered under a qualified HDHP, (c) not enrolled in a plan that is not an HDHP such as Medicare, and (d) not claimed as a dependent on another person's tax return.
- For a complete list of qualified health expenses, refer to IRS Publication 502.
- Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.
- Only those who elect the HDHP are eligible to contribute to the HSA.

HDHP Plan: Health Savings Account (HSA)

- The HDHP comes with a type of savings account called a health savings account, or HSA. The HSA allows you to set aside pre-tax dollars to help offset your out-of-pocket medical expenses.
- Our HSA is administered by Optum Bank.

Here's how the HSA works:

- You can contribute pre-tax funds, in addition to employer contributions, to the HSA. It can be done through automatic payroll deductions. See table for maximum IRS limits.
- Liviniti contributes a total of \$500 annually to the employee's HSA. (\$250 next pay cycle after 1/1/2026 and \$250 next pay cycle after 7/1/2026). In order to receive these funds, you must be actively employed and actively contributing to an HSA. Employer contributions are not prorated or retroactive.
- You can withdraw HSA funds tax-free to pay for qualified health care expenses. Unused funds roll over from year to year and are yours to keep, even if you change medical plans or leave your employer.

HSA Contribution Limit	Employer Contribution	Employee Contribution	IRS 2026 Limits
Employee Only	\$500	\$3,900	\$4,400
Family (Employee + 1 or more)	\$500	\$8,250	\$8,750
Catch UP (age 55+)	N/A	\$1,000	\$1,000

MEDICAL COVERAGE- TRADITIONAL

The Traditional Reference Based Pricing plan, provided through EBMS, gives you the freedom to seek care from any provider of your choice.

How You Pay for Services

- You pay a flat dollar amount—or copay—for covered health care treatments and services, such as doctor's office visits and prescription drugs. See next page for more information.
- Once you satisfy your annual deductible, you will pay a percentage—or coinsurance—of the cost of the visit, and the plan will cover the rest.
- Once you hit your annual out-of-pocket maximum, the plan will cover 100% of the cost of covered services for the rest of the year.

ELAP SERVICES

As your health plan's partner, ELAP services reviews medical claims for potential errors and to make sure charges don't exceed your plan's limits.

Most providers will accept a fair payment from your plan; however, some providers may send you a bill for the difference between what your plan paid and the amount they charged. If that happens, ELAP is here to help!

- YOUR PART: Monitor your mail and identify balance bills
- OUR PART: Advocate on your behalf
- Send your balance bill to ELAP

For more details about ELAP, visit <http://elapservices.com/reference-based-pricing>



MEDICAL COVERAGE

Following is a high-level overview of your medical plan options. For complete coverage details, please refer to the Summary Plan Description (SPD). **Note:** The deductibles and out-of-pocket maximums are per calendar year.

Key Benefits	HDHP	Traditional
	RBP Open Access	RBP Open Access
Deductible (Individual/Family)	\$2,500/ \$5,000	\$2,500/ \$5,000
Out-of-Pocket Max (Individual/Family)	\$6,750/ \$13,500	\$6,750/ \$13,500
Office Visits (physician/specialist)	20%*	\$40/ \$80
Virtual Visits through Recuro	\$35	\$35
Routine Preventive Care	No Charge	No Charge
Outpatient Diagnostics (lab/X-ray)	20%*	20%*
Complex Imaging	20%*	20%*
Chiropractic	20%*	20%*
Ambulance	20%*	20%*
Emergency Room	Deductible then 20%, plus \$300 copay per visit	Deductible then 20%, plus \$300 copay per visit
Urgent Care Facility	20%*	\$80
Inpatient Hospital Stay	20%*	20%*
Outpatient Surgery	20%*	20%*
Prescription Drugs (Generic/Brand/Non-Formulary/Specialty)		
Retail Pharmacy (30-day supply)	Rx Copay applies after deductible has been satisfied \$10/ \$45/ \$100/ 20% up to \$150	\$10/\$45/\$100/ 20% up to \$150
Mail Order (90-day supply)	3x Copay	N/A



Introducing the Spousal Advantage Plan as part of your benefits package.

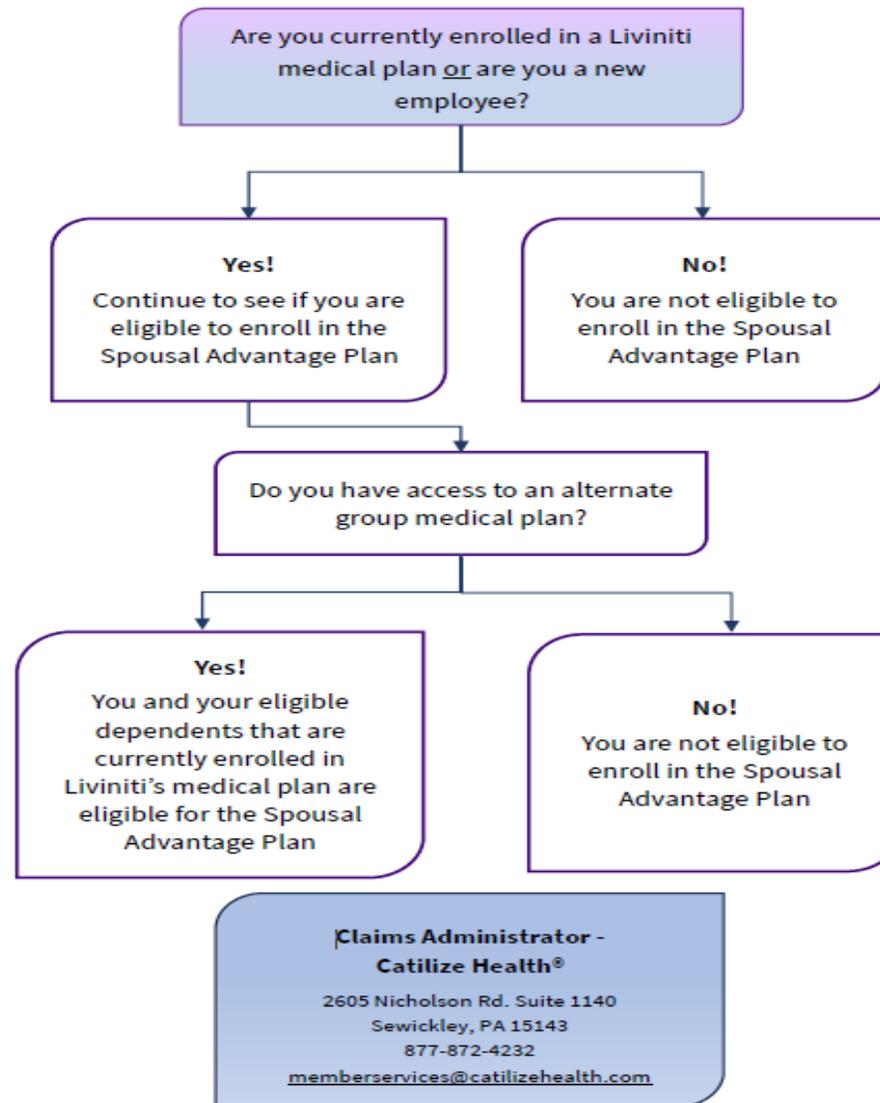
The Spousal Advantage Plan offers employees who have access to alternate group medical and prescription drug coverage through their spouse/domestic partner, **100% coverage with \$0 out of pocket** for eligible medical expenses. You will be reimbursed for ALL co-pays, co-insurance and deductibles incurred through your alternate medical plan up to the maximum out of pocket limits under the Affordable Care Act (\$10,600/single and \$21,200/family per year).

No premium contribution will be deducted from your paycheck. **Plus, when you enroll your eligible spouse in Spousal Advantage Plan, you are no longer subject to the \$200 monthly spousal surcharge that may otherwise apply to you.**

PLUS, Liviniti will reimburse you for the premium contribution paid for the alternate coverage if it exceeds the premium contribution you would have paid to remain on Liviniti's medical plan up to a maximum of \$200/single, \$400/employee + spouse/domestic partner, \$400/employee + child(ren), \$600/family per month. You will be reimbursed for any increase in premium to add you and/or your eligible dependents up to the above monthly maximums. If the cost of alternate coverage is less than what the employee would have paid for Liviniti's medical plan, premium contribution reimbursement is \$0.

Spousal Advantage Plan

Review this flowchart to see if you qualify for the Spousal Advantage Plan



 Catilize Health®

 LIVINITI

How does the SAP work?

ENROLL

- Enroll in your alternate group medical plan & waive coverage at your current employer
- Complete the Spousal Advantage Plan enrollment and attestation forms
- Provide proof of premium cost for your alternate medical plan

INCUR and FILE

- Incur medical expenses (co-pays, deductibles, and co-insurances) by visiting the doctor, pharmacy, emergency room, etc.
- Present your primary insurance ID card first, and the Spousal Advantage Plan ID card second

GET REIMBURSED

- If your provider accepts the ID card, they will bill Catilize Health® for any out-of-pocket costs
- You may submit claims by completing a claim form or visit the member portal: portal.catilize.com. You will be reimbursed via check or direct deposit in 1-3 weeks

SAP INFORMATION

<https://britehr.app/Liviniti>



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DENTAL COVERAGE

EBMS DPPO

Liviniti's dental benefits plan offers you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket expenses if you choose a dentist who participates in the Cigna SA Plus network.

Following is a high-level overview of your dental plan options. For complete coverage details, please refer to the Summary Plan Description (SPD). **Note:** The deductibles and annual benefit maximums are per calendar year.

Key Benefits	PPO
	In-Network
Deductible (Individual/Family)	\$50/\$150
Annual Benefit Maximum (per person)	\$1,500
Preventive Services	No Charge
Basic Services	20%*
Major Services	50%*
Orthodontic Services (Child Only)	50%*; \$1,000 Max Benefit

Coinsurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

- If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

VISION COVERAGE

EyeMed (NEW for 2026)

Liviniti's vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the EyeMed Insight Network.

Following is a high-level overview of your vision plan options. For complete coverage details, please refer to the Summary Plan Description (SPD)

Key Benefits	PPO		
	In-Network at Plus Providers	In-Network	Out-of-Network
Exam (once every 12 months)	\$0 Copay	\$10 Copay	\$40 allowance
Materials Copay	\$25 Copay	\$25 Copay	N/A
Lenses (once every 12 months)			
Single	No Charge after materials copay	No Charge after materials copay	\$30 allowance
Bifocal			\$50 allowance
Trifocal			\$70 allowance
Frames (in lieu of contacts once every 24 months)	\$0 Copay; 20% off balance over \$200 allowance	\$0 Copay; 20% off balance over \$150 allowance	\$65 allowance
Contact Lenses (once every 12 months, in lieu of glasses)			
Conventional	\$0 Copay; 15% off balance over \$200 allowance	\$0 Copay; 15% off balance over \$150 allowance	\$65 allowance
Disposable	\$0 Copay; Up to \$200 allowance	\$0 Copay; Up to \$150 allowance	\$65 allowance
Medically Necessary	\$0 Copay	\$0 Copay	\$300 allowance



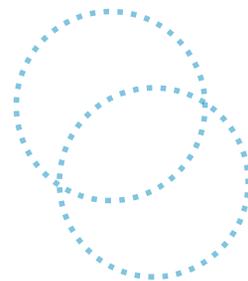
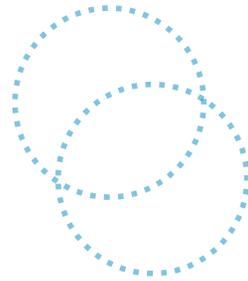


Regenexx[®]

Regenexx procedures treat a broad range of chronic and acute orthopedic injuries. Whether you suffer from the lingering aches and pains often associated with aging or a tear or sprain due to activity, Regenexx may be able to help return you to full function without invasive surgery.

Regenexx procedures are injection-based, outpatient procedures. On procedure days, blood and/or stem cells are collected in the morning, processed in the on-site lab, and reinjected under image guidance in the afternoon. Most patients describe only moderate discomfort, and patients are encouraged to re-engage in activity within a week following the procedure.

See Human Resources for more information.



Recuro Health has a national network of board certified, state licensed doctors offering medical consultations 24 hours a day, 7 days a week! Recuro Health doctors diagnose acute non-emergent medical conditions and prescribe medications when clinically appropriate. Speak to our doctor within minutes from anywhere: home, work, or while traveling. Simply make an appointment to utilize this service anytime, anywhere.

Common Conditions Treated:

- Cold & Flu
- Sore Throat
- Sinus Conditions
- Urinary Tract Infections
- And more...





FINANCIAL HEALTH



401(K) RETIREMENT SAVINGS ACCOUNT

Planning for your future starts here! The Liviniti 401(k) Plan is available through ADP and is fully integrated with your payroll system.

You become eligible to participate in the plan on the first day of the month following 60 days of employment. Once you are eligible, you can enroll by logging into ADP Workforce Now Employee Self-Service. From your home page, click [Myself>Benefits>Retirement Savings](#)

The Basics

- The 401(k) is a tax-advantaged savings account that lets you save money for retirement.
- You can contribute either pre-tax or post-tax funds through automatic payroll deductions.
- How much you can contribute depends on the annual limits set by the IRS. Catch-up contributions are also allowed if you are age 50 or older. See the chart below for details.

Employer Match and Vesting

To help your account grow, we match your contributions as outlined in the following chart:

	2026 Contribution Amount
Employer Match	100% up to 4%
Catch-up Contribution (if age 50+)	\$8,000
Annual Contribution Limit	\$24,500
Maximum Possible Contribution (if age 50+)	\$32,500

Your contributions and Liviniti's match are immediately 100% vested for you.



LIFE INSURANCE



Life insurance, provided through The Hartford, provides your named beneficiaries with a benefit following your death, while accidental death and dismemberment (AD&D) insurance provides a benefit to you following a covered accident that leads to dismemberment (such as the loss of a hand, foot or eye). Should your death occur due to a covered accident, both the life benefit and the AD&D benefit would be payable.

Basic Life and AD&D (employer-paid)

Coverage Tier	Benefit Amount
Employee	Flat \$50,000

Supplemental Life and AD&D (employee-paid)

If you determine you need more than the basic coverage, you may purchase additional insurance for yourself and your eligible family members.

Coverage Tier	Benefit Amount	Guaranteed Issue Amount
Employee	\$10,000 increments; up to \$500,000	\$50,000
Spouse	\$5,000 increments up to \$250,000, not to exceed employee benefit amount	\$10,000
Child(ren)	14 days to 26 years: \$10,000	\$10,000

Note: During your initial eligibility period, you can secure coverage up to the Guaranteed Issue limits without the need for Evidence of Insurability (EOI), or information about your health). Please note that coverage amounts requiring EOI will only go into effect once the insurance carrier approves them.

DISABILITY INSURANCE

Disability insurance, provided through The Hartford, provides benefits that replace part of your lost income when you cannot work due to a covered illness or injury.

Voluntary Short-Term Disability

Provided at an affordable group rate	
Benefit	60% of weekly earnings
Maximum weekly benefit	\$1,000
Pre-existing Condition	3 months
When benefit begins	After 14 th day of accident or sickness
When benefit ends	11 weeks

Long-Term Disability

Provided at NO COST to you	
Benefit	60% of base salary
Maximum monthly benefit	\$5,000
Pre-existing Conditions	3 months
When benefit begins	After 90 th day of disability
When benefit ends	To SSRNA



[Click here](#) to watch a video about how disability insurance works.





VOLUNTARY BENEFITS

Accident Insurance

Accident insurance, provided through MetLife, can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries. Some accidents, like breaking your leg, may seem straightforward: you visit the doctor, take an X-ray, put on a cast and rest up until you're healed. But treating a broken leg can cost thousands of dollars. When your medical bill arrives, you'll be relieved you have accident insurance on your side.

Accident insurance pays a fixed cash benefit directly to you when you have a covered accident-related injury, like a sprain or bone fracture. Examples of covered expenses include:

- Doctor's office visits
- Diagnostic exams
- Rehabilitation treatment
- Physical therapy sessions

More information is provided on the ADP Workforce Now Employee Self Service Portal.

Critical Illness Insurance

Why do I need it?

Your medical insurance helps cover your medical bills if you get sick. But serious illness, such as cancer, heart attack, or stroke may bring unexpected expenses that might not be covered by your medical insurance. At the same time, a critical illness may affect your ability to earn income, which may cause you to dip into your savings. Some expenses might include:

- ▶ Essential living expenses
- ▶ Medical copays and deductibles.
- ▶ Additional childcare while you recover.

How does critical illness insurance help?

MetLife Critical Illness insurance covers specific conditions such as cancer, heart attack, or stroke. Plus, it:

- ▶ Provides a lump sum payment if you are diagnosed with a covered condition.
- ▶ Helps you focus on your recovery instead of your finances
- ▶ Can supplement your savings to help pay for unexpected expenses related to a critical illness.
- ▶ Reimbursement schedule based on type of treatment per incident. More information is provided on the ADP Workforce Now Employee Self-Service Portal.

VOLUNTARY BENEFITS



LegalShield provides affordable access to legal protection when you need it. Whether dealing with the expected or the unexpected, you will have direct access to a dedicated law firm 24/7 for covered emergencies. LegalShield can assist with a wide range of personal legal matters, including court representation for traffic issues, real estate transactions, family legal matters such as adoption or name changes, and estate planning needs like will preparation.

With LegalShield, you do not have to face legal issues alone. From everyday questions to more serious concerns, Legal Shield is here to help you navigate the fine print and protect your interests so you can stay focused on what matters most.



Understanding your personal hereditary risk for developing cancer and having access to comprehensive cancer support is essential for you and your loved ones. This unique and revolutionary program is designed to help you effectively address the real-world challenges that cancer presents. Enrolling in Genomic Life will empower you (and your covered family members) to identify your individual genetic risk and arm you with resources that can improve prevention and survival.

Genomic Life provides access to the support services, **DNA** Testing, and technology needed to manage and navigate the confusing cancer landscape more effectively. This program provides day one benefits that can be utilized immediately, as well as valuable features that are made available if a cancer diagnosis occurs in the future. These services are not typically reimbursed by medical insurance.

More information is provided on the ADP Workforce Now Employee Self Service Portal.





VOLUNTARY BENEFITS



Norton LifeLock Identity Theft Protection

In today's digital world, protecting your personal information from identity theft is more important than ever. Lifelock provides proactive identity theft protection that monitors and alerts you to potential threats, so you can take action before damage is done. With Lifelock, you (and your covered family members) are empowered to defend against identity fraud with 24-hour surveillance, alerts, and comprehensive recovery services.

Lifelock offers a suite of tools to safeguard your identity, including credit monitoring, financial account tracking, and dark web scanning. Should identity theft occur, Lifelock provides expert support to help restore your identity, including reimbursement for certain out-of-pocket expenses and legal fees. These protections extend beyond what is typically covered by your medical or financial institutions, giving you peace of mind in a constantly evolving digital landscape.

More information is available on the ADP Workforce Now Employee Self Service Portal.



[Click here](#) to watch a video about how identity theft protection works.

VOLUNTARY BENEFITS – FIGO PET INSURANCE

Head-to-tail coverage for your pet

- Surgeries
- Laboratory and diagnostic testing
- Chronic conditions
- Emergency services
- Hospitalization
- Knee conditions (including ACL)*
- Cancer treatments
- Prescription medications
- Laboratory and diagnostic testing
- Non-routine dental (accident only)
- Prosthetic and orthotic devices
- Behavioral
- Rehabilitation
- Hereditary and congenital conditions**
- No upper-age limit on pets
- All breeds included

Powerup coverage***

- Wellness with dental
- Veterinary exam fees**** for accident and illness

Customize your plan in 2 steps

- 1 Choose a plan with the deductible and reimbursement levels that meet your needs
- 2 Add optional Powerups like wellness with dental coverage

Connect and explore with the Pet Cloud

Be in the know—and know where to go—with the Pet Cloud app, designed to help make pet parenting a breeze with tips, reminders and search tools. You can download it from the [App Store](#)® or [Google Play](#)®.



Enroll in Figo today

Scan the code



or

[Click here](#)

Questions?

888-246-6918

support@figopetinsurance.com

United
Healthcare

FIGO
Underwritten by Independence
American Insurance Co.





WELLBEING





Enroll Now!

New Program Year Starts January 1, 2026

As a valued employee, you have the exclusive opportunity to embark on a personalized health and wellness journey. By enrolling in the LIV Well Program, you will make healthier choices easier. Take the first step towards improving your well-being by engaging in customized activities, earning points, and securing rewards.

All employees have the opportunity to engage in customized activities to earn points toward entries into the end of the year Drawing for Prizes! Earn 1 entry per every 5 Points earned.

How To Access Your Wellness Portal

1. Log into mibenefits.ebms.com, and visit the 'Health & Wellness' page
2. Select 'miHealth Manager'



866.839.9468 mibenefits.ebms.com



LIV Well Wellness Activities

January 1 - October 30, 2026

Wellness Activities	Points Earned (Each)	Submission	Frequency
Wellness Portal Enrollment	1	Admin Verified	Once
Annual Physical Exam	5	Self-Verified	Once
Online Health Risk Assessment	2	Admin Verified	Once
Preventative Care Exams	3	Self-Verified	Max of 3
Wellness Challenges	2	Admin Verified	Max of 3
Online Educational Courses	2	Admin Verified	Max of 3
Emotional Health Activities	2	Self-Verified	Once
Wellness Webinar	1	Self-Verified	Once
On Demand Video Library	1	Self-Verified	Once
Community Wellbeing Event	3	Self-Verified	Max of 2
Telephonic or Email Health Coaching Program	3	Admin Verified	Once
LIV n' Learns	2	Third-Party Verified	Max of 4



866.839.9468 | mibenefits.ebms.com | mibenefits@ebms.com

Liviniti supports healthy living through fitness. You have an option whether you are near corporate headquarters or work remotely. We now have corporate wellness partnerships with **Prep Fitness & Performance** (in Natchitoches) and **All Hours Fitness** (multiple locations in Louisiana and Texas)! Employees also may take advantage of discounts through **HUSK Marketplace**.

That means Liviniti employees can now choose between great fitness centers and enjoy exclusive discounts just for being part of our team.

Option 1: Prep Fitness & Performance

Located just a block from our main office, it offers a high-quality experience with attentive staff, well-equipped recovery rooms, and advanced equipment.

Highlights:

Basic Membership: \$49.99/month → 20% discount

Elite Membership: \$59.99/month (cold plunge, recovery room, smoothie & merch discounts, access to both locations)

Bonus: If 30 or more Liviniti employees join, everyone gets upgraded to Elite automatically

Month-to-month memberships | 30-day cancellation notice

Williams Ave: 5am–10pm (Mon–Fri) | 8am–8pm (Sat/Sun)

University Pkwy: 24/7 access

Option 2: All Hours Fitness

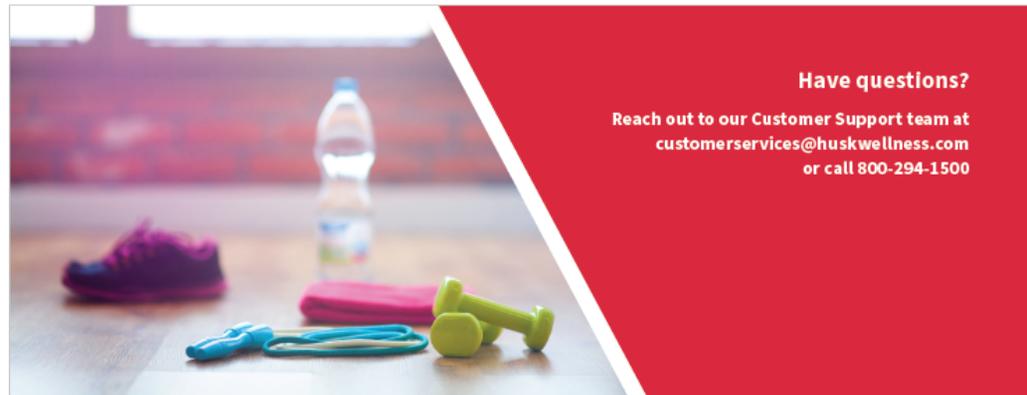
All Hours Fitness, a local facility, is offering Liviniti employees a 10% discount on their standard monthly fees. Simply show that you are a Liviniti employee to receive the discount.

Option 3: Husk Marketplace

Husk Marketplace allows you to take advantage of discounted wellness products and services nationwide.

There is no wrong choice. What matters most is taking a step toward your wellness goals at a location that suits you.

If you have any questions or want help connecting with either gym, just let us know. Everything is set up. Just walk in, show your Liviniti badge, and you are ready to go.



Have questions?

Reach out to our Customer Support team at customerservices@huskwellness.com or call 800-294-1500

HUSK Marketplace

Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace

What is Husk Marketplace?

Achieving optimal health and wellness doesn't have to be complicated or expensive. Access exclusive best-in-class pricing with some of the biggest brands in fitness, nutrition, and wellness with HUSK Marketplace.

As part of the HUSK Marketplace program, you are eligible for exclusive offers and discounts on a comprehensive suite of wellness products and services such as In-person fitness, virtual fitness, equipment, and nutrition programs. Take advantage of gym discounts at clubs like LA Fitness, Anytime Fitness, Blink, Curves, and select Planet Fitness locations!

Accessing HUSK Marketplace

1. Log into mibenefits.ebms.com, and visit the 'Health & Wellness' page
2. Select 'miHealth Manager'
3. Click 'Health Tools' at the top of the page and then 'Gym Discounts'
4. Click on 'Activate Benefit' to register for the program and unlock your discounts and exclusive offers!



Build healthy habits with **Noom**, backed by science

If you are enrolled in one of Liviniti's medical plans, you are also eligible for **Noom**.

Your sponsored Noom membership, available at no cost to you (a \$209+ value!),* is designed to:

- ✓ **Retrain your brain to help you lose weight and reach your health goals** with psychology-backed lessons and AI health tracking tools.
- ✓ **Offer personal, 1:1 support** from human coaches who can offer guidance and encouragement tailored to you.
- ✓ **Lower stress and boost your energy** with 1,000+ fitness videos, meditations, recipes, and more!



Scan code to join Noom for \$0/month, every month. Or visit bit.ly/noom-2025

NOOM

Noom works - really

Lose 15 lbs in 15 weeks on average¹

decrease anxious feelings and thoughts²

Increase workouts by **25 minutes** per week vs doing it yourself³

*Based on current price of 12-month Noom subscriptions.

1. Based on 3.5 year study of actively engaged Noom users with minimum starting BMI of 25.

2. Based on an internal one-arm prospective study (with no control group) of 273 participants from May 2023. Participants used Noom Mood for 16 weeks, followed by a 16-week follow-up period with no Noom Mood use.

3. Based on a 68 week study comparing a group receiving a 16 week Noom program and a group receiving a 16 week Do-It-Yourself educational resource program. Users self reported data concerning vigorous activity using IPAQ standards.

Work-Life Employee Assistance Program



However big or small an issue may be, it's good to know you can always reach out to us. LifeCare is a Work-Life Employee Assistance Program (Work-Life EAP) benefit. Your employer and ADP® have made it available to you and your family. We are here for you with resources and guidance to help with parenting, senior care, home services, wellness, legal and financial services or whatever personal challenge you might face. Our specialists are available 24/7, 365 days a year.

Emotional health

Call today for your choice of 3 EAP sessions, face to face or by telephone, per person, per concern, per year (up to 9 sessions total).

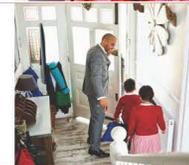
- Marital or relationship difficulties
- Domestic violence
- Anxiety and depression
- Grief
- Substance abuse



Parenting, child care and education

Balancing work, family and all of your daily responsibilities can be challenging. LifeCare offers personalized assistance and resources to help you save time and money.

- Child care (centers, in-home, family day care) and education services
- Adoption and prenatal care
- Child development and special needs



Senior caregiving services

Caring for loved ones as they age is a lot easier when you have a good support system in place.

- Care options and living arrangements
- Home meal delivery programs
- Medicare, Medicaid and Social Security
- Transportation services
- Hospice
- Caregiver support



Wellness and daily living

Your personal wellness and concerns can take a back seat to more urgent issues. LifeCare's tools can help you address them.

- Diet and fitness
- Safety
- Travel
- Moving, utilities and more
- Automotive services
- Pet care



Legal and financial

Call to learn more – you may be eligible for free consultations and discounted legal fees.

- Insurance
- Real estate and loans
- Discounts, articles and tools on LifeCare.com
- Legal and personal finance
- Retirement planning



LifeMart®

Through our premiere online marketplace, there are thousands of discounts available just for you on all this and more:

- Travel & entertainment
- Home & auto
- Electronics
- Food & grocery
- Child & elder care
- And so much more!



Call toll-free, 24 hours a day

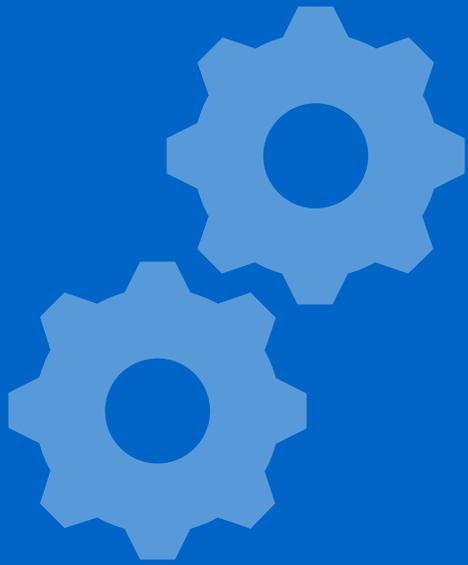
1-800-697-7315 (1-800-873-1322 TTY). Please mention your affiliation with ADP.

Log into your ADP Portal and click “Resources” and navigate to the “My Tools” page and select LifeCare-Work/Life, EAP, Discounts link.

LifeCare.

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RESOURCES



MEDICAL PLAN CONTRIBUTIONS

Your contributions toward the cost of benefits are automatically deducted from your paycheck. The amount will depend on the plan you select and if you choose to cover eligible family members.

Medical

Coverage	HDHP Contributions	
	Monthly	Per Pay Period (26)
Employee Only	\$31.55	\$14.56
Employee + Spouse/DP	\$82.72	\$38.18
Employee + Child(ren)	\$76.45	\$35.28
Employee + Family	\$118.17	\$54.54

Coverage	Traditional Contributions	
	Monthly	Per Pay Period (26)
Employee Only	\$207.95	\$95.98
Employee + Spouse	\$419.18	\$193.47
Employee + Child(ren)	\$387.50	\$178.85
Employee + Family	\$598.74	\$276.34

Dental

Coverage	Dental Contributions	
	Monthly	Per Pay Period (26)
Employee Only	\$20	\$9.23
Employee + Spouse	\$40	\$18.46
Employee + Child(ren)	\$40	\$18.46
Employee + Family	\$60	\$27.69

Vision

Coverage	Contributions	
	Monthly	Per Pay Period (26)
Employee Only	\$6.21	\$2.87
Employee + Spouse	\$11.81	\$5.45
Employee + Child(ren)	\$13.78	\$6.36
Employee + Family	\$19.41	\$8.96



PLAN CONTRIBUTIONS

Your contributions toward the cost of voluntary benefits are automatically deducted from your paycheck after taxes. The amounts will depend upon the plan you select, your age (in some cases) and if you choose to cover eligible family members.

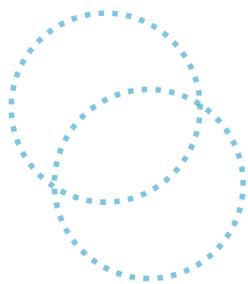
Voluntary Life

Age	Monthly Contributions		
	Employee (Per \$1,000 of Insurance)	Spouse (Per \$1,000 of Insurance)	Child (Per \$1,000 of Insurance)
0 – 24	\$0.111	\$0.053	\$0.767 Per Child Unit
25 – 29	\$0.111	\$0.045	
30 – 34	\$0.111	\$0.056	
35 – 39	\$0.163	\$0.086	
40 – 44	\$0.27	\$0.128	
45 – 49	\$0.459	\$0.208	
50 – 54	\$0.761	\$0.32	
55 – 59	\$1.293	\$0.451	
60 – 64	\$1.725	\$0.542	
65 – 69	\$2.658	\$0.784	
70 – 74	\$5.442	\$1.404	
75+	\$5.442	\$4.001	
AD&D Rate	\$0.016	\$0.016	\$0.318 per Child Unit

*Spouse premium is based on employee's age

Voluntary Short-Term Disability

Age	Monthly Contributions
	Employee (Per \$10 of Insurance)
0 – 24	\$0.599
25 – 29	\$0.525
30 – 34	\$0.478
35 – 39	\$0.387
40 – 44	\$0.354
45 – 49	\$0.404
50 – 54	\$0.471
55 – 59	\$0.566
60 – 64	\$0.637
65 +	\$0.62



PLAN CONTRIBUTIONS

Your contributions toward the cost of voluntary benefits are automatically deducted from your paycheck after taxes. The amounts will depend upon the plan you select, your age (in some cases) and if you choose to cover eligible family members.

Critical Illness

Age	Monthly Contributions Per \$10,000 coverage	Age	Monthly Contributions Per \$10,000 coverage
<25	\$4.60	50-54	\$15.10
25-29	\$5.10	55-59	\$19.80
30-34	\$5.90	60-64	\$25.40
35-39	\$7.20	65-69	\$34.30
40-44	\$9.30	70-75	\$45.00
45-49	\$12.20	75+	\$64.10

Accident

Coverage	Monthly Contributions	Per Pay Period (26)
Employee Only	\$9.18	\$4.24
Employee + Spouse/DP	\$17.98	\$8.30
Employee + Child(ren)	\$21.48	\$9.91
Employee + Family	\$25.40	\$11.72

Legal Shield

Coverage	Monthly Contributions	Per Pay Period (26)
Family Plan: The participant (employee), the participant's spouse/DP, dependent children up to the age of 26, and parents.	\$20.85	\$9.62

LifeLock Identity Theft

Coverage	Benefit Premier		Benefit Premier Plus	
	Monthly Contribution	Per Pay Period (26)	Monthly Contribution	Per Pay Period (26)
Employee Only	\$8.00	\$3.69	\$12.48	\$5.76
Employee + Family*	\$14.97	\$6.91	\$21.47	\$9.91

*Eligible dependents must live within the employee's household.



SPOUSAL RATE SURCHARGE

Spousal Surcharge

A spousal surcharge of \$200 per month (prorated over a per-pay-period basis) will be added to your 2026 medical premiums if:

- Your spouse has medical coverage available through another employer
- Your spouse waives coverage through their employer; **and**
- You elect to cover your spouse under our medical plan

You will need to certify whether your spouse has other employer-sponsored medical coverage. This does not apply if your spouse or domestic partner is also a Liviniti, LLC employee or if they are covered under Medicare.

*If your spouse has access to ACA compliant coverage through his/her employer and chooses not to enroll, the premium is reflected above. You will be required to provide documentation of coverage during enrollment in this plan.

Domestic Partner Coverage

Your contributions to cover a domestic partner are the same as those to cover a legal spouse. However, because of Internal Revenue Code (IRC) restrictions, in most cases, the fair market value of your domestic partner's or domestic partner's children's (if they are not federal tax dependents) healthcare coverage will be taxable to you as imputed income. This value is determined by the amount that The Company pays in premium for DP coverage. This amount raises your taxable gross income. The payroll deductions to cover a domestic partner must be taken on an after-tax basis.

IMPORTANT CONTACTS

Benefit	Carrier	Phone Number	Website/Email
Medical	EBMS	888.326.7138	www.ebms.com
Dental	EBMS	888.326.7138	www.cignadentalusa.com
Vision	Eyemed		www.eyemed.com
Health Savings Account	Optum Bank	800.791.9361	www.optumbank.com
Life/AD&D	The Hartford	888.563.1124	www.thehartford.com
Disability	The Hartford	888.277.4767	www.thehartford.com
Employee Assistance Program (EAP)	LifeCare	800.697.7315	
Genomic Life	Genomic Life	844.694.3666	www.genomiclife.com
Orthopedic	Regenexx	866.968.1133	www.regenexxbenefits.com/liviniti
Virtual Health Visits	Recuro Health	855.935.5842	www.recurohealth.com
Critical Illness & Accident	Metlife	800.438.6388	www.metlife.com
401(k) Retirement Plan	ADP	866.695.7526	http://workforcenow.adp.com
Legal Services	LegalShield	888.807.0407	www.legalshield.com
Identity Theft	LifeLock	800.607.9174	www.lifelock.norton.com
Human Resources/ Benefits	Liviniti	800.710.9341	hr@liviniti.com

Benefits Website

Our benefits website <http://workforcenow.adp.com> can be accessed anytime you want additional information on our benefit programs.

Questions?

If you have additional questions, you may also contact:
hr@liviniti.com

