

BENEFITS ENROLLMENT

1/1/2023

Employee Benefits

2023

Shirley Ryan
Abilitylab[®]

This publication contains important information about your
employee benefit program.

Please read thoroughly.

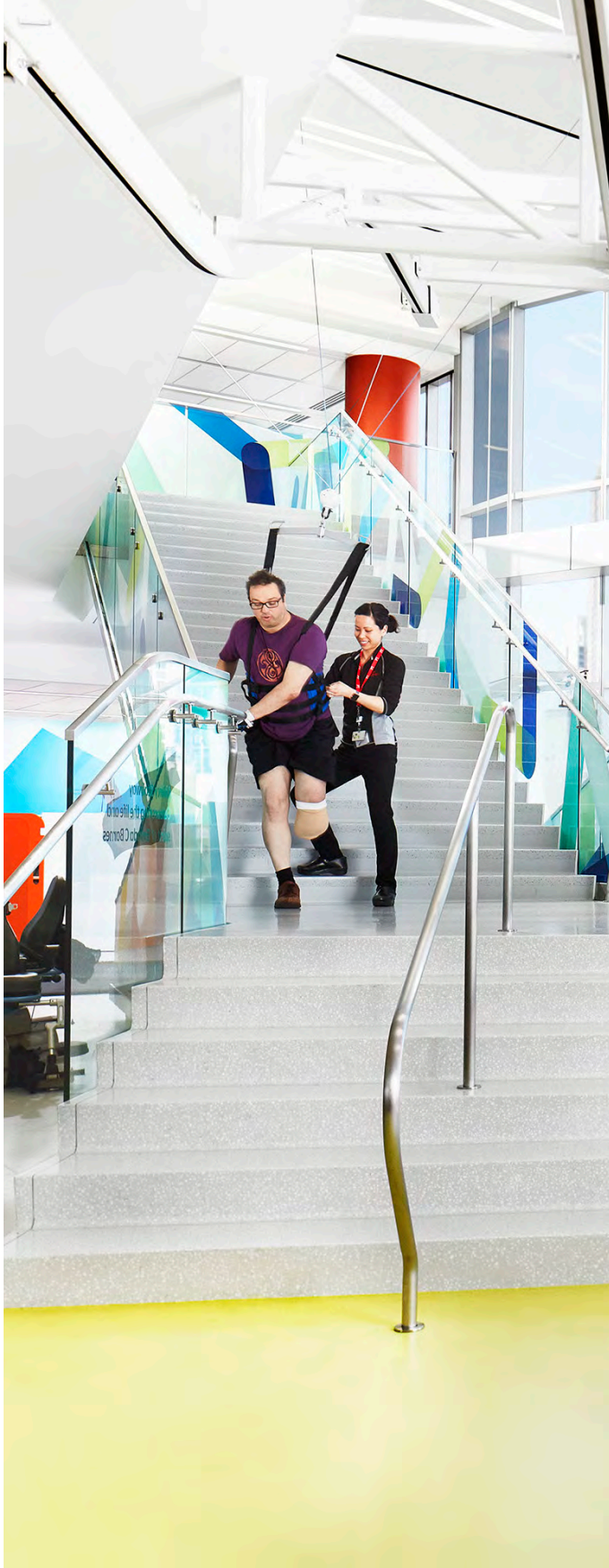


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Welcome to Shirley Ryan AbilityLab Benefits!

Shirley Ryan AbilityLab is committed to providing you with competitive and affordable health benefits to help you take care of yourself and your family. Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plans.

Eligibility

Full-Time Employees

Budgeted to work 30 hours or more per week.

Part-Time Employees

Budgeted to work between 20 and less than 30 hours per week.

Eligible Dependents

Legal spouse, domestic or civil union partner, dependent children to the age of 26 (regardless of student status) and disabled dependents (regardless of age).

Employees have numerous options and opportunities within our benefits program and may enroll upon becoming a new employee, during our annual open enrollment, when experiencing a status change or qualifying event or losing other coverage.

Qualifying events include:

- ◆ Marriage
- ◆ Adoption of a child
- ◆ Birth of a child
- ◆ Divorce
- ◆ Death
- ◆ Loss or change of other insurance coverage

You must contact Human Resources within 30 days of the qualifying event or change in status. Please review the information outlined in this booklet and feel free to contact the Human Resources Department at [312.238.4138](tel:312.238.4138) or benefits@sralab.org with any questions.

This brochure is for illustrative purposes only and provides a brief explanation of the benefits available through Shirley Ryan AbilityLab. In the event of a discrepancy between this summary and the Plan Document(s), the Plan Document(s) will prevail. Shirley Ryan AbilityLab retains the right to modify or eliminate these or any other benefits at any time, for any reason.

What Benefits are Available?

As you consider your plans for the year, refer to this chart of coverage and enrollment information for the various benefit programs offered through Shirley Ryan AbilityLab.

Reminder: Coverage begins first of the month coincident with or following 30 days of employment.

Benefit Plan	Vendor	Election Required
Health Plans		
Medical	Blue Cross Blue Shield of Illinois	Yes
Dental	Blue Cross Blue Shield of Illinois or Guardian/First Commonwealth	Yes
Vision	EyeMed	Yes
Health Savings Account	Bank of America Merrill Lynch	Yes
Flexible Spending Accounts	PNC	Yes
Life and AD&D Insurance		
Basic Life and AD&D Insurance	Reliance Standard	No
Supplemental Life and AD&D Insurance	Reliance Standard	Yes
Disability Insurance		
Short Term Disability	Reliance Standard	No
Long Term Disability	Reliance Standard	No
Voluntary Worksite Insurance		
Hospital Indemnity	Reliance Standard	Yes
Accident	Reliance Standard	Yes
Additional Programs		
401k Savings Plan	Principal	No
Employee Assistance Program	Reliance Standard	No

Medical Insurance

Shirley Ryan AbilityLab offers three medical plans with generous medical coverage for both employees and their covered dependents to cover your needs from preventive care to emergency situations. Medical benefits are effective on the first day of the month following 30 days from date of hire.

BCBSIL Medical Benefits

You may select one plan from the following three that we offer: a PPO (Participating Provider Organization), a HMO (Health Maintenance Organization), and a High Deductible Health Plan (HDHP). See the chart below for highlights on how the plans are similar and different from each other so you can make an informed decision on which plan might suit you and any covered dependents best.

Enrolled employees will receive a medical ID card to use for all medical and prescription drug benefits.

Plan Features	PPO	HMO	HDHP
Access to In- and Out-of-Network Coverage	Yes	No	Yes
Primary Care Physician (PCP) Designation Required	No	Yes	No
Network Referrals Required	No	Yes	No
In-Network Preventive Care Covered at 100%	Yes	Yes	Yes
Virtual Visits Available at Cost of PCP or Less	Yes	No	Yes
Cost for Prescriptions	Copay	Copay	Covered after deductible
Office Visits and Emergency Room	Copay	Copay	Covered after deductible

Plan design summary depicts coverage based on utilization of in-network providers/facilities.

2023 Medical Premiums

Full Time Employee Premiums are separated in a two-tiered salary-based structure by employees who are earning less than \$85,000 annually and those who are earning more than \$85,000 annually.

Shirley Ryan AbilityLab Network (PPO Plan Only)

As an employee of Shirley Ryan AbilityLab, you have unique access to our own network of physicians and facilities. While the PPO plan allows you to see any provider at any facility you want, SRAlab will waive all costs (including deductible, copays or coinsurance) for you and your family if you use Shirley Ryan AbilityLab facilities and providers for services provided by SRAlab providers (like rehabilitation or specialist care).

For other providers and facilities, you pay the full amount until you reach your deductible. Then, you pay coinsurance and the plan pays the rest.

Tools and Resources with BCBSIL

MDLIVE

If you are enrolled in one of the BCBSIL medical plans, you have access to a network of board-certified doctors for non-emergency medical care through MDLIVE. Chat with a doctor anytime 24/7 by phone or video—whether you're at home, at work or on the go — so you can get back on your feet fast.

When should I use MDLIVE?

- ◆ Instead of going to the emergency room or an urgent care center for a non-emergency issue
- ◆ During or after normal business hours, nights, weekends and even holidays
- ◆ If your primary care physician is not available
- ◆ If traveling and in need of medical care

Is pediatric care covered?

Yes. MDLIVE has pediatricians on call 24/7/365. Please note, a parent or guardian must be present during any interactions involving minors.



Largest network of doctors

MDLIVE has the nation's largest network of doctors for telehealth services. On average, MDLIVE doctors have 15 years of experience practicing medicine and are licensed in the state where patients are located. Their specialties include primary care, pediatrics, emergency medicine and family medicine. All information shared with MDLIVE is strictly confidential and is not shared with SRAlab.

MDLIVE can treat:

- ◆ Allergies
- ◆ Asthma
- ◆ Bronchitis
- ◆ Cold and flu
- ◆ Diarrhea
- ◆ Ear infection
- ◆ Eating disorders
- ◆ Fever
- ◆ Greif and loss
- ◆ Headache
- ◆ Insect bites
- ◆ Nausea
- ◆ Rashes
- ◆ Sinus infection
- ◆ Sore throat
- ◆ Stress
- ◆ Trauma and PTSD
- ◆ UTI
- ◆ And more!

Register online or by phone

Register today so you aren't delayed when you need care.

Visit www.mdlive.com/bcbsil or call **888.676.4204**. You will need your BCBSIL identification number, which is located on the front of your ID card.

MDLIVE is only available to participants in the BCBSIL PPO or HDHP medical plans.

Well onTarget

Access the Well on Target Member Wellness portal at www.wellontarget.com. In the Wellness portal, you will have access to a wide array of wellness resources, including:

- ◆ Health Risk Assessment
- ◆ Challenges that occur year round on a variety of topics like managing money, sleep, healthy eating, etc.
- ◆ Coaching will provide you access to a credentialed expert to support you in our unique wellness journey
- ◆ Digital self-management programs on a wide range of topics like tobacco use, weight management, stress, sleep and more

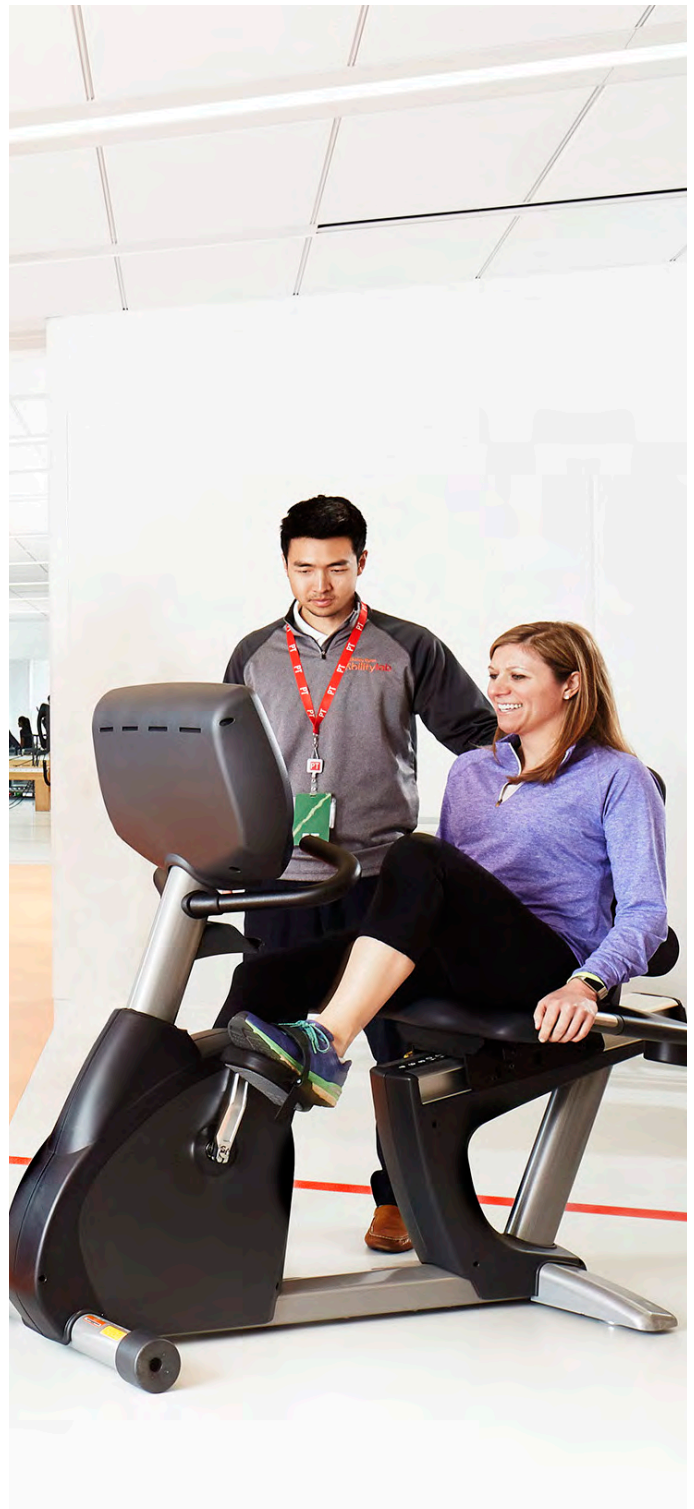
Blue Access for Members (BAM)

Healthcare at Your Fingertips

With BAM, you can:

- ◆ Use the Provider Finder tool to search for a healthcare provider, hospital, or pharmacy
- ◆ Request or print your ID card
- ◆ Check the status or history of a claim
- ◆ View or print Explanation of Benefit statements
- ◆ Use the Cost Estimator tool to find the price of hundred of tests, treatments, and procedures

To get started, visit www.bcbsil.com/member and use the information on your ID card to create an account.



BCBSIL App

Stay connected with BCBSIL and access important health benefit information wherever you are by using the BCBSIL app. Text BCBSILAPP to 33633 to get the app.

Medical Insurance Plan Design Detail

Benefit	BCBSIL PPO		
	SRALab Providers and Services	In-Network	Out-of-Network
Calendar Year Deductible (Embedded)			
Individual	Deductible waived	\$750	\$1,250
Family	Deductible waived	\$2,250	\$3,750
Calendar Year Out-of-Pocket Maximum (Embedded)			
Medical			
Individual	\$2,250		Unlimited
Family	\$4,500		Unlimited
Pharmacy			
Individual		\$1,000	
Family		\$3,000	
Hospital Charges			
Urgent Care	N/A	90% after deductible	60% after deductible
Emergency Room	N/A		\$150 copay
Outpatient	Covered at 100%	90% after deductible	60% after deductible
Inpatient	Covered at 100%	90% after deductible	60% after deductible
If precertification is not received (see below for details), benefits will be reduced \$1,000 per occurrence.			
Physician Charges			
Wellness Screenings and Care	N/A	100%, no deductible	60%, no deductible
Primary Care Office Visit	N/A	\$30 copay	60% after deductible
Virtual Visit	N/A	\$30 copay	60% after deductible
Specialist Office Visit	Copay waived	\$30 copay	60% after deductible
Prescription Drugs			
Generic (Mandatory)			
Retail	N/A	\$15 copay	\$15 copay then 25% coinsurance
Mail Order	N/A		\$15 copay
Brand Formulary			
Retail	N/A	\$30 copay	\$30 copay then 25% coinsurance
Mail Order	N/A		\$30 copay
Brand Non-Formulary			
Retail	N/A	\$50 copay	\$50 copay then 25% coinsurance
Mail Order	N/A		\$50 copay
Prescription medications can be mail-ordered for home delivery to treat chronic conditions or diseases for which you take maintenance medications. You may only obtain medication amounts authorized by your doctor, but may be able to save money by ordering a 90-day supply.			

Members have access to enhanced PPO coverage if you use SRALab facilities and providers. When you visit SRALab for services such as rehabilitation or specialist care, your copay and deductible will be waived.

- ◆ Precertification is required prior to all elective inpatient admissions.
- ◆ Emergency and obstetric admission notification required within two working days of admittance.
- ◆ Inpatient, Skilled Nursing Facility, Coordinated Home Care and Private Duty Nursing admission requires pre-notification at least one day prior to receiving care.
- ◆ Infertility coverage includes IUI, IVF, and ART procedures, including four completed oocyte retrievals per calendar year; up to six per benefit period with special approval if a live birth follows a completed oocyte retrieval.
- ◆ Additional member health programs, including fitness memberships, alternative medicine, vision and hearing aid discounts available at bcbsil.com/member.

Medical Insurance Plan Design Detail

Benefit	BCBSIL HMO	In-Network
Calendar Year Deductible (Embedded)		
Individual		\$0
Family		\$0
Calendar Year Out-of-Pocket Maximum (Embedded)		
Medical		
Individual		\$1,500
Family		\$3,000
Pharmacy		
Individual		\$1,000
Family		\$3,000
Hospital Charges		
Urgent Care		\$25 copay
Emergency Room		\$150 copay
Outpatient		\$100 copay
Inpatient		\$350 copay per admission
Physician Charges		
Wellness Screenings and Care		100%, no deductible
Primary Care Office Visit		\$25 copay
Specialist Office Visit		\$35 copay
Prescription Drugs		
Generic (Mandatory)		
Retail		\$15 copay
Mail Order		\$30 copay
Brand Formulary		
Retail		\$35 copay
Mail Order		\$70 copay
Brand Non-Formulary		
Retail		\$50 copay
Mail Order		\$100 copay
Prescription medications can be mail-ordered for home delivery to treat chronic conditions or diseases for which you take maintenance medications. You may only obtain medication amounts authorized by your doctor, but may be able to save money by ordering a 90-day supply.		

- ◆ If choosing the BCBSIL HMO Illinois plan, you must select a medical group and primary care physician to manage your healthcare.
- ◆ Infertility coverage includes IUI, IVF and ART procedures, including four completed oocyte retrievals per calendar year; up to six per benefit period with special approval if a live birth follows a completed oocyte retrieval.
- ◆ Additional member health programs, including fitness memberships, alternative medicine, vision and hearing aid discounts available at bcbsil.com/member.

Medical Insurance Plan Design Detail

Benefit	BCBSIL HDHP with HSA	
	In-Network	Out-of-Network
Calendar Year Deductible (Embedded)		
Medical		
Individual	\$3,000	\$6,000
Family	\$6,000	\$12,000
Calendar Year Out-of-Pocket Maximum (Embedded)		
Individual	\$3,000	\$6,000
Family	\$6,000	\$12,000
Coinsurance		
Plan Covers	100%	50%
Hospital Charges		
Urgent Care	100% after deductible	50% after deductible
Emergency Room	100% after deductible	
Outpatient	100% after deductible	50% after deductible
Inpatient	100% after deductible	50% after deductible
If precertification is not received (see below for details), benefits will be reduced \$1,000 per occurrence.		
Physician Charges		
Wellness Screenings and Care	100%, no deductible	50%, no deductible
Primary Care Office Visit	100% after deductible	50% after deductible
Virtual Visit	100% after deductible	50% after deductible
Specialist Office Visit	100% after deductible	50% after deductible
Prescription Drugs		
Generic (Mandatory)		
Retail	100% after deductible	50% after deductible
Mail Order	100% after deductible	
Brand Formulary		
Retail	100% after deductible	50% after deductible
Mail Order	100% after deductible	
Brand Non-Formulary		
Retail	100% after deductible	50% after deductible
Mail Order	100% after deductible	
Prescription medications can be mail-ordered for home delivery to treat chronic conditions or diseases for which you take maintenance medications. You may only obtain medication amounts authorized by your doctor, but may be able to save money by ordering a 90-day supply.		

- ◆ Precertification is required prior to all elective inpatient admissions.
- ◆ Emergency and obstetric admission notification required within two working days of admittance.
- ◆ Inpatient, Skilled Nursing Facility, Coordinate Home Care and Private Duty Nursing admission notification required at least one day prior to receiving care.
- ◆ Infertility coverage includes IUI, IVF, and ART procedures, including four completed oocyte retrievals per calendar year; up to six per benefit period with special approval if a live birth follows a completed oocyte retrieval.
- ◆ Additional member health programs, including fitness memberships, alternative medicine, vision and hearing aid discounts available at bcbsil.com/member.
- ◆ **Extended supply network:** allows for convenient 90-day supplies of your medicine resulting in fewer pharmacy trips and fewer missed doses. Note you will still pay the copay amount worth three 30-day prescriptions. To find participating pharmacies, log into myprime.com and select "Pharmacies."

Health Savings Account (HSA)

An HSA is a tax-favored savings account which works in conjunction with your health plan coverage. Contributions are deducted from your paycheck on a tax-free basis. HSA dollars can be used to pay for qualified medical expenses such as deductibles, copays, dental, and vision care. For a complete list of qualified medical expenses visit www.irs.gov in IRS Publication 502.

HSA Benefits

- ◆ Funds always belong to you even if you change jobs or retire
- ◆ Funds always roll over from year-to-year; funds are never forfeited
- ◆ Lowers your taxable income

HSA Eligibility

You may open and contribute pretax to an HSA under the following circumstances.

- ◆ You are enrolled in a qualified plan, like the BCBSIL HDHP
- ◆ Cannot be enrolled in a traditional PPO plan through your spouse or other employer-sponsored plan options
- ◆ Cannot be enrolled in a government-sponsored program (Medicare, Medicaid, TRICARE, etc.)
- ◆ Cannot have received VA benefits within the last three months (unless receiving benefits for a service-related disability)
- ◆ Cannot be claimed as a dependent on someone else's tax return
- ◆ Cannot have an HSA and healthcare FSA; your spouse cannot have a healthcare FSA through his/her own employer

Funding Your HSA

If you elect the BCBSIL HDHP medical plan or are otherwise enrolled in an HSA eligible plan, you are eligible to deposit pre-tax money into an HSA up to the maximums listed in the chart below.

If you elect to have payroll deducted deposits put into an HSA, an account will be established in your name.

2023 Contribution Maximum	
Employee	\$3,850
Family	\$7,750

Catch-Up Contributions

If you are over age 55, the IRS permits you to fund your HSA account by an additional \$1,000 beyond the amounts listed above.

Your HSA Debit Card

If you choose to open an HSA, you will receive a debit card in the mail to access the funds you've elected to deposit, once they have been deposited through payroll deduction.



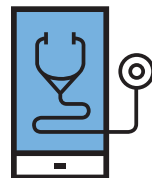
Your Doctor Is In...Provider Finder[®]

**Spend less time
looking for a doctor
and more time
enjoying your life.**

Provider Finder from Blue Cross and Blue Shield of Illinois (BCBSIL) is a fast, easy-to-use tool to find your next health care provider. Plus, it can help you manage health care costs.

Go to bcbsil.com and log in or create a Blue Access for MembersSM (BAMSM) account and click on the Doctors and Hospitals tab in Provider Finder to:

- Find in-network providers, hospitals, laboratories and more.
- Search by specialty, ZIP code, language spoken, gender and more.
- See clinical certifications and recognitions.
- Estimate the out-of-pocket costs of more than 1,600 health care procedures, treatments and tests.*
- Use quality awards such as Blue Distinction[®] Center (BDC), BDG+ or Blue Distinction[®] Total Care to inform your choices.
- See side-by-side provider or facility quality ratings and patient reviews.*



Go Mobile with BCBSIL

At bcbsil.com, log into or create your BAM account. You can stay linked to your claims activity, member ID card and coverage details. It's also where to see prescription refill reminders and health tips by text messages at 33633.

*Available for most networks and plans.



Dental Insurance

Shirley Ryan AbilityLab offers dental plans through BCBSIL and Guardian/First Commonwealth. Dental benefits are effective on the first day of the month following 30 days from date of hire.

Dental Insurance Options

The BCBSIL dental plan allows you to access a large network of dentists and includes reduced coverage, should you choose to go out-of-network.

The Guardian dental plan requires you to select a primary dentist who coordinates your coverage, should a specialty dentist be required for your care. There is no coverage provided, should you see an out-of-network dentist.

Plan Features	BCBSIL DPPO	Guardian DHMO
Access to in and out of network coverage	Yes	No
Primary Care Dentist (PCD) designation required	No	Yes
Network referrals required	No	Yes
Orthodontia coverage	Minor children only	Adult and children discounts available

Dental Insurance Plan Design Detail

	BCBSIL Dental PPO		Guardian/First Commonwealth DHMO**
	In-Network	Out-of-Network	Referred Care
Annual Deductible (waived for preventive care received in PPO plan)			
Individual	\$25	\$50	\$5 copayment each office visit
Family	\$75	\$150	\$0 deductible
Preventive Services			
Dental Exams, Cleanings, Fluoride	100%	100% U&C*	\$0-\$112 copayment
Basic Services			
Includes: Fillings, Endodontics	90%	80% U&C*	\$26-\$162 copayment
Major Services			
Includes: Crowns, Dentures, Bridges, Periodontics	60%	50% U&C*	\$10-\$778 copayment
Annual Benefit Maximum (Per Covered Member)			
	\$1,500	\$1,250	Unlimited
Orthodontia Coverage	Lifetime Maximum		Lifetime Maximum
	50% up to a lifetime maximum of \$1,000 (minor children only)		Up to \$3,241 child copayment Up to \$3,621 adult copayment

* U&C refers to Usual and Customary charges.

** All care under the DHMO must be coordinated by your primary care dentist. Please note that the DHMO network is small and limited in the number of dentists who are accepting new patients.



Vision Insurance

In addition to the vision discounts employees are eligible to receive through their respective medical insurance plans, you have the option to enroll in dedicated vision insurance coverage. This insurance provides members optometry coverage and discounts for vision services, including eye exams, frames and eyeglass lenses and contacts at both national chains and local providers. Vision benefits are effective on the first date of the month following 30 days from date of hire.

Our eye care services are provided by EyeMed Vision Care, whose network consists of private practicing optometrists, opticians and optical retailers, including LensCrafters®, most Pearle Vision® locations, and Target Optical®. Find a provider online at eyemedvisioncare.com or by calling **866.299.1358**.

EyeMed Vision Plan		
	In-Network	Out-of-Network
Frequency		
Exams	Once every 12 months	
Frames	Once every 24 months	
Standard Plastic Lenses OR Contact Lenses*	Once every 12 months	
Exam		
Standard Exam	\$10 copay	Up to \$35 covered
Standard Contact Lens Fitting and Follow-Up (following standard exam)	Up to \$40 covered	No coverage
Premium Contact Lens Fitting and Follow-Up (following standard exam)	10% off retail price	No coverage
Frames		
Coverage	\$120 allowance (no copay) 20% off balance over \$120	Up to \$48 covered
Standard Plastic Lenses		
Single Vision	\$25	Up to \$25 covered
Bifocal	\$25	Up to \$40 covered
Trifocal	\$25	Up to \$60 covered
Standard Progressives	\$85	Up to \$40 covered
Premium Progressives	\$85 70% of charge less \$110 allowance	Up to \$40 covered
Lens Enhancement Options		
Tint (solid & gradient), UV Coating and Standard Scratch Resistance	\$12	No coverage
Standard Polycarbonate	\$35	No coverage
Standard Anti-Reflective	\$40	No coverage
Contact Lenses—Allowance Covers Materials Only		
Conventional or Disposable	\$135 allowance (no copay) 15% off balance over \$135	Up to \$95 covered
Medically Necessary	Covered in full	Up to \$200 covered

Additional discounts on Lasik, PSK and hearing care available through EyeMed.

Flexible Spending Accounts

Flexible Spending Accounts (FSAs)

Administered by PNC Benefits

SRAlab offers two Flexible Spending Accounts: one for healthcare expenses and one for dependent childcare and dependent eldercare expenses.

- ◆ Save money on your healthcare and/or dependent care expenses.
- ◆ Set aside funds each pay period on a before-tax basis and use them for qualified expenses.
- ◆ You pay no Federal Income or Social Security taxes on your contributions to an FSA.
- ◆ You can enroll in one or both FSAs.

Who is Eligible?

Please note that employees who contribute to a healthcare FSA may not also contribute to an HSA account. The Healthcare FSA plan may be opened for the PPO and HMO plans. The HSA may only be opened for the HDHP.

Plan Type	How it Works in General	2023 Maximum Contributions*
Healthcare FSA	Allows you to pay for eligible medical, dental, and vision expenses that aren't covered by your health plans (i.e., copay, deductible, and coinsurance) with tax-free dollars	3,050
Dependent Care FSA	Allows you to pay for qualified child under age 13 and/or dependent eldercare while you are at work with tax-free dollars	\$5,000 (\$2,500 if filling separately)

* Annual maximums subject to change based on IRS guidance.

Once you have enrolled, you may access your flexible spending accounts through participant.pncbenefitplus.com.

How Does the FSA Work?

- ◆ Determine your annual contribution amount. Pre-tax deductions will be taken from your paychecks and deposited directly into your FSA account.
- ◆ PNC Benefits will issue a debit card to use for qualified expenses. Be sure to save all receipts to validate your purchases.
- ◆ If you participate in both the FSA and the Commuter Benefit Plan, you will receive one debit "smart" card to use for both programs.
- ◆ Funds can be used for expenses incurred between 01/01/23-12/31/23. The deadline to submit claims that occurred in 2023 is 03/31/24.
- ◆ Any unused money remaining in your FSA at the end of the calendar year will be forfeited.



Commuter FSA

The Commuter FSA allows you to save taxes on qualified mass transit and parking expenses that are necessary for you to commute to and from work.

How Does the Commuter Plan Work?

- ◆ Elect the total monthly amount you need for commuting expenses
- ◆ Parking in the SRAlab parking garage is processed as a pre-tax deduction on your paycheck. As such, it is not a qualified expense for reimbursement through PNC. You may also elect to contribute post-tax deductions to your commuter FSA in order to cover your transit expenses that exceed the IRS tax limits.
- ◆ PNC Benefits provides you with a smart debit card to pay for qualified expenses that will work at transit-related and parking pay terminals, and also approved FSA vendors if enrolled in FSA
- ◆ You may have one or both accounts, but you may not use money in a Parking account to pay for Mass Transit expenses, or vice versa
- ◆ Once enrolled, access your account through participant.pncbenefitplus.com.
- ◆ You can sign up for this benefit, change your commuter FSA election amount or cancel participation at any point throughout the year via the employee self-service portal.

Type of Accounts Available	What is a Qualified Expense?	2023 IRS Monthly Maximum Contribution
Mass Transit	Passes, tokens or fare cards for a bus, train or subway between your home and your regular workspace	\$300
Parking	Parking Expenses at or near your workplace, or at the location from which you commute to work	\$300

Important IRS Rule: "Use It or Lose It"

If You Terminate, Any Money Remaining in Any FSA Account is Forfeited!

For dependent care FSA, you can submit receipts and request reimbursement for expenses incurred prior to your termination date. This must be done within 60 days of your termination. For Healthcare FSA, you can submit receipts and request reimbursement for expenses incurred prior to your termination date. This must be done within 90 days of the end of the plan year.

Healthcare and dependent care FSA money does not roll over from year to year, and you cannot change your contributions midyear without a qualifying event. You must use your funds by the end of the plan year or they will be forfeited. Before you enroll, you should estimate your healthcare and/or dependent daycare expenses for the upcoming year so you can decide how much to set aside through your FSA. You have 90 days from the end of the plan year to submit claims for reimbursement for expenses incurred during the prior plan year.



Time Away From Work

Paid-Time Off (PTO)

Paid-time off (“PTO”) is SRAlab’s system to allow benefits-eligible employees flexibility related to time away from work. The below sections explain how PTO is accrued, carried over, and used.

Accrual Information

Full-time and part-time exempt and non-exempt employees will be eligible to begin accruing as noted below and are eligible to use PTO on completion of their 90-day probationary period. PTO will be accrued based on the years of service shown below and prorated based on FTE status. Non-benefits-eligible employees (that is, employees who are not scheduled to work at least 40 hours per pay period) will not be eligible to accrue PTO.

Classification	Years of Service	Maximum #Hrs Accrued Per Pay Period (1.0FTE)	Maximum Total Days During Fiscal Year
Staff	0-3	7.69	25
	4+	9.23	30
Physicians, Department Heads and Above	0+	9.23	30

Each fiscal year, employees may carry over a maximum of eighty (80) PTO hours into the next fiscal year (begins September 1).

Employees who have completed their probationary period may be permitted to use up to eighty (80) hours of PTO before it is accrued. Employees who use PTO before it is accrued will have a negative accrual balance which will be reduced as the employee accrues PTO during the year. Any negative PTO balance at the time of an employee’s separation of employment from Shirley Ryan AbilityLab will be deducted from the employee’s final paychecks to the maximum extent permitted under state law.



Voluntary Hospital Indemnity Insurance and Voluntary Accident Insurance

If you're concerned about the financial impact large medical expenses can have on you and your family if you are admitted to the hospital or sustain a serious injury, consider enrolling in Hospital Indemnity or Group Accident Insurance coverage through Reliance Standard.

Voluntary Hospital Indemnity Insurance

This Hospital Indemnity coverage provides a range of fixed, lump-sum daily benefits to help cover costs associated with covered hospital stays, outpatient surgery costs, intensive care stays, and post-hospital skilled nursing facility care. This cash can be used however you choose. These benefits are paid directly to the insured following a hospitalization that meets the criteria for benefit payment. No proof of good health is required, and there are no pre-existing condition exclusions.

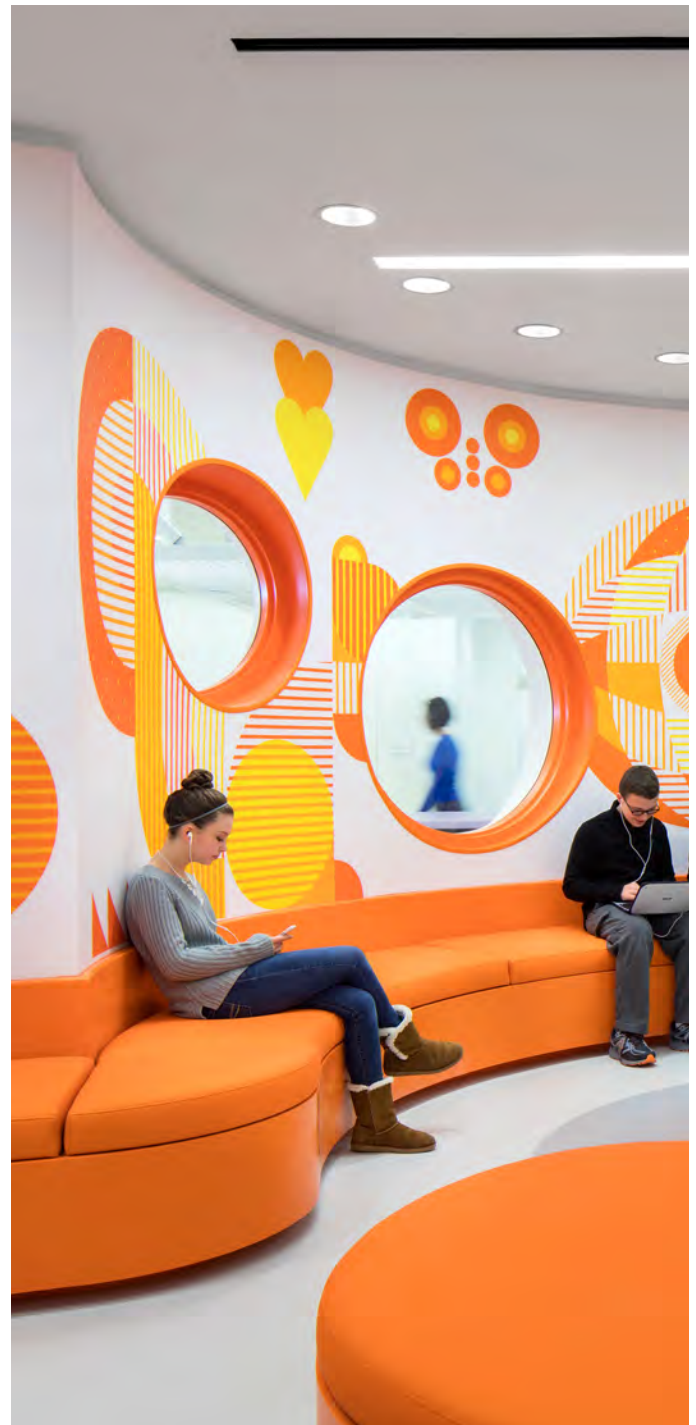
Below is a chart outlining some key hospital benefits offered under this policy.

Hospital Room and Board Benefits	
Room and board benefits, per day (180 daily benefits per coverage year)*	\$100
Hospital Critical Care Unit Benefits (paid in addition to room and board benefit)	
Critical care unit benefits, per day (30 daily benefits per coverage year)*	\$100
Hospital admission benefit	
One daily benefit, per coverage year	\$750

* In no event will the daily benefits exceed 180 daily benefits per coverage year.

The semi-monthly cost to elect Hospital Indemnity Insurance is as follows:

Semi-Monthly Premiums	
Employee Only	\$6.98
Employee & Spouse	\$14.74
Employee & Child(ren)	\$10.48
Employee & Family	\$18.23



Voluntary Accident Insurance

This Accident coverage is designed to pay a cash benefit directly to you should an accident occur. The additional cash can be used to help pay any out-of-pocket expenses related to treatment resulting from the accident including deductibles, copayments, travel costs and lodging costs. Payments are made tax free and can be used at your discretion.

This benefit covers accidents that occur off the job, and includes a range of incidents from common injuries to more serious events. Some covered injuries as result of an accident include:

- ◆ Fracture
- ◆ Burns
- ◆ Prosthesis
- ◆ Dislocation
- ◆ Lacerations
- ◆ And more!

Below is a chart listing examples of treatments and services covered by the Accident Plan along with each accident's associated benefit amount paid out to you in the case of this accident. Employees must be under age 70 to apply.

Covered Treatment/Services*	
Initial Accident Treatment:	
Ground ambulance	\$100
Emergency treatment	\$100
Physician office visit	\$50 initial, \$50 follow-up
Hospitalization Benefits	
Initial hospital admission	\$1,000
Intensive care unit (ICU) stay (per day)	\$1,000; 30 day maximum
Fracture Benefits	
Nonsurgical, up to	\$2,500
Surgical, up to	\$5,000
Chip fracture	25% of non-surgical benefit
Multiple fractures	100% of highest sustained fracture
Miscellaneous Benefits	
Burns	
2nd degree burns	Up to \$800
3rd degree burns	Up to \$6,400
Skin graft	25% of benefit payable to burns

The semi-monthly cost to purchase Voluntary Group Accident Insurance is as follows:

Semi-Monthly Premiums	
Employee Only	\$5.47
Employee & Spouse	\$9.11
Employee & Child(ren)	\$10.16
Employee & Family	\$13.97



Income Protection

Short-Term Disability (STD) Insurance

Short-Term Disability (STD) insurance is provided by Shirley Ryan AbilityLab to all benefits-eligible employees with premiums paid by the organization. The STD benefit provides pay if the employee becomes temporarily disabled and cannot work. The STD benefit becomes payable after employees have been off of work for 1 week due to an accident, injury or illness (as long as they are temporarily disabled due to a non-work-related injury or illness.) The Short-Term Disability benefit is as follows:

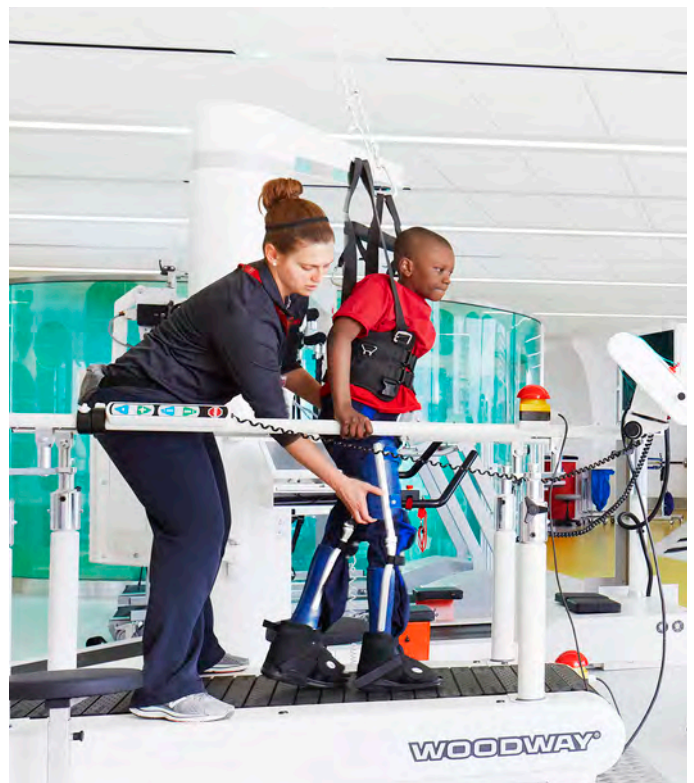
- ◆ **Week 1 (days 1-7):** This week is considered the “elimination period.” The employee must use PTO (accrued or borrowed) for time off during the first week of leave before short-term disability payments begin
- ◆ **Weeks 2-8 (days 8-56):** If medically approved, 100% of the employee’s wages will be paid through short-term disability
- ◆ **Weeks 9-13 (days 57-90):** If medically approved, 60% of the employee’s wages will be paid through short-term disability, with the option to achieve 100% of income by supplementing with the employee’s PTO (accrued or borrowed)

This plan is administered by Reliance Standard.

Long-Term Disability (LTD) Insurance

LTD provides employees a perpetual level of income protection in the event they suffer an unforeseen sickness or injury. As such, we automatically enroll all benefits-eligible employees in Long-Term Disability (LTD) coverage, with the premiums paid courtesy of Shirley Ryan AbilityLab. LTD provides income replacement to employees in the event that they become sick or injured and are unable to work. Employees are covered under the plan on the first day of the month following 30 days of employment.

Our LTD insurance is administered by Reliance Standard and provides a maximum monthly benefit equal to 60% of employees’ pre-disability earnings, up to \$7,500 per month. The LTD benefit is payable after being off of work for 90 days, with the benefit continuing until team members have either returned to work or reached Social Security retirement age.



GROUP LIFE INSURANCE

Basic Life and Accidental Death and Dismemberment (AD&D) Insurance

Shirley Ryan AbilityLab provides all benefits-eligible employees group life insurance coverage at no cost to you. Shirley Ryan AbilityLab employees are automatically enrolled in this coverage on the first of the month following 30 days from the date of hire. This group term life and AD&D insurance is administered by Reliance Standard, and provides a policy value equal to 1.5 times your total annual compensation, to a maximum of \$200,000. Upon hire, employees must initially designate primary and contingent beneficiaries for this coverage. They may change beneficiaries by completing the Benefits Form found on AbilityLab Connect and sending it to the Human Resources department.

The IRS mandates that all group term life insurance policies above \$50,000 be added as imputed income on annual W2 tax documentation. We track the additional amounts on a monthly basis and adjust the year-end W2.

Supplemental Voluntary Life Insurance Coverage

Employees may purchase additional term life insurance for themselves and their dependents. Premiums are based on age and the policy value, and will be deducted twice per month via payroll.

- ◆ Employee voluntary supplemental life insurance is subject to a maximum of five times annual compensation and an overall maximum of \$500,000.
 - ◇ Newly eligible participants are pre-approved for a \$100,000 guaranteed issue amount.
 - ◇ All coverage amounts over the Guaranteed Issue Amount of \$100,000 will always be subject to Evidence of Insurability.
- ◆ Spousal voluntary supplemental life insurance equals up to 50% of benefit level with a \$30,000 guaranteed issue amount.
- ◆ Dependent child voluntary supplemental life insurance coverage is available to provide up to \$10,000 per child.

2023 Semi-Monthly Supplemental Life Rates

Supplemental Life Policies Are as Follows

Age	Rate	Age	Rate	Age	Rate
Under 25	\$0.0300	35-39	\$0.0600	50-54	\$0.2350
25-29	\$0.0300	40-44	\$0.1000	55-59	\$0.4300
30-34	\$0.0400	45-49	\$0.1500	60-64	0.6450

Employee Deduction Formula

$$(\text{Life benefit amount}) \div 1,000 \times (\text{rate}) = \text{Semi-monthly deduction}$$

There are similar tables available for dependent (spouse, child) supplemental life coverage. Contact Human Resources for specific details.

Employee Assistance Program (EAP)

Shirley Ryan AbilityLab provides a confidential Employee Assistance Program (EAP) through Reliance Standard (locally administered by ACI Specialty Benefits) to all employees and their dependents.

EAP and Work-Life Benefits

The EAP provides professional, confidential assistance to employees, spouses and their dependents who are managing everyday issues, such as job pressures, relationships, retirement planning, finding childcare, grief, loss or the impact of a disability. The EAP includes up to three face-to-face confidential counseling sessions per year. Telephonic financial and legal counseling sessions are also available. Call **855.RSL.HELP (855.775.4357)** or visit at <http://rsl.acieap.com> to create an account. (Company Code is RSLI859)

Bereavement Support Services

Bereavement Support Services help employees cope with the emotional, financial and legal issues that follow a terminal illness diagnosis or loss of a loved one. Benefits include unlimited contact for grief counseling, financial planning and legal information for up to one year from the event date, assessment and action planning, and referrals to additional outside services to support specific situations, such as long-term grief counseling, complex probate or estate planning and relocation. Call **855.RSL.HELP (855.775.4357)**.

Travel Assist

The Travel Assist program provides four kinds of services for your vacation travels when employees are more than 100 miles from home, including pre-trip assistance, emergency medical transportation, emergency personal assistance services and medical assistance services.

Assistance ranges from travel advisories, embassy and consular referrals, immunization requirements to repatriation, bail advancement and medical evacuation. From the United States, call **800.456.3893**. From other locations worldwide, call **603.328.1966** and use Reliance Standard company code RSLI859.



FINANCIAL BENEFITS

Shirley Ryan AbilityLab provides employees with an opportunity to contribute toward their retirement savings by offering participation in the Rehabilitation Institute of Chicago DBA Shirley Ryan AbilityLab 401(k) Retirement Savings Plan (the “Plan”). We promote automatic enrollment in the Plan to make it easier for employees to participate, save and plan for retirement. Shirley Ryan AbilityLab intends to make contributions to the Plan and provide a match to employee contributions.

401(k) Plan

You will be automatically enrolled in the Plan once you’re eligible to participate:

- ◆ 2% of your pre-tax pay will go into your retirement account each pay period
- ◆ Your contribution will increase every January 1 by 2%, to a maximum contribution of 6%
- ◆ Your contributions will be invested 100% in a designated default fund

This process is automatic, meaning there is no action required by you, unless you wish to:

- ◆ Increase or decrease your automatic deferral percentage
- ◆ Change your investment allocations
- ◆ Opt out of participation

When You Are Eligible

You must have at least 90 days of service and be age 21 or older to be eligible for participation in the Plan. You will be automatically enrolled the first day of the month following your first 90 days of employment.

If you met the eligibility requirement during your previous employment at Shirley Ryan AbilityLab, you will be automatically enrolled in the Plan as soon as administratively possible.

401(k) Plan Highlights

- ◆ You manage your Plan contributions by investing them in funds you choose based on available Plan options. If you do not make investment option elections, your contributions will be routed to a designated default fund until you transfer the monies into another investment option.
- ◆ You contribute to the Plan through pre- or post-tax payroll deductions—up to an annual maximum amount determined by the IRS.

The complete Plan is contained in legal documents that include these provisions and numerous others in greater detail. In the event of any inconsistencies between this booklet and the actual provisions of the Plan, the Plan documents will govern. Shirley Ryan AbilityLab, in its sole discretion, reserves the right to amend or terminate the Plan as well as any contribution amounts at any time in the future. You will be notified if the Plan is amended or terminated.



401(k) Plan Continued

Opt-Out

While your enrollment is automatic you may opt out or change the amount of your deferral by responding to the communication sent to you by Principal informing you of your eligibility to participate. After enrollment, you will simply contact Principal directly to change your deferral amount.

Employer Contribution

Shirley Ryan AbilityLab intends to make contributions to the Plan in an amount equal to 3% of eligible earnings—regardless of the amount you save in the Plan on your own.

- ◆ Discretionary employer contributions and employer match contributions are posted to participant accounts each pay period.

Vesting

- ◆ There is a vesting schedule tied to both types of employer contributions:
 - ◆ 50% vested after one year of service and
 - ◆ 100% vested after two years of service.

Employer Match

Shirley Ryan AbilityLab intends to match your contributions 50 cents on every dollar up to the first 6% of deferred compensation.

Your 401(k) Plan Investment Performance

Your Plan may experience gains or losses, depending on how your investment funds perform. Neither the government nor Shirley Ryan AbilityLab will guarantee your retirement benefits under this Plan. That means your retirement benefits will be impacted by your investment decisions.

You may want to work with a financial advisor who can help you select the funds that are right for you, based on your retirement goals. Keep in mind that, as is typical with financial investments, there is no guarantee of future performance, nor is past performance necessarily an indicator of future performance.



2023 Payroll Calendar

ADP Pay Weeks	From	To	Pay Date	Manager Time Card Approval Date	Manager Time Card Approval Time	Holiday	Holiday Observed On	Holiday Expiration Date
1-2	12/18/2022	12/31/2022	1/6/2023	1/3/2023	10:00 AM	New Year's Day	1/2/23	3/31/2023
3-4	1/1/2023	1/14/2023	1/20/2023	1/16/2023	11:00 AM			
5-6	1/15/2023	1/28/2023	2/3/2023	1/30/2023	11:00 AM			
7-8	1/29/2023	2/11/2023	2/17/2023	2/13/2023	11:00 AM			
9-10	2/12/2023	2/25/2023	3/3/2023	2/27/2023	11:00 AM			
11-12	2/26/2023	3/11/2023	3/17/2023	3/13/2023	11:00 AM			
13-14	3/12/2023	3/25/2023	3/31/2023	3/27/2023	11:00 AM			
15-16	3/26/2023	4/8/2023	4/14/2023	4/10/2023	11:00 AM			
17-18	4/9/2023	4/22/2023	4/28/2023	4/24/2023	11:00 AM			
19-20	4/23/2023	5/6/2023	5/12/2023	5/8/2023	11:00 AM			
21-22	5/7/2023	5/20/2023	5/26/2023	5/22/2023	11:00 AM			
23-24	5/21/2023	6/3/2023	6/9/2023	6/5/2023	11:00 AM	Memorial Day	5/29/23	8/27/2023
25-26	6/4/2023	6/17/2023	6/23/2023	6/19/2023	11:00 AM			
27-28	6/18/2023	7/1/2023	7/7/2023	7/3/2023	11:00 AM			
29-30	7/2/2023	7/15/2023	7/21/2023	7/17/2023	10:00 AM	Independence Day	7/4/23	1/1/2023
31-32	7/16/2023	7/29/2023	8/4/2023	7/31/2023	11:00 AM			
33-34	7/30/2023	8/12/2023	8/18/2023	8/14/2023	11:00 AM			
35-36	8/13/2023	8/26/2023	9/1/2023	8/28/2023	11:00 AM			
37-38	8/27/2023	9/9/2023	9/15/2023	9/11/2023	11:00 AM			
39-40	9/10/2023	9/23/2023	9/29/2023	9/25/2023	11:00 AM	Labor Day	09/4/23	12/3/2023
41-42	9/24/2023	10/7/2023	10/13/2023	10/9/2023	11:00 AM			
43-44	10/8/2023	10/21/2023	10/27/2023	10/23/2023	11:00 AM			
45-46	10/22/2023	11/4/2023	11/10/2023	11/6/2023	11:00 AM			
47-48	11/5/2023	11/18/2023	11/24/2023	11/20/2023	11:00 AM			
49-50	11/19/2023	12/2/2023	12/8/2023	12/4/2023	10:00 AM	Thanksgiving Day	11/23/23	02/22/2024
51-52	12/3/2023	12/16/2023	12/22/2023	12/18/2023	11:00 AM	Christmas Day	12/25/23	03/24/2024

Only the following deductions taken on 03/31/2023 and 9/29/2023 pay dates: 401k and 403b deferrals, Dependent Care and Health Care FSA, Health Savings Account (HSA), Child Support, Wage Assignments and SRALab Campaign.

Additional Benefits

The following organizations offer Shirley Ryan AbilityLab employee discounts:

Fitness and Health

Prince Family Esprit! Program

The Prince Family Esprit! Program is designed to offer ongoing education and wellness opportunities for employees. The program is made possible through a generous gift from the Frederick Henry Prince Memorial Fund to recognize, honor and develop the strengths and talents of our dedicated staff.

The Shirley Ryan AbilityLab's Prince Family Esprit! Program Peer Recognition Esprit! Award helps our staff recognize colleagues who demonstrate our Core Values and who go above and beyond by surpassing goals, exceeding expectations, or volunteering to assist others at the Shirley Ryan AbilityLab beyond his/her regular job duties.

The Prince Family Esprit! Program was designed with a specific focus on enhancing your mind, body and spirit. Included in the body component are wellness initiatives to help you live a stronger, healthier life. Listed below are some of the body offerings made possible through the Prince Family Esprit! Program.

WW (Weight Watchers)

We are delighted to offer discounts to employees participating in WW. To learn more about WW and to enroll in the program, please contact Human Resources at ext. **8-6297** or humanresources@sralab.org.

Walkingspree

Through Walkingspree, employees can participate in company-wide step competitions throughout the year for a chance to win prizes. Employees are also eligible to receive a \$25 discount on any step-tracking device purchased through Walkingspree. To register, visit members.walkingspree.com/register/ric-ability. For more information, contact Human Resources at ext. 8.6297 or humanresources@sralab.org.

Shirley Ryan AbilityLab Partner Perks

We are excited to provide employees with an incredible discount program. With your email address, you can sign up online for multiple vendor discounts. Visit Partner Perks today at partnerperks.perkspot.com.

Quit for Life Tobacco Cessation Program

Created by the American Cancer Society and Optum, the program has been proven effective and offers easily accessible tools and resources to help you kick the habit. The program is free for Shirley Ryan AbilityLab employees and is also open to Shirley Ryan AbilityLab employees' dependents for \$375 per person. To enroll in the program, call **866.QUIT-4-LIFE (866.784.8454)** or visit quitnow.net. Click "Enroll Now" at the top of the screen. Under Select your Employer, select Shirley Ryan AbilityLab. Type in your postal code, then click Submit Form to start your registration. If you plan to enroll a dependent or have any questions about the program, please contact Human Resources at ext. 8.6297 or humanresources@sralab.org. Payment for dependent participation will be made through payroll deduction.

Divvy Corporate Membership

We offer a Corporate Membership with Divvy, a bike sharing system with hundreds of stations throughout the city of Chicago. Employees are eligible to receive a discounted Divvy Annual Membership. Contact Human Resources at ext. 8.6297 or humanresources@sralab.org to receive a unique Divvy gift code, which will bring the annual membership cost down to \$40 (regularly \$99).

PNC Workplace Banking

PNC Workplace Banking helps make your financial life easy. You may earn certain offers on banking products and services when you hold a qualifying checking account, and you gain access to the insight and experience of PNC financial specialists. Rewards and programs include: easy money management with Virtual Wallet, Home Lending Rewards, Credit Card Rewards and more. Learn more at <https://www.pnc.com/en/personal-banking/banking/workplace-banking.html>.

Technology

Dell Computers Employee Purchase Program (EPP)

Dell.com/EPP Member

ID Number GS31705774

Discount: Discounts vary; employees receive discounts from the general public prices by utilizing the website above.

Verizon Wireless

Please visit Shirley Ryan AbilityLab Connect>Benefit Documents>Employee Discount Information for discount forms and process information.

Shirley Ryan AbilityLab Tuition Reimbursement Program

Please refer to the SRAlab Benefit Documents folder on AbilityLab Connect for program details and criteria or send an email to benefits@sralab.org.

Childcare and Early Education Tuition Discount Program

Are you looking for a new option for childcare or before- or after-school learning for your child? Employees can receive a 10% tuition discount on childcare and early education centers in the Knowledge Universe family, including KinderCare, Champions and CCLC.

With more than 2,000 education centers across the United States, each Knowledge Universe location offers a proven curriculum, hands-on learning and trained teachers. Many convenient locations can be found across the city of Chicago and throughout the Chicagoland area.

The discount can be used for full- or part-time childcare, before- or after-school care or drop-in care, and will be applied as a 10% discount toward standard weekly tuition rates, which vary by center.

To identify participating centers and learn more about specific program information, space and availability and tours, please call **877.914.7683** or visit www.kindercare.com/abilitylab. To sign up, you will need to provide a current paystub to center of your choice. Please contact Human Resources at benefits@sralab.org or ext. 8-6297 with questions.

Shirley Ryan AbilityLab does not warrant or endorse any goods or services provided by Knowledge Universe Education LLC, doing business as CCLC ("CCLC"). Employees who choose to take advantage of the CCLC discount are subject to the terms and conditions of CCLC and further acknowledge and agree that Shirley Ryan AbilityLab will not be responsible or liable for any injuries or loss or damage of any kind, whatsoever, as the result of any of CCLC's services and/or products.

Rate Sheet

2023 Medical Premium Rates (Semi-Monthly*)

Medical Coverage		Employee Only	Employee + SP/DP	Employee + Child(ren)	Family
Full-Time Employee (<\$85K)	BCBSIL PPO	\$110.00	\$212.50	\$204.00	\$309.00
	BCBSIL HDHP	\$70.00	\$135.50	\$130.00	\$206.50
	BCBSIL HMO	\$70.00	\$135.50	\$130.00	\$206.50
Full-Time Employee (>\$85K)	BCBSIL PPO	\$121.50	\$234.00	\$224.50	\$340.50
	BCBSIL HDHP	\$77.00	\$149.50	\$143.50	\$228.00
	BCBSIL HMO	\$77.00	\$149.50	\$143.50	\$228.00
Part-Time Employee	BCBSIL PPO	\$177.50	\$343.00	\$329.00	\$498.00
	BCBSIL HDHP	\$113.50	\$219.50	\$210.50	\$334.50
	BCBSIL HMO	\$113.50	\$219.50	\$210.50	\$334.50

If you select BCBSIL HMO, be prepared to designate a Medical Group & Primary Care Physician (PCP) to complete the online enrollment.

2023 Dental Premium Rates (Semi-Monthly*)

Dental Coverage		Employee Only	Employee + SP/DP	Employee + Child(ren)	Family
Full-Time Employee	BCBSIL Dental PPO	\$12.46	\$24.07	\$23.11	\$33.20
	Guardian DHMO	\$5.14	\$10.47	\$9.54	\$14.78
Part-Time Employee	BCBSIL Dental PPO	\$17.44	\$33.70	\$32.36	\$50.08
	Guardian DHMO	\$7.98	\$16.23	\$14.77	\$22.92

If you select Guardian DHMO, be prepared to designate a Primary Care Dentist (PCD) to complete the online enrollment.

2023 Vision Premium Rates (Semi-Monthly*)

Vision Coverage		Employee Only	Employee + SP/DP	Employee + Child(ren)	Family
All Employees	EyeMed Vision	\$2.98	\$5.66	\$5.94	\$8.73

2023 Flexible Spending Accounts (FSA)

Contribution Maximums	
Healthcare FSA	You may contribute \$120–\$3,050 for the 2023 calendar year.
Dependent Care FSA	You may contribute \$120–\$2,500 (or up to \$5,000 if married and filing jointly) for the 2023 calendar year.
Commuter Transit FSA	The 2023 IRS pre-tax monthly transit maximum is \$300.
Commuter Parking FSA (Not applicable to SRAlab Parking)	The 2023 IRS pre-tax monthly parking maximum is \$300.

2023 Health Savings Accounts (HSA)

Contribution Maximums	
Single	\$3,850
Non-Single	\$7,750
Additional Catch-Up Contributions (Age 55+)	\$1,000

* Two pay checks per month

Contact Information



BCBSIL—Medical and Pharmacy

PPO Group #S59354
HDHP with HSA Group #PG3272
HMO Group #H00404
PPO and HDHP:
855.691.8003
HMO: 800.892.2803
www.bcbsil.com



BCBSIL—Pharmacy Mail Order Services

Prime Therapeutics
Membership 800.423.1973
www.myprime.com



BCBSIL—Dental PPO

800.367.6401
Group #450354
www.bcbsil.com



Guardian Dental—Dental HMO

866.494.4542
Group #379308
www.guardianlife.com



EyeMed—Vision

866.299.1358
Group #9735242
www.eyemedvisioncare.com



PNC—Flexible Spending Accounts

844.356.9993
www.pncbenefitplus.com



FMLA Source—FMLA

877.462.3652
www.fmlasource.com



Reliance Standard—Basic Life and AD&D

Group #158194
www.reliancestandard.com



Reliance Standard/Matrix—STD

877.202.0055
Client ID #4532
www.matrixabsence.com



Reliance Standard—LTD

877.203.0549
Client ID #129150
www.reliancestandard.com



Reliance Standard—Hospital Indemnity Insurance

866.752.8117
#VHI000360
www.reliancestandard.com



Reliance Standard—Accident Insurance

866.752.8117
#VAI827377
www.reliancestandard.com



Reliance Standard—EAP

855.RSL.HELP—
855.775.4357
ID #RSLI859



Reliance Standard—EAP Bereavement Support

855.RSL.HELP—
855.775.4357
ID #RSLI859



Reliance Standard—Travel Assistance

From US or Canada:
800.456.3893
Worldwide Collect:
603.328.1966
ID #RSLI859



Reliance Standard—Identify Theft info Armor/Wallet Armor

855.246.7347
ID #RSLI859
www.reliancestandard.com/walletarmor



Central Credit Union of Illinois

708.649.6400
www.centralcu.org



PNC—WorkPlace Banking

888.PNC.WORK—
888.762.9675
www.pnc.com/workplace/employee



Principal—Retirement Savings Plan

800.547.7754
401(k)—#467579
403(b)—#721788
www.principal.com



Aon Hewitt Pension Center

877.832.0425



Social Security Resources

Social Security Handbook
www.ssa.gov/OP_Home/handbook/handbook-toc.html

Social Security Publications
www.ssa.gov/pubs/

Social Security—
Understanding the Benefits
www.ssa.gov/pubs/EN-05-10024.pdf

Mylo
844.893.9889
choosemylo.com/chicago



This Benefit Enrollment Guide is only intended to highlight some of the major benefit provisions of the Company plan and should not be relied upon as a complete detailed representation of the plan. Please refer to the plan's Summary Plan Descriptions for further detail. Should this guide differ from the Summary Plan Descriptions, the Summary Plan Descriptions prevail.

Shirley Ryan
Abilitylab[®]