




# 2026 Benefits Guide





**Use the interactive menu to explore your comprehensive benefit options.**

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# Welcome to Your Benefits

**Athens Administrators' (Athens) history goes back to 1937, and today we are still owned and operated by the founding family. We are committed to staying privately held and to growing a sustainable business that cares for our team members and clients.**

We know our people are the foundation of all we do and are, which is why our Benefits team goes to great lengths each year to evaluate our benefits programs. Our goal is to provide a highly competitive and comprehensive package that supports you and your family's needs and protects your future.

This guide highlights your benefit options to help you select the coverage that's right for you. It also includes helpful information about available programs and resources, so you can get the most out of your benefits throughout the year.





# Eligibility & Enrollment

## A VALUABLE PART OF YOUR COMPENSATION PACKAGE

You and your loved ones' well-being is important to us, so we strive to provide a comprehensive and affordable package to support you fully. Athens pays the full cost of the Employee Assistance Program (EAP), Short-Term and Long-Term Disability, Business Travel Accident, as well as Basic Life and Accidental Death and Dismemberment (AD&D) coverage.

The Medical and Dental plans require you to pay a portion through employee paycheck contributions, but we do pay a majority of the cost for these plans.

### Eligibility

If you are a full-time employee working at least 30 hours per week, you and your eligible dependents may participate in Athens' benefit plans effective the first of the month after 30 days of employment.

#### Eligible dependents include:

- Your spouse or registered domestic partner<sup>1</sup>
- Your dependent children under age 26
- Your children who are age 26 or older and mentally or physically disabled


**Dependent children** include your children, stepchildren, children covered under a child support order, adopted children, children placed with you for adoption and your domestic partner's children who are dependent upon you for support. Dependent children must be dependent on you for over one-half of their support during the calendar year.

1. To enroll your domestic partner, a completed affidavit is required. Potential tax liability may apply; please consult your tax accountant for more information.

Picking the right benefits for you and your family can be challenging.

We have partnered with **Enrollify** as an enrollment support resource. Visit [prudential.enrollify.app](https://prudential.enrollify.app) to get started.

**Ask Emma** is our online enrollment advisor tool designed to help you evaluate your plan options. You can access **Ask Emma** from any computer or device in Benefit Advisor.





# Eligibility & Enrollment

## ENROLLING IN OR MAKING CHANGES TO BENEFITS

The following are opportunities when you would enroll in or make changes to your benefits:



### As a New Hire

New hires have 30 days to enroll in benefits effective the first of the month following 30 days of employment. If you miss this initial enrollment window, your next enrollment opportunity won't be until the annual open enrollment period (unless you experience a qualified status change).



### During the Annual Open Enrollment Period

You can make changes to your benefits each year during the annual open enrollment period (normally held in the fall) for benefits effective January 1–December 31 of the following year.



### If You Experience a Qualified Status Change

Your elections will remain in effect throughout the plan year unless you experience a qualified status change. You must request an election change in Paycor and notify Human Resources within 30 days of the event.

#### Examples of qualified status change events include (but aren't limited to):

- Your marriage, legal separation or divorce
- The birth or adoption of your child or a change in child custody
- The death of your spouse or child
- A change in your spouse's employment status that affects benefits coverage (losing a job or becoming employed)
- A change in your child's eligibility status (turning age 26 or becoming physically disabled)
- A change in your work hours

## Enrolling in Benefits is Easy!

Submit your coverage elections and changes through the Paycor Benefit Advisor portal:

- Login to [Paycor](#)
- Click People > Benefits, and then Benefit Advisor
- You will then be directed to your Benefits Home screen
- On the home screen, select Start Your Enrollment on the message board



# Core Benefits

## MEDICAL PLAN OPTIONS

We offer you a choice of the following Athens and Kaiser medical plans. It's a good idea to consider not only your budget, but also your health care needs and preferences while picking the right plan for you and your loved ones. Please note some plan options vary based on your location.

- **Athens EPO**
- **Athens HDHP**
- **Kaiser HMO:** California only

Each plan's coverage varies per service, but all plans offer 100% covered preventive care and include prescription drug coverage. With an HDHP plan, you have the freedom to see any provider, but you will save money if you stay in your plan's network.

## MANAGING YOUR MEDICAL CARE

You have the right to designate any Primary Care Provider (PCP) who participates in our network and is available. If you do not make this designation, UMR or Kaiser may do it for you. For children, you may designate a pediatrician as a PCP.

Registering for the members' portal and mobile app gives you access to digital tools and resources designed to help you understand and fully utilize your medical benefits. These tools give you 24/7 access to your plan information and care.

### Find an In-Network Provider and Manage Your Care

#### United Medical Resources (UMR)

 [umr.com](http://umr.com)

 **800.826.9781**

 UMR mobile app available to download


To find a provider, go to [umr.com](http://umr.com) and select **Find a provider**, or download the UMR app, sign in and select **Find Care**. Make sure you choose the right network based upon your enrollment election:

- California Employees: **UnitedHealthcare Select Plus**
- Non-California Employees: **UnitedHealthcare Choice Plus**

#### Kaiser

 [kp.org](http://kp.org)

 **800.464.4000**

 Kaiser Permanente mobile app available to download

To find a provider, go to [kp.org](http://kp.org) and select **Find a Doctor**, or download the Kaiser app and select **Find a Doctor**.



# Core Benefits

## VIRTUAL HEALTH CARE VISITS

### United Medical Resources

Through the Teladoc Health App, [teladochealth.com](https://teladochealth.com), or calling **800.835.2362**, all UMR members can conveniently access virtual visits for urgent, primary, specialty and behavioral health care. Urgent care virtual visits are available 24/7. Coverage depends on your specific plan benefits; log in to see what your personal cost share would be.

### Kaiser

If you are enrolled in one of our Kaiser medical plans, you have convenient access to your doctor from your home or office! Visit [kp.org/mydoctor/videovisits](https://kp.org/mydoctor/videovisits) on your computer or download the mobile app to access care. Virtual visits are free for members enrolled in the traditional Kaiser HMO plan.

### Talkspace Mental Health Care

Talkspace is now available to all UMR plan members, offering convenient and confidential access to licensed mental health professionals. Whether you prefer messaging, video or voice sessions, Talkspace makes it easy to get support—anytime, anywhere. Therapy is available for UMR members **13 and up**, and psychiatry services are provided for those age **18 and above**.

To begin, register at [talkspace.com/connect](https://talkspace.com/connect) (first-time users only). After registering, you can access Talkspace anytime through the mobile app or by logging in on your computer.

### Easy and Convenient Virtual Care No Matter Where You Are



Schedule your visit



Speak with a doctor by phone or video chat



Get prescriptions, if needed



Save time and money versus other emergent care options



# Core Benefits

## USING ATHENS' MEDICAL PLANS

The Athens HDHP and EPO both are self-funded plans that use the UnitedHealthcare Select Plus (CA) / Choice Plus (Non-CA) provider network and include a third-party administrator (TPA), UMR, and a pharmacy benefit manager (PBM), Liviniti. Health benefits are often complex and can be difficult to understand. UMR can simplify things for you by processing claims, answering questions and other important management functions related to our Athens medical plans.

### UMR as our TPA

We've partnered with a top-tier TPA, UMR and the UnitedHealthcare network, to bring you a seamless and user-friendly benefits administration process for our Athens medical plans.

UMR will be your first stop for most medical services and for any questions or concerns you have about your plan. The TPA enhances our Athens plans, which means quicker reimbursements, simplified claims processing and enhanced customer support for all your health care needs.

#### UMR's enhanced support can assist you with:

- Getting answers to your benefits questions
- Accessing ID cards, plan details, usage and limits
- Finding the best in-network providers and facilities
- Reviewing and processing medical claims, billing issues and forms
- Helping with referrals, scheduling appointments and coordinating care

### Liviniti as our PBM

We've also partnered with a PBM, Liviniti—our dedicated partner in optimizing your prescription benefits.

With the PBM, you'll have access to an extensive network of pharmacies, cost-saving opportunities and personalized support to help you make the most informed prescription choices and find the best price. Enjoy the peace of mind that comes from knowing that your pharmacy benefits are in expert hands.

#### Utilizing Your Prescription Benefits

To locate a pharmacy near you, find out what drugs are included in your plan or access a mail order form, visit [liviniti.com](http://liviniti.com) or call **800.710.9341**.

#### LivLite Medication Subsidy

Employees who use GLP-1 medications specifically for weight loss are now eligible for a \$300 subsidy per prescription fill through Liviniti, thanks to our new LivLite program. This subsidy will be applied automatically at the pharmacy.



# Core Benefits

## RXCOMPASS

RxCompass is a program designed to significantly reduce the rising cost of eligible brand and specialty medications by utilizing multiple sources to fill prescriptions. The RxCompass program will guide you (or a family member) through various drug savings pathways and clinical support processes to maximize your savings on medications. The RxCompass program includes Care Navigators that will extend a white-glove treatment and work with you to secure your medications. The Care Navigator will talk with you and help determine which is the best pathway or solution for your particular medication(s). If your medication is eligible for the RxCompass program, a Care Navigator will contact you.

### Using RxCompass

You can learn more at [myrxcompass.com](https://myrxcompass.com) or by calling or emailing the RxCompass Care Navigator team at **833.652.8379** or [carenavigator@myrxcompass.com](mailto:carenavigator@myrxcompass.com).



# Core Benefits

## MEDICAL BENEFITS SUMMARY

The deductibles, copays and coinsurance percentages below indicate a summary of the amounts for which you are responsible.

FEATURES	ALL EMPLOYEES	
	Athens HDHP	
	In-Network	Out-of-Network
<b>Provider Choice</b>	UnitedHealthcare Select Plus (CA) / Choice Plus (Non-CA)	Non-UMR PPO Provider
<b>Lifetime Maximum</b>	Unlimited	
<b>Annual Out-of-Pocket Maximum</b> (Includes Deductible)	\$4,000 Individual / \$8,000 Family \$4,000 Individual in Family	\$12,000 Individual / \$26,000 Family \$12,000 Individual in Family
<b>Annual Deductible</b>	\$3,400 Individual / \$6,600 Family \$3,400 Individual in Family	\$9,000 Individual / \$18,000 Family \$9,000 Individual in Family
<b>Routine Medical Care</b>	You Pay	
<b>Office Visits</b>	No charge after deductible	50% after deductible
<b>Preventive Care</b>	No charge	50% after deductible
<b>Hospital Services</b>		
<b>Inpatient Room and Board</b>	No charge after deductible	50% after deductible
<b>Outpatient Services and Surgical Center</b>	No charge after deductible	50% after deductible
<b>Emergency Room</b>	No charge after deductible	50% after deductible
<b>Urgent Care</b>	No charge after deductible	50% after deductible
<b>Chiropractic</b> (limited to 24 visits/calendar year)	No charge after deductible	Not covered
<b>Acupuncture</b> (limited to 24 visits/calendar year)	No charge after deductible	Not covered
<b>Prescription Drug Benefits</b>	In-Network	Out-of-Network
<b>Generic</b>	\$10 copay after deductible	
<b>Brand</b>	\$30 copay after deductible	
<b>Non-Preferred</b>	\$60 copay after deductible	
<b>Specialty</b>	Up to \$250 after deductible	
<b>Mail Order</b>	\$20 / \$60 / \$120 after deductible for 90-day supply	Not covered

**Note:** Athens funds your Health Savings Account (HSA) on a per pay period basis to help you with the deductible. This amount is prorated based on your benefits effective date.



# Core Benefits

## MEDICAL BENEFITS SUMMARY

The deductibles, copays and coinsurance percentages below indicate a summary of the amounts for which you are responsible.

FEATURES	ALL EMPLOYEES
	Athens EPO
<b>Provider Choice</b>	UnitedHealthcare Select Plus (CA) / Choice Plus (Non-CA)
<b>Lifetime Maximum</b>	Unlimited
<b>Annual Out-of-Pocket Maximum</b> (Calendar Year)	\$3,000 Individual / \$6,000 Family
<b>Annual Deductible</b> (Calendar Year)	\$500 Individual / \$1,000 Family
<b>Routine Medical Care</b>	<b>You Pay</b>
<b>Primary Care Visits</b>	\$20 copay
<b>Specialist Visits</b>	\$35 copay
<b>Preventive Care</b>	No charge
<b>Hospital Services</b>	
<b>Inpatient Room and Board</b>	20%
<b>Outpatient Services and Surgical Center</b>	20%
<b>Emergency Room</b>	\$250 copay (waived if admitted) + 20%
<b>Urgent Care</b>	\$50 copay
<b>Chiropractic</b>	\$20 copay per visit, up to 24 visits per year
<b>Acupuncture</b>	\$20 copay per visit, up to 24 visits per year
<b>Prescription Drug Benefits</b>	<b>In-Network</b>
<b>Generic</b>	\$10 copay
<b>Brand</b>	\$30 copay
<b>Non-Preferred</b>	\$60 copay
<b>Specialty</b>	Up to \$250
<b>Mail Order Tiers</b> (90-day supply)	\$20 / \$60 / \$120



# Core Benefits

## MEDICAL BENEFITS SUMMARY

The deductibles, copays and coinsurance percentages below indicate a summary of the amounts for which you are responsible.

FEATURES	CALIFORNIA EMPLOYEES
	Kaiser HMO
Provider Choice	Kaiser Only
Lifetime Maximum	Unlimited
Annual Out-of-Pocket Maximum	\$4,500 Individual / \$9,000 Family
Annual Deductible	\$2,000 Individual / \$4,000 Family
Routine Medical Care	You Pay
Primary Care Visits	\$30 copay
Specialist Visits	\$40 copay
Preventive Care	No charge
Hospital Services	
Inpatient Room and Board	20% after deductible
Outpatient Services and Surgical Center	20% after deductible
Emergency Room	20% after deductible
Urgent Care	\$30 copay after deductible
Chiropractic	\$15 copay per visit, up to 30 visits per year
Prescription Drug Benefits	Kaiser Facility
Generic	\$10 copay
Brand	\$30 copay
Non-Preferred	N/A
Specialty	20% up to \$250 max
Mail Order	\$20 / \$60 for 100-day supply



# Core Benefits

## DENTAL PLAN

Good dental hygiene is an important component of your overall physical well-being. Keep your smile healthy for years to come with our Guardian plan. This PPO plan offers in- and out-of-network coverage, but you will pay less for services with network dentists because they agree to charge discounted fees for covered services.

FEATURES	IN-NETWORK	OUT-OF-NETWORK <sup>1</sup>
<b>Dentist Choice</b>	Dental Guard Preferred PPO Dentist	Any Other Dentist
<b>Annual Maximum</b>	\$2,000 per member	
<b>Deductible</b>	\$50 per individual / \$150 per family	
<b>Reimbursement Basis</b>	Negotiated rates	Usual, Customary and Reasonable (UCR) <sup>1</sup>
	You Pay	You Pay <sup>1</sup>
<b>Diagnostic and Preventive Services</b> Cleanings, Exams (Deductible waived)	Covered in full	Covered in full
<b>Basic Services</b> Fillings (including ceramic), Extractions, etc.	10%	20% of UCR
<b>Major Services</b> Bridges, Dentures, Crowns and Implants	40%	50% of UCR
<b>Orthodontics</b> (Adult and Child)	50% to lifetime maximum of \$2,000	

1. Non-PPO dentists are paid based on UCR charges. The patient is responsible for any charges over the UCR amount.

**Note:** If you waived dental coverage during your initial eligibility period and wish to enroll at a later time, any major dental services you need will be subject to a 12-month waiting period.

### Finding a Dentist

When searching for a dentist look for a Dental Guard Preferred PPO Dentist within the Guardian network.

To find a dentist near you, visit [www.guardianlife.com/find-a-provider](http://www.guardianlife.com/find-a-provider) or download the **Guardian Dental & Vision** mobile app.



# Core Benefits

## VISION PLAN

With Athens' vision plan through VSP, you can access quality care and an extensive national network to help you save money on eye exams, eyeglasses and contact lenses. You can use any provider you choose, but you will save by using a VSP provider or facility.

FEATURES	IN-NETWORK	OUT-OF-NETWORK
<b>Copay</b>	\$10 - Exams / \$25 - Materials	
<b>Exams</b> (every 12 months)	Covered in full	Up to a \$50 allowance
<b>Lenses (every 12 months)</b>	<b>You Pay</b>	<b>You Pay</b>
<b>Single Vision</b>	Covered in full	Up to a \$50 allowance
<b>Bifocal</b>	Covered in full	Up to a \$75 allowance
<b>Trifocal</b>	Covered in full	Up to a \$100 allowance
<b>Other Services</b>	<b>You Pay</b>	<b>You Pay</b>
<b>Frames</b> (every 24 months)	\$150 allowance	Up to a \$70 allowance
<b>Contact Lenses</b> (every 12 months, in lieu of glasses)	\$135 allowance (elective)	Up to a \$105 allowance (elective)
<b>Laser Vision Care</b>	Discount for LASIK	Not covered
<b>TruHearing Program</b>	Offers an average of over 25% discount on hearing aids	

### Finding an Eye Doctor

To find a VSP provider or facility near you, download the **VSP Vision Care on the Go** mobile app or visit [www.vsp.com](http://www.vsp.com) and select **Find a Doctor**.





# Financial Well-being

## COMPARING THE TAX-ADVANTAGED ACCOUNTS

Set aside pre-tax money for health care and dependent care costs. With these accounts, pre-tax funds are pulled from your paycheck to save for future expenses and lower your taxable income. We cover the administration fees for these accounts to help keep your costs down and to allow you to take advantage of the savings they provide.

FEATURES	HSA*	HEALTH CARE FSA	DEPENDENT CARE FSA
<b>Used to Pay For</b>	Eligible medical, dental and vision expenses	Eligible medical, dental and vision expenses	Day care for children under 13 or in-home care for adult dependents
<b>At the End of the Plan Year</b>	Funds roll over and are yours to keep regardless of employment status	Leftover funds beyond \$680 are forfeited	Leftover funds are forfeited
<b>Eligible Medical Plans</b>	UMR HDHP with HSA	UMR EPO and Kaiser HMO	All plans
<b>Annual IRS Contribution Maximum</b>	\$4,400 (individual) \$8,750 (spouse/family)	\$3,400	\$7,500 (\$3,750 if married and filing separately)
<b>Annual Athens' Contribution</b> (divided equally per 26 paychecks)	Employee Only: \$1,000 Employee + Spouse: \$1,250 Employee + Child(ren): \$1,250 Employee + Family: \$1,500	N/A	
<b>Election Changes</b>	At any time for any reason	Only at open enrollment or in the case of a qualifying life event	

\*IRS Annual Maximum limits include employer and employee contributions; make sure to plan accordingly when electing your contributions.





# Financial Well-being

## HEALTH SAVINGS ACCOUNT (HSA)

When you enroll in the **Athens HDHP**, a WEX HSA is automatically established for you. An HSA is a bank account you can make pre-tax contributions to, and it is yours to keep regardless of where you work.

### The HSA also offers the following advantages:

- HSA funds can be used to pay for qualified medical, prescription drug, dental and vision expenses, as well as Medicare and COBRA premiums
- Employee and company contributions roll over year after year tax-free
- Tax-free account growth
- Tax-free use of your HSA dollars for eligible expenses
- Portability—your account goes with you if you retire from or leave Athens
- Contributions can be adjusted throughout the plan year

### HSA Eligibility

There are certain HSA eligibility requirements. You may not participate if you are:

- Covered as a dependent on another health plan
- Age 65 or older and enrolled in Medicare or Social Security
- Enrolled in or covered by a flexible spending account (FSA) for health expenses
- Covered by any other health coverage that is not an HDHP (e.g., under a military or college health plan)

## Using Your HSA

The HSA is administered by WEX. To manage your account visit [customer.wexinc.com/login/benefits-login/](https://customer.wexinc.com/login/benefits-login/). If you have any questions for WEX, you can call **866.451.3399**.

To access an up-to-date list of eligible and non-eligible expenses, visit [www.irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf).



# Financial Well-being

## HSA CONTRIBUTIONS

When determining how much to contribute to your HSA, please factor in Athens' contributions as well as your own.

COVERAGE LEVEL	ANNUAL ATHENS CONTRIBUTION	ATHENS CONTRIBUTION PER PAYCHECK	MAXIMUM EMPLOYEE ANNUAL CONTRIBUTION	MAXIMUM EMPLOYEE PER PAYCHECK CONTRIBUTION	IRS TOTAL CONTRIBUTION LIMIT
Employee Only	\$1,000	\$38.47	\$3,400	\$130.77	\$4,400
Employee + Spouse	\$1,250	\$48.08	\$7,500	\$288.46	\$8,750
Employee + Child(ren)	\$1,250	\$48.08	\$7,500	\$288.46	\$8,750
Employee + Family	\$1,500	\$57.70	\$7,250	\$278.85	\$8,750

HSAs involve very complex rules, including limitations on eligibility, contribution limits and expense reimbursement. Federal and state tax penalties may be assessed upon you if these requirements are not met. You should talk to a tax advisor about your personal circumstances. Or, for the complete list of IRS allowable expenses, you can request a copy of IRS Publication 502 by calling **800.829.3676** or visiting [www.irs.gov/pub/irs-pdf/p502.pdf](http://www.irs.gov/pub/irs-pdf/p502.pdf).





# Financial Well-being

## FLEXIBLE SPENDING ACCOUNTS (FSAs)

Another way to maximize your paycheck is to save pre-tax money for qualified expenses with an FSA. FSAs help you save money on health care and dependent care expenses by paying for eligible expenses with tax-free dollars.

**Using Your WEX FSA**

Easily manage your FSA funds, file a claim and more by logging in at [benefitslogin.wexhealth.com/Login](https://benefitslogin.wexhealth.com/Login), using the **WEX** mobile app or by calling **866.451.3399**.

### Here's how you save:

- Elect to open or re-enroll in a Health Care or Dependent Care FSA
- Your pre-tax payroll deduction is deposited into your FSA starting January 1<sup>st</sup> (the start of each plan year)
- You make tax-free contributions, lowering your taxable income
- Reimbursements for qualified expenses are not taxed
- All expenses must be submitted by March 31<sup>st</sup> each year (within 90 days of the end of the plan year)
- To maximize your savings, take a look at the eligible expenses for FSAs at [www.irs.gov/uac/about-publication-503](https://www.irs.gov/uac/about-publication-503)





# Financial Well-being

## HEALTH CARE FSA

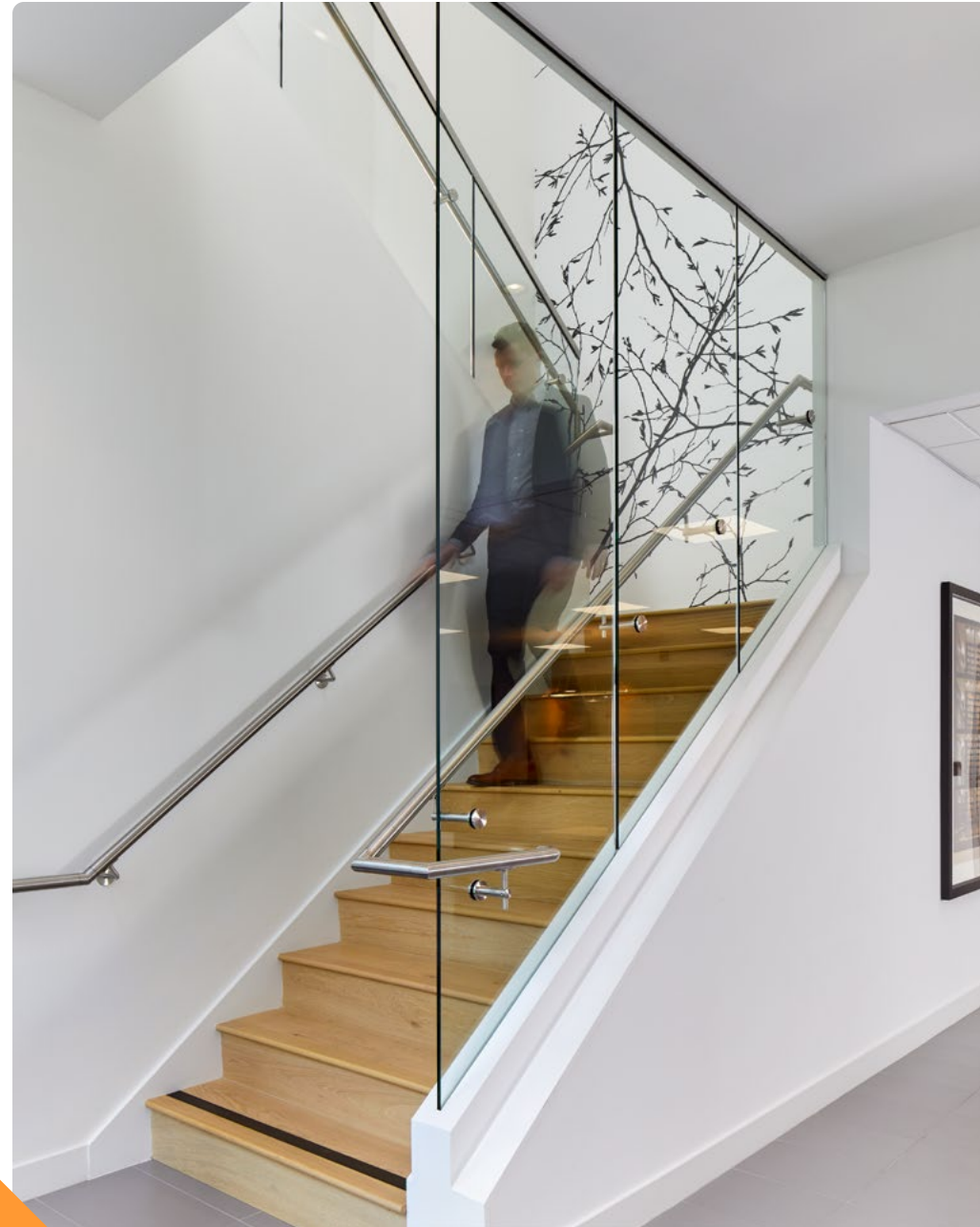
The Health Care FSA allows employees to set aside up to \$3,400 (IRS limit) from your paycheck for eligible medical, dental and vision expenses.

## DEPENDENT CARE FSA

With this FSA, employees can set aside up to \$7,500 per couple or \$3,750 married and filing separately (IRS limit) per year to pay for child or dependent care expenses while at work.

## COMMUTER BENEFITS

Commuter benefits are convenient, flexible and another way to lower taxable income. Each month, you can contribute pre-tax funds to cover transit (up to \$340 and/or parking expenses (up to \$340 used to get to and from work. You can change the amount of your contribution at any time during the year. Certain expenses such as tolls, gas, mileage and carpooling are not considered qualified expenses.





# Financial Well-being

## LIFE AND ACCIDENTAL DEATH DISMEMBERMENT (AD&D)

With Life and AD&D, you and your family are protected from a sudden loss of income in the event of your death, or if you suffer from a severe injury.

**Complete Your EOI Online**

Easily provide your **Proof of Good Health with Prudential.**

## BASIC LIFE AND AD&D

Athens provides this Prudential benefit at no cost to you.

PRUDENTIAL BASIC LIFE AND AD&D	
Your Benefits	Employee Only
<b>Life and AD&amp;D Benefit</b>	One time your annual basic earnings up to a \$750,000 maximum, or \$500,000 with no health questions. The plan also includes a benefit option if you are diagnosed with a terminal illness.
<b>Age Reduction Schedule</b>	Reduces by 35% at age 70 and 50% at age 75.

## VOLUNTARY LIFE AND AD&D

In addition to the Basic Life and AD&D insurance plan, you may purchase additional life insurance coverage for yourself, your spouse and your children through Prudential.

PRUDENTIAL VOLUNTARY LIFE AND AD&D			
Your Benefits	Employee	Spouse	Children (birth to age 26)
<b>Increments</b>	\$10,000	\$5,000	\$2,000
<b>Maximum Benefit</b>	\$500,000 or five times your annual earnings (whichever is less)	\$500,000	\$10,000
<b>New Hire Guarantee Issue*</b>	\$200,000	\$25,000	n/a
<b>Age Reduction Schedule</b>	Reduces by 35% at age 70 and 50% at age 75.		n/a

\*Anything above the Guarantee Issue or after the new hire enrollment period requires Evidence of Insurability (EOI) and coverage is not effective until approved.



# Financial Well-being

## DISABILITY

All benefit-eligible employees are automatically enrolled in our Short-Term and Long-Term Disability plans at no cost to you. These plans provide income protection if you are unable to work due to an illness or injury.

### Prudential STD and LTD Insurance

Athens provides these Prudential plans at no cost to you.

SHORT-TERM DISABILITY (STD)	
Your Benefits	Employee Only
Core Benefits	66.67% of your weekly earnings up to \$3,500 per week
Maximum Payment Period	<b>California:</b> 22 Weeks <b>Non-California:</b> 25 Weeks
Benefits Begin	<b>California:</b> After 30 days <b>Non-California:</b> After 7 days

LONG-TERM DISABILITY (LTD)	
Your Benefits	Employee Only
Core Benefits	66.67% of your monthly earnings up to \$15,000 per month
Maximum Payment Period	Until you recover or reach age 65 if permanently disabled
Benefits Begin	After 6 months of disability

### State Disability Insurance

The availability of wage replacement programs for disability varies by state. In states where these programs are available, the Athens' Prudential disability benefits will be reduced by any other type of compensation that is received for disability.





# Financial Well-being

## 401(K) SAVINGS PLAN

With the cost of living on the rise, saving for the future is more important than ever. If you are at least 18 years old, you may join the Empower 401(k) Savings plan on the first of the month following 30 days of your hire date (without a break in service). You can make contributions on a pre- or post-tax basis, or both. Contribution amounts can be adjusted at any time and will be effective the next pay period.

COMPARING THE 401(K) ACCOUNTS		
Questions	Traditional (Pre-Tax)	Roth (Post-Tax)
Are Contributions Taxed?	No	Yes
Are Earnings Taxed When Distributed?	Yes	No
Are Contributions Matched?	Yes	Yes
Features	Plan Limits and Employer Match	
Annual Contribution Limits	\$23,500 \$31,000 (\$7,500 catch up) if age 50+ or \$34,750 for ages 60-63 (\$11,250 catch up)	
Company Match	\$0.50 for every dollar on the first 6% you contribute each pay period (traditional, Roth and catch-up contributions). You will begin receiving matching contributions as soon as you join the plan. Due to Secure 2.0 requirements, catch-up contributions for certain high earners (\$145,000 or higher) will need to be made as Roth contributions starting in 2026.	
Automatic Enrollment	If you do not actively elect or decline a 401(k) contribution during your new hire eligibility period, Athens will automatically elect 3% for you.	

### Enrolling and Managing Your 401(k)

To view or manage your Athen's Empower 401(k) plan, visit [empowermyretirement.com](https://empowermyretirement.com). You can also download the **Empower** mobile app or call **855.756.4738** for more tools and resources.



# Financial Well-being

**We are excited to offer you these other valuable Prudential supplemental plans available for purchase: Accident, Critical Illness and Hospital Indemnity.** For each of these plans, you can use the benefit to cover living expenses, deductibles, out-of-pocket medical costs—whatever you need. And rates don't go up when you file a claim. Other reasons to consider a voluntary plan include:

- **Benefits paid directly to you:** They are typically paid regardless of what other coverage you have
- **Household coverage:** Most plans offer coverage for your spouse and dependent children
- **Extended coverage:** These plans work with—not instead of—your other coverage
- **Get paid for taking care of yourself:** These plans will pay you a wellness benefit for getting your annual physical or a vaccination
- **Portable:** You can typically take your plan with you when you retire or change jobs





# Financial Well-being



## ACCIDENT

Accidents can happen to anyone, anywhere, at any time. Be prepared for an accidental injury with a plan that provides benefits for a comprehensive list of covered events. The Prudential Accident plan can help relieve a financial burden with benefits paid directly to you.



## CRITICAL ILLNESS

With this plan, you will have one less thing to worry about. Prudential's Critical Illness Insurance provides a lump-sum cash benefit to help cover expenses associated with a qualifying serious illness. Examples of covered illnesses include, but are not limited to, cancer, heart attack, stroke and major organ failure.



## HOSPITAL INDEMNITY

Hospitalization can be expensive and affect your family beyond the finances. Be prepared with this supplemental plan that will pay a lump-sum to help cover any out-of-pocket expenses associated with a hospital stay, such as your deductible, transportation expenses and any other unexpected costs.



We have also partnered with Enrollify as an enrollment support resource. They are able to answer any questions you have about the Accident, Critical Illness, or Hospital Indemnity plans. Visit [prudential.enrollify.app](https://prudential.enrollify.app) to get started.

To learn more about the coverage and the cost for these plans, visit [Paycor](https://www.paycor.com).



# Additional Plans

## PET INSURANCE

Athens provides access to MetLife pet insurance to help you care for your four-legged family members.

### Benefits Include:

- Flexible coverage with up to 90% reimbursement and the freedom to visit any licensed vet in the US
- Family plan option (i.e., multiple pets covered by one policy)
- Optional Preventive Care coverage
- 24/7 access to Telehealth Concierge Services and discounts/offers on pet care



Visit [metlife.com/getpetquote](https://www.metlife.com/getpetquote) or call **800.438.6388** (mention Athens Insurance to get discounted rates) to enroll or to review plan design and rate options.

## How It Works



### 1. Pay Your Vet:

Pay for your pet's treatment at the time of service



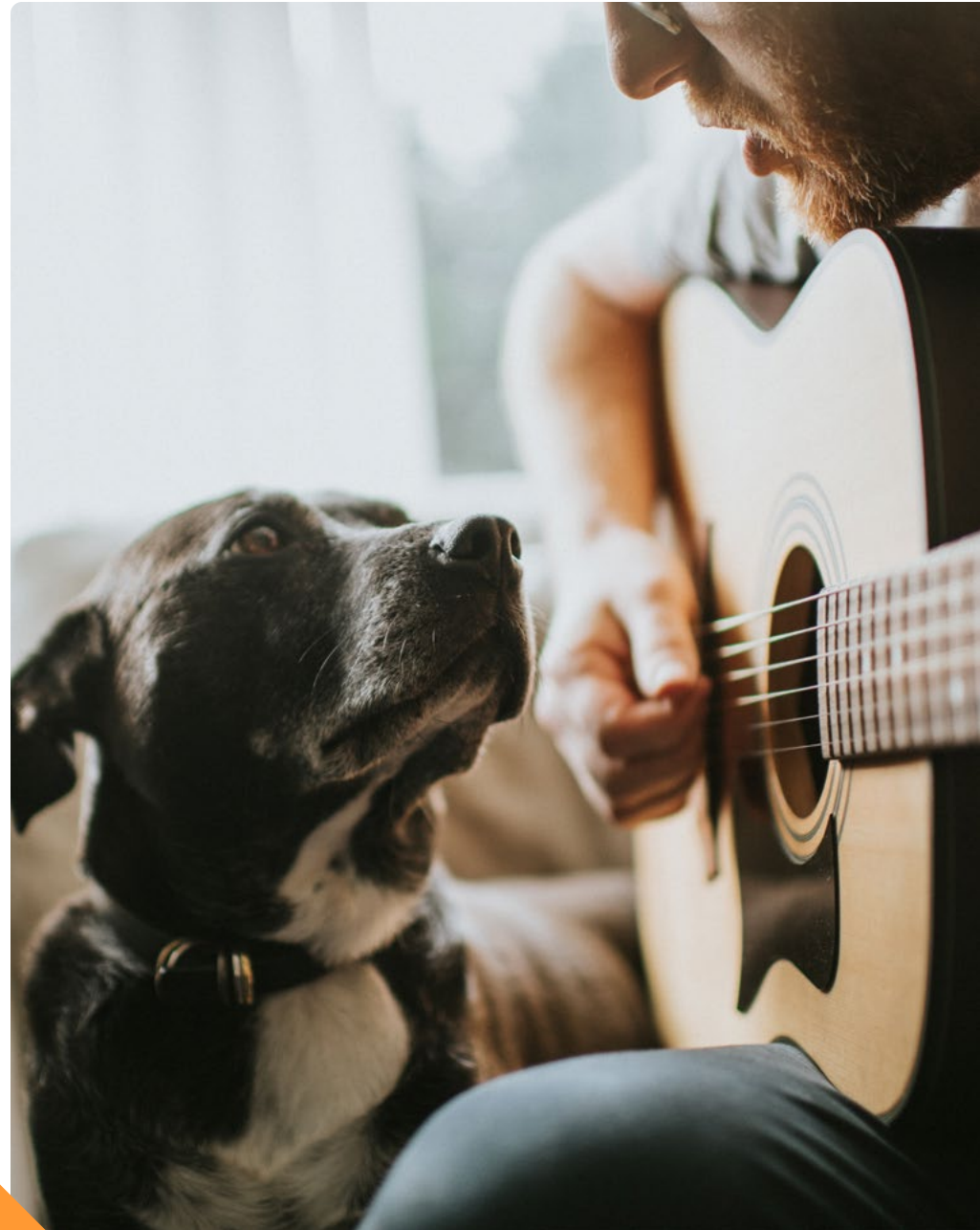
### 2. Submit Your Claim:

Submit a claim form along with your vet bill



### 3. Get Reimbursed:

According to your plan, after meeting the deductible (if any)





# Additional Plans

## METLIFE LEGAL INSURANCE

Legal challenges can arise at any time, and navigating them can be complex and time-consuming. For just **\$19.50 per month**, you and your dependents can access the MetLife Legal Plan, offering affordable, convenient legal assistance through a nationwide network of attorneys and easy-to-use digital tools.

The plan includes unlimited support for personal legal matters such as telephone advice, consultations, demand letters and document reviews, helping you handle legal issues with confidence. Assistance is available for a wide range of concerns, including:

- Money Matters
- Home & Real Estate
- Estate Planning
- Family & Personal
- Civil Lawsuits
- Elder-Care Issues
- Traffic-Related Matters





# Additional Plans

## METLIFE AURA IDENTITY & FRAUD PROTECTION

Living in a digital world has its perks, but it comes with exposure to cybercrime, identity theft, and scams. **MetLife + Aura Identity & Fraud Protection** is a great solution for you and your loved ones to stay protected and informed. Protect your personal information with their advanced tools, notifications and services. It even includes guidance for digital parenting and mental health, to help you and your family stay safe.

You can purchase a MetLife + Aura plan for **\$9.95 a month** for employee only or add the whole family for **\$15.95**.

### Key Plan Features

- **Identity Theft & Financial Fraud Protection:** All-in-one security with proactive controls, threat detection and alerts
- **Scam & Cybercrime Prevention:** Blocks scams, spam and phishing to reduce distractions and boost peace of mind
- **Smart Family Safety (family only plan):** Covers unlimited minors + 10 adults, each with a private Aura account and \$5M ID theft insurance
- **Digital Parenting & Mental Health (family only plan):** AI monitors digital behavior to help parents spot stress and protect kids from online threats
- **Services & Reimbursement:** Aura app access, 24/7 support, expert fraud help, \$5M ID theft insurance and \$50K cyber insurance





# Additional Plans

## EMPLOYEE ASSISTANCE PROGRAM (EAP)

Our CuraLinc EAP is a confidential resource that can help you with managing work/life balance and other common emotional health concerns.

### Common Issues Include:

- Job burnout
- Substance abuse
- Depression, anxiety or stress
- Relationship or marital issues
- Grief
- Financial assistance
- And more

The EAP is available to you and your family 24/7 at [supportlinc.com](https://supportlinc.com) or by calling **888.881.5462**; group code is **athensinsurance**. The benefit we provide includes up to six face-to-face or video conferencing sessions with a therapist (per occurrence each calendar year). Discounted rates for additional sessions are also available.

## ADDITIONAL EAP RESOURCE

We also have access to ComPsych® GuidanceResources® as another confidential EAP resource to help with managing work/life balance and other common emotional, financial and legal concerns.

### Benefit Highlights:

- Confidential counseling on personal issues (available 24/7 for a variety of personal issues)
- Financial information, resources and tools (saving for college, tax questions, debt, estate and retirement planning)
- Legal information, resources and consultation (free 30 min. consult for a variety of common issues and 25% off legal fees after that)
- Online information, tools and services (get answers, referrals and access to planning tools on the portal)

The EAP is available to you and your family 24/7 at [guidanceresources.com](https://guidanceresources.com) (Web ID: GRS311) or by calling **800.311.4327**. The benefit we provide is available to you and your dependents at no cost.



# Additional Plans

## TRAVEL ASSISTANCE SERVICES

You have access to travel assistance services through International Medical Group (IMG). This benefit offers you and your dependents 24/7 medical, travel, legal and financial assistance while traveling internationally (or domestically when more than 100 miles away from home). This benefit can help with emergencies such as lost or stolen luggage, medical concerns, translation assistance and more.



To get started or to learn more about the plan, call **855.847.2194** (inside U.S.) or **317.927.6881** (outside U.S.) or email [assist@imglobal.com](mailto:assist@imglobal.com) (Referral code: PRUDENTIALIMG1)

## BUSINESS TRAVEL ACCIDENT

In the event of your accidental death or dismemberment while traveling on company business, Athens' AIG policy will pay your beneficiary \$50,000 or a percentage of that amount based on the policy limits.



To get started or learn more about the plan, call **877.244.6871** (US) or **1.715.346.0859** (outside US), email [assistance@aig.com](mailto:assistance@aig.com) or visit [aig.com/us/travelguardassistance](http://aig.com/us/travelguardassistance).

## MEDICARE & INDIVIDUAL HEALTH COVERAGE ADVISORY SERVICE

Transitioning to Medicare when you turn 65 can be a complex and confusing process. We've partnered with Medicare Choice Group to simplify every step of the way for you as an Athens employee in the learning, transition and enrollment process. This service is free to you and your spouse, parents, and loved ones who are eligible for Medicare.

The Medicare Choice Group will provide one-on-one, unbiased advice, practical decision support and detailed coverage options based on your specific needs. Medicare Choice Group can also assist with finding individual health plan coverage for those that need health plan coverage and do not qualify for company health plans (i.e., early retirement or children turning age 26).



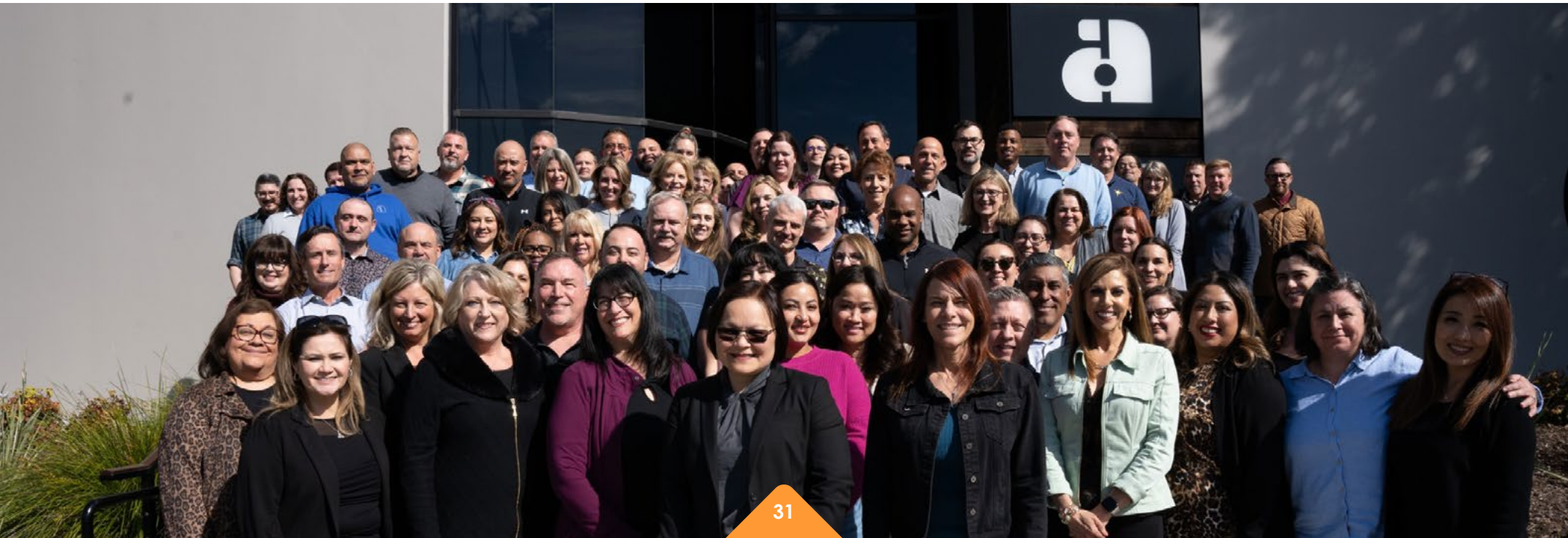
If you have questions about Medicare or what the Medicare Choice Group can do for you, visit [visit.medicarechoicegroup.com/athens](http://visit.medicarechoicegroup.com/athens) or call **855.642.9020** to speak with a licensed Medicare advisor.



# Employee Contributions

Athens pays the majority of the cost of health care coverage and you pay a portion for yourself and your dependents based on your benefit elections.

2026 BI-WEEKLY PAY PERIOD DEDUCTIONS				
Plan	Employee Only	Employee + Spouse or Domestic Partner	Employee + Child(ren)	Employee + Family
<b>Athens HDHP</b>	\$71.09	\$214.21	\$183.61	\$302.99
<b>Athens EPO</b>	\$92.88	\$281.41	\$241.21	\$401.99
<b>Kaiser HMO</b>	\$79.18	\$219.31	\$187.98	\$311.46
<b>Guardian PPO Dental</b>	\$4.28	\$18.46	\$22.15	\$32.31
<b>Voluntary VSP Vision</b>	\$5.68	\$9.73	\$9.94	\$16.02





# Benefits Access & Assistance

If you have questions about the plans and programs available, the following can provide assistance:

## EMPLOYEE BENEFITS HELP DESK

Staffed by experienced specialists dedicated to Athens, our Employee Benefits Help Desk can help you and your family members with benefit questions, claim resolution, forms, eligibility and open enrollment processes for any of our benefits.

When contacting the Employee Benefits Help Desk, please remember:

- Privacy Act regulations may require written authorization to be completed to discuss benefit issues
- If you reach a voicemail menu, leave a detailed message with your call-back information. A specialist will call you back within 24 hours Monday through Friday
- Have your supporting bills ready for reference

## MYSMARTCONTACTS

### Mobile Access to Benefits Information on the Go

- Convenient access to carrier contact information
- High-level details on plan coverage
- Access to the current Benefits Guide and our Online Enrollment System, Paycor



Scan Me

Visit today on any device at [mysmartcontacts.com/athensadministrators/](https://mysmartcontacts.com/athensadministrators/).

## HUMAN RESOURCES CENTER

If you have any questions about the information in this brochure, please reach out to your Athens Benefits Team.

**Jennifer Solis**  
 Senior HR Business Partner  
**925.826.1162**  
[jsolis@athensadmin.com](mailto:jsolis@athensadmin.com)

**Stacey Moffitt**  
 Senior HR Coordinator  
**925.826.1156**  
[smoffitt@athensadmin.com](mailto:smoffitt@athensadmin.com)

**Breanne Lacroix**  
 HR Generalist  
**925.826.1106**  
[blacroix@athensadmin.com](mailto:blacroix@athensadmin.com)

**How to Access Benefits Assistance**

**800.925.4802**

[epichelpdesk@epicbrokers.com](mailto:epichelpdesk@epicbrokers.com)





# Benefits Contacts

COVERAGE	CONTACT	GROUP ID	PHONE	WEBSITE OR EMAIL
Medical	UMR	76417209	800.826.9781	<a href="http://umr.com">umr.com</a>
Medical Virtual Visits	Teladoc	UMR Members	800.835.2362	<a href="http://teladochealth.com">teladochealth.com</a>
Medical	Kaiser	<b>Northern CA:</b> 20813 <b>Southern CA:</b> 233524	800.464.4000	<a href="http://kp.org">kp.org</a>
Prescription Drugs	Liviniti	76417209	800.710.9341	<a href="http://liviniti.com">liviniti.com</a>
HSA, FSAs and Commuter	WEX	27807	866.451.3399	<a href="http://wexinc.com/discovery-benefits/">wexinc.com/discovery-benefits/</a>
Chiropractic	UMR Kaiser	-	-	Provider search at <a href="http://umr.com">umr.com</a> <a href="http://ashlink.com/ash/kp">ashlink.com/ash/kp</a>
Dental	Guardian	415295	800.541.7846	<a href="http://guardianlife.com/dental-insurance">guardianlife.com/dental-insurance</a>
Vision	VSP	12289299	800.877.7195	<a href="http://vsp.com">vsp.com</a>
Life and AD&D and Disability	Prudential	72319	Life: 800.524.0542 Disability: 800.842.1718	<a href="http://prudential.com">prudential.com</a>
401(k)	Empower	-	855.756.4738	<a href="http://empowermyretirement.com/">empowermyretirement.com/</a>
Accident, Critical Illness and Hospital Indemnity	Prudential	72319	844.455.1002	<a href="http://prudential.com">prudential.com</a>
Pet Insurance	MetLife	Athens Insurance	800.438.6388	<a href="http://metlife.com/getpetquote">metlife.com/getpetquote</a>
Legal	MetLife	-	800.821.6400	<a href="http://members.legalplans.com">members.legalplans.com</a>
Identity & Fraud Protection	MetLife + Aura	-	844.931.2872	<a href="http://my.aura.com/start">my.aura.com/start</a>
EAP	CuraLinc ComPsych	athensinsurance GRS311	888.881.5462 800.311.4327	<a href="http://supportlinc.com">supportlinc.com</a> <a href="http://guidanceresources.com">guidanceresources.com</a>
Travel Assistance	IMG	PRUDENTIALIMG1	Inside US: 855.847.2194 Outside US: 317.927.6881	<a href="mailto:assist@imglobal.com">assist@imglobal.com</a>
Business Travel Accident	AIG	9164111	US: 877.244.6871 Outside US: 1.715.346.0859	<a href="http://aig.com/us/travelguardassistance">aig.com/us/travelguardassistance</a> Email: <a href="mailto:assistance@aig.com">assistance@aig.com</a>
Medicare and Individual Coverage Advice	Medicare Choice Group	-	855.642.9020	<a href="http://visit.medicarechoicegroup.com/athens">visit.medicarechoicegroup.com/athens</a>
Employee Help Desk	EPIC	-	800.925.4802	<a href="mailto:epichelpdesk@epicbrokers.com">epichelpdesk@epicbrokers.com</a>
MySmartContacts	EPIC	-	-	<a href="http://mysmartcontacts.com/athensadministrators/">mysmartcontacts.com/athensadministrators/</a>



# Perks at Work

## WELLNESS & MENTAL HEALTH PERKS

### Ergonomics

Office equipment is purchased by Athens and shipped to you including: a laptop, dual monitors, mouse, keyboard and headset for immediate use on your first day.

All new hires are set up with an ergonomic evaluation, and Athens will purchase additional office equipment based on our ergonomist's personalized recommendations for you.

After your initial setup, evaluations are available upon request.



### Wellness Committee

The company wellness committee leads two live virtual stretch breaks per week. Each Friday, employees can take a 25-minute walk on company paid time.

### Memberships

Discounted memberships for Active & Fit Direct and more! Health Plan enrollment may apply.

### Bereavement Leave

Bereavement leave for immediate family members and one day of bereavement for extended family, friends, pets and loss of a pregnancy.



Click on this icon next to the benefit to learn more about that perk!





# Perks at Work

## WORK/LIFE BALANCE PERKS

### Holidays

The company provides eleven paid holidays annually, including Juneteenth. Some holidays may include two days off, based on company observance practices. Veterans Day is observed for U.S. military veterans. Athens offers select pre-holiday closures preceding a long holiday weekend. This allows employees to start holidays early on company paid time!

### Paid Time Off (PTO)

All full-time employees start out accruing 17 days of PTO annually.

PTO roll over is allowed, up to a maximum.

After four years of service PTO accrual increases to 22 days per year.

After nine years of service PTO accrual increases to 27 days per year.

Employees in good standing can advance up to one week of PTO or take unpaid time up to one week annually.

### Work From Home

Most positions are eligible for work from home either full time or on a hybrid basis.

### Recognition

Service anniversary recognition starts after your first year and the perks increase by each 5-year milestone.

Perks include hundreds of gifts to choose from, bonuses, paid time off and more.



### Programs

Employee of the Quarter and Award of Excellence programs are peer-nominated programs for employee success and achievement.

Perks include up to \$10,000 net bonus, paid time off certificates, trophies and more.

### Alternative Workweek Schedules

Alternative schedules are available to select divisions, allowing for every 3<sup>rd</sup> Monday or Friday off.

All Property & Casualty employees have the opportunity to leave one (1) hour early from their regularly scheduled workday on Fridays to kickstart the weekend.



# Perks at Work

## EVENTS & ACTIVITIES PERKS

### Fraction of the Action

The Fraction of the Action (FOA) program is an incentive for Athens claims staff to drive the best results for the clients in the areas of closings, penalties, coding, and notepads. With three areas of focus: closing, penalties, and coding Worker’s Compensation employees can receive rewards and recognition including additional company paid time off.

Rewards and recognition are based on results, teamwork, and performance and are given to both individuals and teams.

### Tour De Athens

This biannual, year-long competition exclusively focuses on claim closure. With three areas of focus—most claims, oldest claims and highest-value claims—employees can receive rewards and recognition. These include gift cards, bonuses, Athens’ swag store credits and a trophy.

Rewards and recognition are based on results, teamwork, and performance and are given to both individuals and teams.

### 5k Races

Select offices participate in annual local 5K races to benefit charitable organizations.

### Volunteer Time for Teams

Supervisors and managers have the opportunity to schedule half-day volunteer opportunities with their teams to go off site and give back to the local community.

### Athens Cares Campaign

This year-long competition exclusively focuses on delivering outstanding care and exceptional results for our clients, injured workers, and fellow Athenians. With four areas of focus: injured employees, Athens family, client and creative care employees can receive rewards and recognition. These include cash awards as well as an opportunity to earn additional paid time off. Rewards and recognition are based on results, teamwork, and performance and are given to both individuals and teams.



### Shark Tank

To encourage employees to think of ways to make Athens a better place, we hold a competition to generate ideas. Employees then prepare for a professional pitch and present it in front of judges and peers. The top innovative idea wins a \$1,000 bonus, and the two runners-up each receive \$500 bonus.



### Office Events

Each office hosts an annual summer picnic and winter holiday party.



### Committees

Company wide committees include: Wellness Committee, Community Committee, Activities Committee, Safety Committee and Happy Hour Committee.

Events planned by each committee are both in-person and virtual.



# Perks at Work

## FINANCIAL BENEFITS PERKS

### Salary Adjustments

Employees may receive a salary adjustment and/or discretionary incentive in March of every year.

### Stipends

All employees receive an annual \$600 work-from-home stipend prorated into each paycheck to help with costs such as internet usage.



### Client Referral Program

The company offers various referral fees for employees who refer clients that are subsequently obtained and complete three months of partnership with Athens.

Referral fees are based on incoming revenue on TPA fees and are paid out on a one-time basis after six months of client signing, in order to determine incoming revenue amount.



### Discounts

Rental car discounts are available to all employees through Enterprise or National Car Rental.





# Perks at Work

## CAREER DEVELOPMENT PERKS



### Training and Professional Development

The Workers' Compensation division has a mentor/mentee program available to eligible employees.

The Property & Casualty division has a trainee program available for select positions.

All employees are eligible for DISC and/or Predictive Index training, a valuable tool in our employee development that educates them in their communication and behavior styles, as well as how to adapt to others' styles.

### In-House Career Development

The Athens Career Development Program offers technical and soft skills curricula tailored to employees interested in moving from:

- Assistant Claims Examiner/Future Medical Examiner to Claims Examiner
- Claims Examiner to Senior Claims Examiner
- Senior Claims Examiner to Claims Supervisor
- Claims Supervisor to Division Claims Manager

### Learning Management System (LMS)

All employees have access to a robust LMS platform offering more than 1,500 courses. Content varies in subject and includes: Communication Skills, Conflict Management, Culture Series, Diversity, Equity & Inclusion, Employee Training & Personal Development, Emotional Intelligence, Ethics, Excel 2003-2016, General Knowledge, Leave Guidelines, Management Training, Microsoft 365, Sales Skills, Time Management, and Wellness.

### Language Courses

Eligible Workers' Compensation employees can take Spanish Language courses.

All employees are offered soft skills training including but not limited to time and conflict management and communication and behavioral style assessments.

### Paid Time

Athens offers paid time to study AND sit for certain certifications and/or licensure exams. Please check with HR for a list of approved exams and additional details.

### Reimbursement

Career Advancement Reimbursement programs are available for all divisions.

The Property & Casualty division has reimbursements available for additional state licensing.

### Bonuses\*

Up to a \$1,000 bonus is available to employees who pass certain certification or licensure exams on their first attempt.

Eligible certifications and designations may vary by role and department. Please check with HR for a list of approved exams and additional details.

\*Job required state licensing may not apply.



# Perks at Work

## LEADERSHIP PERKS

### Leadership Development

Management across all divisions is provided offsite training every 18 months for further professional development, networking and training. Additionally, there are several ongoing leadership coaching and development programs for all levels of management.

### Supervisor Fraction of the Action

The Supervisor Fraction of the Action program is an incentive for Athens claims staff to drive the best results for the clients in the areas of closings, penalties, coding, and notepads. With three areas of focus: closing, penalties, and coding Worker's Compensation employees can receive rewards and recognition which includes additional company paid time off.

Rewards and recognition are based on results, teamwork, and performance and are given to both individuals and teams.

Supervisors can earn up to an additional \$4,000 in bonuses.





#### Important Note

Athens Administrators has made every attempt to ensure the accuracy of the information described in this enrollment guide. This guide is not an official plan document and does not provide a complete description of your benefit plans. Any discrepancy between this guide and the insurance contracts, summary plan descriptions (SPDs) or any other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to those documents. Athens Administrators reserves the right to amend or discontinue the benefits described in this enrollment guide in the future, as well as change how eligible employees and Athens Administrators share plan costs at any time. This enrollment guide creates neither an employment agreement of any kind nor a guarantee of continued employment with Athens Administrators.



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