

fello.

Total Rewards

July 2026 – June 2027



Welcome

We're excited for you to join us at Fello!

At Fello, we believe our employees are at the heart of everything we do, and our Total Rewards program reflects that commitment.

We offer a comprehensive package designed to support your well-being, growth, and financial security, including competitive compensation, robust health benefits, generous time-off policies, and opportunities for professional development.

Our philosophy is simple: provide meaningful, inclusive, and affordable benefits that empower you to thrive both personally and professionally. At Fello, we're not just investing in your career—we're investing in you.

The following guide will help you navigate our award-winning, innovative Total Rewards package.

All rewards are a la carte, meaning you can enroll in as many – or as few – as fits your needs.



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Total Rewards Eligibility

Who is Eligible?

Full-Time Employees: Full-time employees who work at least 30 hours per week are eligible for Total Rewards on the first of the month following date of hire.

Part-Time Employees: Part-time employees are anyone who works 29 hours or less a week and are not eligible for all Fello's Total Rewards.

Part-time employees are eligible for the following rewards:

- Paid Time Off (PTO)
- Graduation bonus
- Employee Referral Bonus
- Mileage Reimbursement
- ClassPass
- Noom
- Long-Term Disability
- Basic Life insurance
- Health Connection
- Participating in Fello's robust 403b plan

All employees are automatically enrolled in the following Total Rewards:

- Long-Term Disability
- Basic Life insurance
- Health Connection
- Participating in Fello's robust 403b plan

Dependents: Employees may enroll legal spouses and dependent children up to age 26. If a dependent child is a full-time student enrolled in a training program for a minimum of 24 hours or a minimum of 12 credits, then employees may enroll the dependent student up to age 99.

Domestic Partners: A domestic partner is defined as a person who cohabitates or resides with the employee in a domestic partnership, same sex or otherwise, for a minimum of 6 months, and can document evidence of financial interdependence existing for at least six consecutive months prior to application.



Total Rewards Enrollment

When to Enroll?

New Hire: If you are a new hire or newly eligible for Total Rewards, you must enroll in your rewards plans within 30 days of your eligibility date. If you waive coverage upon first eligibility, you will be required to wait until the next open enrollment or when you experience a qualifying event.

Open Enrollment: Employees may make changes during open enrollment, which is in June for a July 1 effective date. Your coverage will be in place until the next open enrollment.

Qualifying Event: A qualifying event is a documented, life status change. If you experience one of these events during the course of your Total Rewards plan year, you may be able to make changes to your plans and coverage.

How to Enroll?

Enroll via Paycom Online. For help contact **TotalRewards@fello.org**.

All Total Rewards offered by Fello are “a la carte” and voluntary for you to choose to enroll in. Please know that you do not need to enroll in the medical plan in order to enroll in other rewards.

Qualifying Events

Here is a list of approved qualifying events in accordance with IRS code Section 125:

- Marriage or divorce.
- Birth or adoption of a child.
- Death of a spouse or a child.
- Change in residence or work location that affects Total Rewards eligibility for you or your covered dependents.
- You or one of your covered dependents gain or lose coverage due to a change in employment status (i.e. employment termination or reduction of hours).
- Gain or loss of qualified coverage.

While this list contains the most relevant qualifying events, check with People & Culture or your Health Pros to see if you may qualify for other enrollment periods. Depending on the type of change, you may need to provide proof of the qualifying event (for example, a marriage license or birth certificate).



If you do not notify People & Culture within 30 days of your qualifying event, you will have to wait until the next annual open enrollment period to make changes to your Total Rewards.

Total Rewards Paid for by Fello

Fello contributes to the below Total Rewards for eligible employees.

1. Medical Premium Shared with Employees

Fello covers the majority of medical premium costs. Employees contribute only a small portion, as the company is committed to keeping healthcare affordable for all team members.

2. Shared Dental Premium with \$0 Deductible

The cost of the dental insurance premium is split between the employer and the employee, while the plan covers dental services without requiring the employee to pay a deductible before coverage kicks in.

3. Fully Funded Deductible \$4000/\$8000

Fello fully covers the deductible cost for the employee, with \$4000 as the individual deductible and \$8000 as the family.

4. Life Insurance

Fello provides you with Basic Term Life insurance in the amount of 2x your basic earnings and overtime through Unum at no cost to you.

5. Long-Term Disability

Long-Term Disability insurance, fully paid by Fello, protects your finances by paying 60% of your pre-tax monthly base salary (up to a maximum payment of \$12,500) after 90 days of disability, continuing until your Social Security Normal Retirement Age.

6. Kindbody Family Planning

100% covered by Fello if you are enrolled in our medical plan. Whether you are looking to start your family today or preserve your options for the future, Kindbody provides end-to-end fertility services with a dedicated Care Navigation Team to guide you through your journey.

7. Paid Family Leave

Fello supports a healthy start to every child's life. Nonexempt, hourly employees who work an average of 30 hours per week are eligible for up to 240 hours of paid Family Leave in the event of the birth, adoption, or placement of a child. Exempt, salaried employees are eligible for 6-weeks of paid Family Leave.

Meet Your Total Rewards Pros

Do You Have Questions?

Our goal is to make sure that you receive the right coverage information regarding your Total Rewards plans. Because the world of healthcare and insurance can be confusing and hard to navigate, we are pleased to introduce your health pros who will be able to assist you with all things related to your Total Rewards.

Contact Your Total Rewards Pros for Things Such As:

- Resolve claims and billing issues/errors.
- Answer questions pertaining to your plans.
- Locate in-network facilities, dentists & other healthcare providers near you.
- Schedule your appointments.
- Research cost and value comparisons.

Total Rewards Facilitator
TotalRewards@fello.org

Touchcare
 866.486.8242
assist@touchcare.com

Carrier Contacts

Plan	Provider	Group Number	Customer Service Info
Medical	CareFirst Administrators	T8A	cfablue.com 877.889.2478
Dental	Guardian	00021891	guardiananytime.com 800.541.7846
Flexible Spending Account	Clarity	BENARCCCR	claritybenefitsolutions.com 732.428.8282
Vision	EyeMed	1029003	eyemed.com 866.800.5457
Basic Life and AD&D Voluntary Life and AD&D Long-Term & Short-Term Disability	Unum	803907 803908 803909	unum.com 866.679.3054
Hospital Indemnity Critical Illness Accident	The Hartford	885645	thehartford.com 866.547.4205
Legal	Legal Resources	-	legalresources.com 800.728.5768
Pet	Pet Benefit Solutions	5793	petbenefits.com/land/fello 888.913.7387
Retirement Plan 403(b)	Principal	-	Principal.com 1.800.547.7754
Total Rewards Questions	People & Culture	-	TotalRewards@fello.org

Holidays & Paid Time Off

12 Holidays

Full-time and Part-time employees are eligible for 12 paid holidays per year. At the discretion of the President & CEO additional paid days may be added. Decisions regarding annual paid holidays will be communicated by January 15th of each calendar year.

- New Year's Day
- Martin Luther King Jr. Day
- Memorial Day
- Juneteenth
- Independence Day
- Labor Day
- Indigenous People's Day
- Veterans Day
- Thanksgiving Day
- Day after Thanksgiving
- Christmas Eve
- Christmas Day

Full-time employees receive eight (8) hours and Part-time employees receive four (4) hours of holiday pay on the day the holiday is observed. All nonexempt, hourly employees who work on the actual holiday receive time and half for all hours worked from 12:01am to midnight on that holiday. If a holiday falls on a weekend, it is observed on a designated weekday.

Paid Time Off

Paid Time Off (PTO) starts accruing upon hire. To be eligible to earn PTO, employees must regularly work at least 12 hours per week. Employees working less than 12 hours per week or employees who are seasonal or temporary are not eligible for PTO.

Use and Scheduling of PTO

Employees must use PTO when taking time off from work for any reason, and PTO can be taken in increments as small as one hour for nonexempt hourly employees. For exempt salaried employees PTO may only be taken in full day increments.

All PTO requests are subject to manager's approval and staffing needs. Fello understands that unscheduled absences occasionally happen; however, when possible, PTO should be scheduled in advance. If the frequency of unscheduled absences becomes excessive, corrective

actions will be taken, up to and including termination. Nonexempt, hourly employees must use their PTO hours according to their normal workday. For example, if an employee works an eight (8) hour day and needs to take off a full day, they must request eight hours of PTO. PTO is paid at the Employee's regular pay rate, is not subject to overtime, and cannot exceed forty (40) hours per week.

Availability

During an employees first ninety (90) days PTO cannot be used unless it was discussed and approved during the interview process. Any exceptions to this policy shall be at the discretion of People & Culture.

Accrual and Payment of PTO for Non-exempt, Hourly Employees

Accruals are based upon paid hours of up to 2,080 hours (40 hours per week) per year, excluding overtime. If an employee works fewer than 40 hours per week, but at least 12 hours per week, they will earn prorated PTO hours. Time in service with Fello will determine the rate at which employees accrue PTO. Employees will not accrue PTO during unpaid leaves of absence. Employees are eligible for the next level of accrual on the first day of the pay period of their employment anniversary date according to the table below.

Years of Service	Accrual Rate per Hour Worked
Less than one year	0.062 per hour worked
1-3 years	0.082 per hour worked
4-5 years	0.102 per hour worked
More than 5 years	0.112 per hour worked

The maximum annual carryover on January 1 of each year is 120 hours.

Accrual and Payment of PTO for Exempt Employees

All exempt employees will accrue 1 day of PTO per pay period. PTO may only be used in whole day units, consistent with Fello's exempt employee philosophy.

The maximum annual carryover on January 1 of each year is 15 days.

Payment Upon Termination

Employees will not be paid for accrued PTO hours at the end of their employment.

Negative PTO

Employees who have been employed with Fello for at least 6 months may be eligible to use up to 40 hours (5 days) of Negative PTO per calendar year when they do not have enough accrued PTO to cover an urgent or immediate need to be absent from work, such as personal illness. Negative PTO may be used all at once or intermittently throughout the year. Requests for Negative PTO cannot be submitted directly in Paycom and must follow the Negative PTO Request Procedure. Any negative PTO balance remaining when employment ends may be deducted from the employee's final paycheck or repaid to Fello.

Employee Paid Time Off

Paid Family Leave

Fello supports a healthy start to every child's life. Employees who have been employed with Fello for at least (6) months are eligible for 6 weeks of Paid Family Leave in the event of the birth, adoption or placement of a child. Employees utilizing Family Leave are expected to utilize the Family and Medical Leave Act (FMLA) leave concurrently. Family Leave is available to new parents and may be used in daily increments or all at once but must be used within six months after the birth, adoption, or placement of a child.

Employees are expected to provide as much notice as possible to their managers and People & Culture prior to utilizing Family Leave. Family Leave is not an accrued Total Reward and will not be paid out upon termination.

Maryland Flexible Family Leave

Fello allows employees to utilize PTO accruals to care for a family member who has fallen ill. Notice is required, where foreseeable, and a physician's note may be requested by a manager or People & Culture to verify absences for more than three days.

Emergency Unpaid Leave

On occasion, it may be unavoidable for an employee to be away from the job due to extenuating circumstances. Employees without accrued PTO may be granted emergency unpaid leave upon approval of the President & CEO or their designee. Emergency unpaid leave should not be used as additional unpaid vacation time.

Voting Leave

Employees should have ample time to vote outside of their working hours. However, if there is some extenuating circumstance in which an employee cannot vote during early voting or outside of working hours, an employee will be granted up to two (2) hours of paid leave to vote in elections. Employees should make all reasonable efforts to vote outside of their normal working schedule. Employees should consult their manager if they have problems voting outside of working hours so that this may be accommodated.

Bereavement Leave

Bereavement leave is paid as follows:

- Exempt employees are eligible for three (3) days of paid leave.
- Nonexempt, hourly employees who work an average of 16-24 hours per week are eligible for up to eight (8) hours of paid leave.
- Nonexempt, hourly employees who work an average of 25-40 hours per week are eligible for twenty-four (24) hours of paid leave.

This applies per instance, for a death in their family. Fello does not define family and bereavement leave will be reviewed by the employee's manager. Employees must notify their manager when they are absent.



Military Leave

Employees who are absent from work due to service in the uniformed services, including but not limited to service in the armed forces of the United States or the armed forces reserves, the national guard, or another commissioned corps of public service; will be granted leaves of absence in accordance with federal and state laws governing such leaves.

Unless otherwise provided by state law, employees on such leave of absence are generally entitled to certain reemployment rights and benefits if they meet the following requirements:

- **Advance Notice:** The employee must personally or through an officer of the service, give written or verbal notice before the need for military leave begins unless precluded by military necessity or circumstances which make notice unreasonable or impossible.
- **Duration of Leave:** The employee's cumulative period of service in the uniformed services while in Fello's employ may not exceed five years unless additional service is required to complete an initial period of obligated service, the employee is unable to obtain orders of release through no fault of his/her own, the employee can certify in writing by the Secretary of Defense that additional training is required, or additional service is required during a national emergency or war.

- **Timely Re-Employment Application:** The employee must return to work or apply for reemployment within the required time frame depending on the length of the employee's service.
- **Dishonorable Discharge:** An employee who is dishonorably discharged from the military does not have the protection of re-employment rights.

Employees should contact People & Culture for more details regarding military leave, e.g., what type of service qualifies for this leave entitlement, what constitutes timely reemployment, under what circumstances their application for reemployment may be denied, and their rights and obligations related to employment benefits while on leave and upon returning from leave, etc.

Court Leave/Jury Duty

Upon receipt of a jury summons, juror questionnaire, or subpoena to testify, employees should notify their manager. Fello grants paid leave of up to twenty-four (24) hours for nonexempt, hourly employees and three (3) days for exempt employees per year if summoned for service as a juror or subpoenaed to testify as a court witness. Any remaining leave will be unpaid or accrued PTO may be used. Jury Duty or Witness Duty leave will be paid at the employee's regular rate of pay.

Retirement Plan

At Fello, we believe in helping you build a strong financial future—starting from day one! Upon starting, you will automatically be enrolled in Principal’s 403(B) Retirement Plan, so you can start saving and investing in your future right away.

- **Automatic Enrollment:** All employees are automatically enrolled in Fello’s 403B plan with Fello matching your contributions at 3%. That means right away you are saving 6% of your salary for the future.
- **Generous Match:** Fello will match your contributions dollar-for-dollar up to 6%. That means if you put in 6%, Fello will match you at 6% - that’s 12% of your salary being saved for the future.
- **Instant Ownership:** You’re 100% vested from your first day—every dollar Fello contributes is yours, with no waiting period.
- **Investment Options for Everyone:** Whether you’re a cautious saver or a bold investor, Principal has a range of investment options tailored to your comfort level.

How to Register/Login via the Web

Navigate to www.principal.com/Welcome or scan the QR code.



If you are a new user, click “Get Started” and follow the prompts. If you have already registered click “Login” and enter your credentials.

Getting Setup Over the Phone

- To get started call **800.547.7754**.
- You may be asked for information to verify your identity, like date of birth or social security number.
- Listen to the menu and select an option.
- When prompted, establish your personal identification number (PIN) using your account/contract number 540498.

Navigating the Principal Portal

From your portal, you can access a variety of plans to help you reach your financial goals.

Overview

- Access accounts dashboard: quick snapshot of your current account. Check out progress, change contributions, and get financial wellness education.
- Change beneficiaries, look at statements, account history, etc.

Contributions

- Look at your contribution summary and manage contributions.

My Options

- Need to take money out of your retirement account? You have options. Use this to get more information on Loans and Withdrawals.

Rollovers

- Have money in another retirement account? Roll it over to Principal using this tab!

Overview

- Retirement wellness planner.
- Milestones: Explore tools and resources to help you with will and legal prep, student loan repayment, and downsizing debt.
- Education Hub: Planning for retirement can be stressful. When you need help, Principal will be here with quick resources that can help.

Health Connection



Fello believes access to convenient, affordable healthcare is essential for a healthy life. With Health Connection, Fello makes taking care of yourself and your family easier than ever. No more waiting for hours at urgent care, no more last-minute scrambling to see your primary care provider - text our nurse and make your same-day appointment and get the care you need as soon as you need it.

Health Connection is free for employees and their spouse/partner/dependents who enroll in medical insurance through Fello.

What Health Connection Offers

- Same-day, convenient access to primary & urgent care.
- \$0 copays.
- Testing & care for illnesses like strep, flu, & COVID-19.
- Diagnosing and treating acute conditions such as rashes, staph, sprains, bites, and burns.
- Have your blood drawn for routine bloodwork.
- Prescriptions that can be filled at major pharmacies.
- Routine well-visits, preventative care, and vaccines.
- Navigating and treating chronic conditions such as diabetes, heart disease, kidney disease, thyroid disease, migraines, asthma, and Crohn's disease.
- Connecting employees with specialists, facilities, testing, labs, imaging services, and pharmacies.
- Setting appointments, gathering medical records, navigating the healthcare and insurance systems, and advocating on your behalf.

How Can I Access Health Connection?

To make an appointment, text or call

410.364.4917

Questions?

If you have questions about Health Connection, contact people@fello.org or go to fello.org/healthconnection.

Medical



CareFirst Administrators EPO Plan

- Members have access to the national Blue ChoiceNetwork.
- Members are not required to appoint a Primary Care Physician (PCP) and do not require referrals to see specialists.
- Care outside of the United States is limited to emergency or urgent care only.
- Pre-certification may be required for some services. Be sure to verify with your provider before performing services otherwise a penalty could apply.
- All copays, coinsurance, deductibles and prescriptions for covered services accumulate towards the out-of-pocket limit.

HRA Details

All eligible employees who participate in Fello's EPO medical insurance plan will be automatically enrolled in a Health Reimbursement Arrangement (HRA) plan. A HRA is an IRS-approved, employer-funded plan that reimburses employees for out-of-pocket medical expenses that apply to the deductible.

As an added benefit for employees, Fello will fund the full deductible as outlined below to help pay for deductible expenses.

Individual: \$4,000

Employees and their covered dependents: \$8,000

CareFirst Administrators EPO

Below is a snapshot of your Total Rewards. The rewards summary from the carrier will always prevail.

Benefits	In-Network	Out-of-Network
Annual Deductible Individual/Family (embedded)	\$4,000/\$8,000 (100% funded by Fello)	Deductible, then 20% coinsurance
Annual Out-of-Pocket Limit Individual/Family (embedded)	\$5,000/\$10,000	\$5,000/\$10,000
Preventative Care Well Child Care, Adult Physical, Routine GYN Visits, & More	No Charge	Deductible, then 20% coinsurance
Office Visits Primary Care Physician (PCP) Specialist MDLive Telehealth Convenience Care	\$15 copay \$25 copay No Charge \$25 copay	Ded., then 20% coinsurance Ded., then 20% coinsurance Ded., then 20% coinsurance Ded., then 20% coinsurance
Diagnostic Services Labs X-Ray Advanced Imaging	\$15 copay \$15 copay \$150 copay	Ded., then 20% coinsurance Ded., then 20% coinsurance Ded., then 20% coinsurance
Emergency and Urgent Care Urgent Care Center Hospital Emergency Room Non-Emergency Hospital Emergency Room	\$30 copay Ded., then \$200 copay Ded., then \$400 copay	Ded., then 20% coinsurance Ded., then 20% coinsurance Ded., then 20% coinsurance
Hospitalization Inpatient Hospital Services Outpatient Hospital Services	Ded., then \$250 copay Ded., then \$150 copay	Ded., then 20% coinsurance Ded., then 20% coinsurance
Prescription Deductible Generic Drugs (30 day / 90 day) Preferred Brand Drugs (30 day / 90 day) Non-Preferred Brand Drugs (30 day / 90 day) Specialty Drugs (30 day)	\$0 \$5 copay/\$12.50 copay \$35 copay/\$87.50 copay \$60 copay/\$150 copay \$175 copay	\$0 <i>Applicable copayment, plus charges in excess of the allowed amount</i>

Medical Contributions

If you choose to enroll in Fello's CareFirst Administrators EPO Plan, below are the amounts that will be payroll deducted for the coverages you select. Once you enroll, you'll need to wait until open enrollment or experience a qualifying event to change your selection. If you have additional questions concerning tax implications, please consult with the People & Culture or a tax professional.

Weekly Contributions for Non-Exempt, Hourly Employees

The amounts are listed below on a weekly basis for non-exempt, hourly employees.

Plan	Employee	Employee & Children	Employee & Adult	Family
CareFirst Administrators EPO	\$41.83	\$96.88	\$120.33	\$146.41

Bi-Weekly Contributions for Exempt, Salaried Employees

The amounts are listed below on a bi-weekly basis for exempt, salaried employees.

Plan	Employee	Employee & Children	Employee & Adult	Family
CareFirst Administrators EPO	\$83.67	\$193.77	\$240.65	\$292.83

Variable Copay

The Variable Copay™ Program is designed to combat the rising cost on high cost medications.

The Variable Copay™ Program uses coupons provided by the manufacturer to greatly reduce costs for eligible medications. If your medication has a Variable Copay Opportunity and you try to fill your medication at a retail pharmacy, the pharmacy will get a rejection message stating "Variable Copay Opportunity Available". This does not mean your medication is not covered but instead means your medication is eligible for a manufacturer coupon that will reduce the cost to you. All medications that are eligible for the Variable Copay™ Program will be filled through the CRx Specialty Solutions Pharmacy.

Below is a sample of medications included in this program. Your copay may be drastically reduced.

- Copaxone
- Dupixent
- Entyvio
- Humira
- Humulin 500
- Novolog
- Trulicity
- Vivitrol
- Xolair
- Prolia
- Stelara
- Triumeq
- +250 other Variable Copay Medications

Pharmacy Programs

General Prescription Plan: Liviniti

Liviniti is the Pharmacy Benefit Manager for Fello's health plan. Liviniti has a national network of retail and independent pharmacies where you can fill your prescriptions. The network includes chains and independent pharmacies. Register for your account to access pharmacy locator, drug listing, mail order pharmacy, specialty pharmacy, prescription history and member resource library.

Register for Your Account

Register for your online account following the steps below:

1. Visit [liviniti.com](https://www.liviniti.com).
2. Navigate to "Members".
3. Select "Member Portal" and create an account.
4. Enter the required information and click "Save".

First Choice Pharmacy

Members of Liviniti have access to reduced prescription costs at participating first choice pharmacies. Take advantage of these reduced Rx costs by using the Pharmacy Locator.

Fello's Preferred Concierge Pharmacy

HaloScripts

Fello has partnered with HaloScripts Pharmacy to bring you a revolutionary new program for our employees taking multiple maintenance medications. HaloScripts is a mail order, concierge pharmacy located in Memphis, TN that serves patients across the country. Eligible members can sign up with HaloScripts for their maintenance medications at no charge. Members will benefit from \$0 generic, brand, and specialty medications shipped directly to your door.

Who is Eligible for HaloScripts?

HaloScripts Pharmacy is designed for members who are taking multiple maintenance medications. HaloScripts Pharmacy is able to fill and source chronic generic, brand, and specialty medication. Medications are mailed on a scheduled quarterly basis directly to your home address. It's important to note that only maintenance, ongoing medications are eligible to be filled with HaloScripts Pharmacy. Acute medications like antibiotics or controlled substances are not eligible. You're able to work with your local retail pharmacy to pick up those medications. As a reminder, choose firstchoice pharmacies to keep your Rx costs at a minimum.

Why HaloScripts?

HaloScripts is a pharmacy built on concierge customer service. You can call/text your pharmacist to discuss any questions related to your existing medications or new prescriptions. The best part is there are no copays for your medications and no postage fee!

How do I get started?

Eligible members will receive a welcome email inviting you to sign up if you qualify for HaloScripts. You can also call HaloScripts directly or visit the website.

800.901.4195 | [haloscripts.com](https://www.haloscripts.com)

Mental Health

Fello EPO Plan - Mental Health and Substance Use Disorder Services

Benefits	In-Network	Out-of-Network
Methadone Maintenance	100% of Allowed Benefit	Not Covered
Inpatient Hospital	\$250 copay, then 100% of Allowed Benefit after deductible, Pre-certification required	Not Covered
Residential Treatment Facility	\$250 copay, then 100% of Allowed Benefit after deductible, Pre-certification required	Not Covered
Partial Hospitalization	100% of Allowed Benefit	Not Covered
Inpatient Visits	\$25 copay, then 100% of Allowed Benefit	Not Covered
Intensive Outpatient Services	\$25 copay, then 100% of Allowed Benefit	Not Covered
Outpatient Visits	\$15 copay, then 100% of Allowed Benefit	80% of Allowed Benefit
Outpatient Visits - Telemedicine (Non-Designated Provider)	Same as any covered service	80% of Allowed Benefit
Outpatient Facility	100% of Allowed Benefit after deductible, Pre-certification required	80% of Allowed Benefit
Psychiatric Testing	100% of Allowed Benefit	Not Covered
Outpatient Visit - Telemedicine (Designated Provider)	100% of Allowed Benefit	80% of Allowed Benefit

BetterHelp

BetterHelp is a leading online therapy platform offering access to convenient and professional mental health counseling. With BetterHelp, employees can be matched with a professional therapist anytime, anywhere, within 24 hours and have access to the care they need. Fello will not have access to your information nor be able to see who has accessed the platform.

Eligibility

All employees are eligible to sign up for BetterHelp for free, regardless of whether they are enrolled in Fello's medical insurance (just like Health Connection, ClassPass, and Noom). If you do have medical insurance through Fello, your insured dependents, spouse, and partner are also eligible to use BetterHelp free of charge.

How to Sign Up for BetterHelp

Employees will receive an email from BetterHelp with instructions to begin their enrollment, or you can create your account through our landing page here:



www.betterhelp.com/fello

Use your employee email address to sign up for free. For eligible spouses, dependents, and domestic partners, you must use the email address you provided: **TotalRewards@fello.org**. If you already have an account through BetterHelp, you can switch your plan over to Fello's so you start receiving counseling for free by contacting BetterHelp's customer service team.

Family Planning With Kindbody

Employees who participate in Fello's medical insurance plan will be enrolled in the KindBody Family Planning and Infertility Total Reward.

There are many different fertility and family-building journeys, whether you are looking to start your family today or preserve your options for the future. Kindbody provides end-to-end fertility services with a dedicated Care Navigation Team to guide you through your journey and coordinate the full-spectrum of rewards available to you and your covered family members.

Your Kindbody Total Rewards

- Up to 1 full KindCycle with fertility medication through Schraft's Pharmacy.
- Up to \$15,000 for reimbursement of eligible donor, surrogacy and adoption services.
- Dedicated Care Navigation Team.
- Access to Kindbody's full suite of services and network of partner clinics.
- White-glove guidance for care path.
- Live & virtual events.
- A personalized patient portal.

Your Kindman Total Rewards

- Fertility assessment: Semen analysis.
- Physical examinations, testing, and treatment plan.
- Hormone panel.
- Telehealth consultation.
- Surgical Intervention discount.

How To Get Started with Kindbody

- Head to kindbody.com/activate-kindbody-benefit.
- Create your Kindbody account using any email address.
- Confirm Eligibility by entering your Access Code **KINDFELLO** and your Unique ID (this is your email address you have on file with Fello).

For more information, or if you have any questions:
employeebenefits@kindbody.com



Dental

Guardian Preferred Plan Highlights

- Members have access to the national Guardian Preferred network with over 100,000 participating dentists. Members can see any dentist.
- Participating dentists offer the biggest opportunity for savings when having services performed.
- If seeing non-participating dentists, be prepared for additional costs including balance billing.



When seeing nonparticipating dentists, watch out for balance billing!

Guardian Preferred Plan Details

Below is a snapshot of your Total Rewards. The rewards summary from the carrier will always prevail.

Benefits	In-Network	Out-of-Network
Annual Deductible Individual/Family (per plan year)	\$0/\$0	\$50/\$150
Annual Maximum Maximum amount the plan will pay per year	\$2,000 per person	
Class I - Diagnostic/Preventative Services Cleanings, Oral Exams, Fluoride Treatments**, X-rays, Sealants	Plan pays 100% of AB*	Plan pays 80% of AB
Class II - Basic Services/Major Surgical Fillings, Simple Extractions, Surgical Extractions, Periodontics, Scaling and Root Planing, Perio Surgery, Anesthesia	Ded., then plan pays 80% of AB*	Ded., then plan pays 70% of AB*
Class III - Major Services/Restorative Bridges, Dentures, Dental Implants, Inlays, Onlays, Veneers, Single Crowns	Ded., then plan pays 50% of AB*	Ded., then plan pays 40% of AB*
Class IV - Orthodontic Services Treatment for the alignment of teeth (Adults of any age and dependent children up to age 26)	Plan pays 50% of AB*	

*AB is Allowed Benefit

**Fluoride Treatments only available for dependents under age 19.

Dental

Weekly Contributions for Non-Exempt, Hourly Employees

The amounts are listed below on a weekly basis for non-exempt, hourly employees.

Plan	Employee	Employee & Children	Employee & Adult	Family
Dental—Guardian DentalGuard Preferred	\$7.10	\$11.82	\$13.15	\$18.17

Bi-Weekly Contributions for Exempt, Salaried Employees

The amounts are listed below on a bi-weekly basis for exempt, salaried employees.

Plan	Employee	Employee & Children	Employee & Adult	Family
Dental—Guardian DentalGuard Preferred	\$14.21	\$23.65	\$26.31	\$36.35



Vision

EyeMed Vision Plan Highlights

- You have the freedom to choose any provider, however, as an EyeMed Vision member, you'll receive the deepest discounts in-network.
- There are no claims to file when seeing in-network providers.
- When seeing out-of-network providers you may incur additional costs subject to balance billing.
- When utilizing out-of-network providers, you will have to pay for the service in full and submit a claim for reimbursement.



When seeing out-of-network providers you may incur additional costs subject to balance billing.

EyeMed Vision Plan Details

Below is a snapshot of your Total Rewards. The rewards summary from the carrier will always prevail.

Benefits	In-Network	Out-of-Network
Eye Copay (Once every 12 months)		
Eye Exam	\$10 copay	Plan pays up to \$40
Materials	\$10 copay	Not Covered
Eyeglass Frames (Once every 12 months)	Plan pays up to \$200 plus 20% discount off amount over allowance	Not Covered
Eyeglass Lenses (Once every 12 months)		
Single	\$10 copay	Plan pays up to \$30
Bifocal	\$10 copay	Plan pays up to \$50
Trifocal	\$10 copay	Plan pays up to \$70
Lenticular	\$10 copay	Plan pays up to \$70
Lens Options (Once every 12 months)		
Progressives	Additional \$65 copay	Plan pays up to \$50
Photochromic Lenses	\$75 copay	Not Covered
Contact Lenses (Once every 12 months)	Plan pays up to \$200 plus 15% off amount over allowance	Ded., then plan pays 40% of AB*
Elective	Covered in full	
Medically Necessary		
Lasik	15% off retail or 5% off promo price for Lasik or PRK from U.S. Laser Network	Not Covered

Vision

Weekly Contributions for Non-Exempt, Hourly Employees

The amounts are listed below on a weekly basis for non-exempt, hourly employees.

Plan	Employee	Employee + 1	Employee +2 or More
Vision—EyeMed Vision*	\$1.71	\$3.26	\$5.04

Bi-Weekly Contributions for Exempt, Salaried Employees

The amounts are listed below on a bi-weekly basis for exempt, salaried employees.

Plan	Employee	Employee + 1	Employee +2 or More
Vision—EyeMed Vision*	\$3.43	\$6.52	\$10.08

*The rate for vision for an Employee and one child is \$6.52 per pay.



Tax Saving Accounts Health & Dependent Care

Tax Saving Accounts allow you to reduce your taxable income by setting aside pre-tax dollars to pay for out-of-pocket health and dependent care expenses for you and your family.

Clarity is the administrator of Fello's Flexible Spending Accounts.

Healthcare FSA

A healthcare FSA allows you to budget and save for qualified medical expenses incurred over the course of your upcoming plan year. It is a great savings tool for you and your family. You can elect up to \$3,400 to receive for reimbursement for out-of-pocket healthcare expenses related to medical, dental or vision care. The amount elected will be available the first day of your plan year. These medical, dental, vision, or other healthcare related expenses cannot be eligible for reimbursement through any insurance or other Total Rewards program. Your FSA election is meant for budgeted expenses. **You are unable to change your FSA election during the plan year unless you experience a qualifying event.** Any unused funds at the end of the plan year will be forfeited except for up to \$680 which may be carried over into the next plan year.

Healthcare FSA Eligible Expenses

- Ambulance
- Artificial limbs
- Birth control
- Braces
- Chiropractor
- Contact lenses
- Crutches
- Dental fees (not cosmetic)
- Diagnostics fees
- Eyeglasses
- Eye exams
- Hospital services
- Immunizations
- Insulin
- Laboratory fees
- Medical services
- Nursing Services
- Prescription drugs
- Psychiatric care
- Psychologist visits
- Transplants (organ)
- Wheelchair
- X-ray

This list is not exhaustive. Some of these expenses may require documentation of medical necessity.

Dependent Care FSA

A Dependent Care FSA is a simple way to save money on care for your dependents. It allows you to set aside pre-tax dollars to pay for day care expenses. The annual IRS limit for this type of account is \$7,500 per household. The amount you elect is available as each payroll deposit occurs throughout the plan year.

Expenses incurred when there aren't enough funds in the account can be reimbursed at a later date. Eligible dependents for this plan include children under the age of 13 and a disabled spouse or disabled dependent(s) of any age.

Dependent Care Eligible Expenses

- Adult daycare center
- Before and after school care
- Au pair or nanny fees
- Babysitting (work-related)
- Custodial elder care
- Nursery school
- Preschool
- Summer day camp

This list is not exhaustive. Some of these expenses may require documentation of medical necessity.



Please retain copies of all receipts, provider statements, and Explanation of Benefits.

Basic Life Insurance & AD&D with Unum

Paid For by Fello

Fello recognizes the importance of planning for the unexpected. Life insurance helps protect your family from financial risk and sudden loss of income in the event of your death. Accidental Death & Dismemberment (AD&D) insurance provides an additional benefit if you lose your life, sight, hearing, speech or use of your limbs due to an accident.

Employee Basic Life and AD&D

Fello provides you with Basic Term Life insurance in the amount of 2x your basic earnings with overtime through Unum at no cost to you.

Employee benefits are reduced to 65% at age 65, reduced to 40% at age 70, and reduced to 25% at age 75.

You have one option for continuing your life coverage if you leave the company:

- Conversion allows you to convert the coverage to an individual policy if any or all of your life insurance ends while you are insured under the group plan.



If you waive voluntary life insurance when you are first eligible, any amount elected after that will require Evidence of Insurability!

Additional Voluntary Life and AD&D Insurance

Voluntary Term Life & AD&D Insurance allows employees to purchase additional life insurance coverage beyond the Basic Life insurance provided by Fello through convenient payroll deductions. Coverage includes Term Life Insurance and Accidental Death & Dismemberment (AD&D) Insurance. You may elect AD&D separately from Life coverage. Coverage is available to employees working at least 30 hours per week.

Employee Coverage: You may elect up to the lesser of 5x your annual earnings or \$500,000 in increments of \$10,000. The minimum benefit is \$10,000. You may elect up to \$150,000 without medical questions if you enroll when first eligible.

Spouse Coverage: You may elect up to \$500,000 in increments of \$5,000 for your spouse. Up to \$30,000 is available without medical underwriting. You must be enrolled to elect spouse coverage.

Child(ren) Coverage: You may elect coverage from \$2,000 to \$10,000 in increments of \$2,000 for dependent children up to age 19, or age 26 if a full-time student. You must be enrolled to elect child coverage.

Portability: You may be able to continue coverage if your employment ends, you retire, or your hours are reduced, subject to plan provisions.

Additional Features: Includes Accelerated Death Benefit, Waiver of Premium, and Life Planning & Financial Resources.

Voluntary Life/AD&D Weekly Contributions

Voluntary Life Insurance

Below are the weekly deductions for Voluntary Life Insurance. The spouse rate is based on the employee's age bracket. As employees move between age brackets, the premiums will increase at the policy renewal.

One child election covers all children up to age 26.

How To Calculate Your Voluntary Life Premium

Benefit Amount / \$1,000 x Age Rate = Monthly Premium
 Monthly Premium x 12 / 26 = Per Pay Premium

\$ _____ / \$1,000 x _____ = \$ _____

Age Band	Employee & Spouse Rate
<25	\$0.110
25-29	\$0.110
30-34	\$0.120
35-39	\$0.170
40-44	\$0.280
45-49	\$0.460
50-54	\$0.690
55-59	\$1.030
60-64	\$1.710
65-69	\$3.080
70-74	\$4.360
75>	\$9.410
AD&D	\$0.030

		WEEKLY AMOUNT										
		AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Employee	0 - 29		\$0.32	\$0.65	\$0.97	\$1.29	\$1.62	\$1.94	\$2.26	\$2.58	\$2.91	\$3.23
	30 - 34		\$0.35	\$0.69	\$1.04	\$1.38	\$1.73	\$2.08	\$2.42	\$2.77	\$3.12	\$3.46
	35 - 39		\$0.46	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62
	40 - 44		\$0.72	\$1.43	\$2.15	\$2.86	\$3.58	\$4.29	\$5.01	\$5.72	\$6.44	\$7.15
	45 - 49		\$1.13	\$2.26	\$3.39	\$4.52	\$5.56	\$6.78	\$7.92	\$9.05	\$10.18	\$11.31
	50 - 54		\$1.66	\$3.32	\$4.98	\$6.65	\$8.31	\$9.97	\$11.63	\$13.29	\$14.95	\$16.62
	55 - 59		\$2.45	\$4.89	\$7.34	\$9.78	\$12.23	\$14.86	\$17.12	\$19.57	\$22.02	\$24.46
	60 - 64		\$4.02	\$8.03	\$12.05	\$16.06	\$20.08	\$24.09	\$28.11	\$32.12	\$36.14	\$40.15
	65 - 69		\$7.18	\$14.35	\$21.53	\$28.71	\$35.88	\$43.06	\$50.24	\$57.42	\$64.59	\$71.77
	70 - 74		\$10.13	\$20.26	\$30.39	\$40.52	\$50.65	\$60.78	\$70.92	\$81.05	\$91.18	\$101.31
75+		\$21.78	\$43.57	\$65.35	\$87.14	\$108.92	\$130.71	\$152.49	\$174.28	\$196.06	\$217.85	
Spouse	0 - 29		\$0.16	\$0.32	\$0.48	\$0.65	\$0.81	\$0.97	\$1.13	\$1.29	\$1.45	\$1.62
	30 - 34		\$0.17	\$0.35	\$0.52	\$0.69	\$0.87	\$1.04	\$1.21	\$1.38	\$1.56	\$1.73
	35 - 39		\$0.23	\$0.46	\$0.69	\$0.92	\$1.15	\$1.38	\$1.62	\$1.85	\$2.08	\$2.31
	40 - 44		\$0.36	\$0.72	\$1.07	\$1.43	\$1.79	\$2.15	\$2.50	\$2.86	\$3.22	\$3.58
	45 - 49		\$0.57	\$1.13	\$1.70	\$2.26	\$2.83	\$3.39	\$3.96	\$4.52	\$5.09	\$5.65
	50 - 54		\$0.83	\$1.66	\$2.49	\$3.32	\$4.15	\$4.48	\$5.82	\$6.65	\$7.48	\$8.31
	55 - 59		\$1.22	\$2.45	\$3.67	\$4.89	\$6.12	\$7.34	\$8.56	\$9.78	\$11.01	\$12.23
	60 - 64		\$2.01	\$4.02	\$6.02	\$8.03	\$10.04	\$12.05	\$14.05	\$16.06	\$18.07	\$20.08
	65 - 69		\$3.59	\$7.018	\$10.77	\$14.35	\$17.94	\$21.53	\$26.12	\$28.71	\$32.30	\$35.88
Child	AGE		\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	
	0-26		\$0.11	\$0.16	\$0.21	\$0.27	\$0.32	\$0.37	\$0.42	\$0.48	\$0.53	

Voluntary Life/AD&D Bi-Weekly Contributions

Voluntary Life Insurance

Below are the weekly deductions for Voluntary Life Insurance. The spouse rate is based on the employee's age bracket. As employees move between age brackets, the premiums will increase at the policy renewal.

One child election covers all children up to age 26.

How To Calculate Your Voluntary Life Premium

Benefit Amount / \$1,000 x Age Rate = Monthly Premium

Monthly Premium x 12 / 26 = Per Pay Premium

\$ _____ / \$1,000 x _____ = \$ _____

Age Band	Employee & Spouse Rate
<25	\$0.110
25-29	\$0.110
30-34	\$0.120
35-39	\$0.170
40-44	\$0.280
45-49	\$0.460
50-54	\$0.690
55-59	\$1.030
60-64	\$1.710
65-69	\$3.080
70-74	\$4.360
75>	\$9.410
AD&D	\$0.030

		BI-WEEKLY AMOUNT									
	AGE	\$10,000	\$20,000	\$30,000	\$40,000	\$50,000	\$60,000	\$70,000	\$80,000	\$90,000	\$100,000
Employee	0 - 29	\$0.65	\$1.29	\$1.94	\$2.58	\$3.23	\$3.88	\$4.52	\$5.17	\$5.82	\$6.46
	30 - 34	\$0.69	\$1.38	\$2.08	\$2.77	\$3.46	\$4.15	\$4.85	\$5.54	\$6.23	\$6.92
	35 - 39	\$0.92	\$1.85	\$2.77	\$3.69	\$4.62	\$5.54	\$6.46	\$7.38	\$8.31	\$9.23
	40 - 44	\$1.43	\$2.86	\$4.29	\$5.72	\$7.15	\$8.58	\$10.02	\$11.45	\$12.88	\$14.31
	45 - 49	\$2.26	\$4.52	\$6.78	\$9.05	\$11.31	\$13.57	\$15.83	\$18.09	\$20.35	\$22.62
	50 - 54	\$3.32	\$6.65	\$9.97	\$13.29	\$16.62	\$19.94	\$23.26	\$26.58	\$29.91	\$33.23
	55 - 59	\$4.89	\$9.78	\$14.68	\$19.57	\$24.46	\$29.35	\$34.25	\$39.14	\$44.03	\$48.92
	60 - 64	\$8.03	\$16.06	\$24.09	\$32.12	\$40.15	\$48.18	\$56.22	\$64.25	\$72.28	\$80.31
	65 - 69	\$14.35	\$28.71	\$43.06	\$57.42	\$71.77	\$86.12	\$100.48	\$114.83	\$129.18	\$143.54
	70 - 74	\$20.26	\$40.52	\$60.78	\$81.05	\$101.31	\$121.57	\$141.83	\$162.09	\$182.35	\$202.62
	75+	\$43.57	\$87.14	\$130.71	\$174.28	\$217.85	\$261.42	\$304.98	\$348.55	\$392.12	\$435.69
Spouse	AGE	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000	\$40,000	\$45,000	\$50,000
	0 - 29	\$0.32	\$0.65	\$0.97	\$1.29	\$1.62	\$1.94	\$2.26	\$2.58	\$2.91	\$3.23
	30 - 34	\$0.35	\$0.69	\$1.04	\$1.38	\$1.73	\$2.08	\$2.42	\$2.77	\$3.12	\$3.46
	35 - 39	\$0.46	\$0.92	\$1.38	\$1.85	\$2.31	\$2.77	\$3.23	\$3.69	\$4.15	\$4.62
	40 - 44	\$0.72	\$1.43	\$2.15	\$2.86	\$3.58	\$4.29	\$5.01	\$5.72	\$6.44	\$7.15
	45 - 49	\$1.13	\$2.26	\$3.39	\$4.52	\$5.65	\$6.78	\$7.92	\$9.05	\$10.18	\$11.31
	50 - 54	\$1.66	\$3.32	\$4.98	\$6.65	\$8.31	\$9.97	\$11.63	\$13.29	\$14.95	\$16.62
	55 - 59	\$2.45	\$4.89	\$7.34	\$9.78	\$12.23	\$14.68	\$17.12	\$19.57	\$22.02	\$24.46
	60 - 64	\$4.02	\$8.03	\$12.05	\$16.06	\$20.08	\$24.09	\$28.11	\$32.12	\$36.14	\$40.15
65 - 69	\$7.18	\$14.38	\$21.53	\$28.71	\$32.88	\$43.06	\$50.24	\$57.42	\$64.59	\$71.77	
Child	AGE	\$2,000	\$3,000	\$4,000	\$5,000	\$6,000	\$7,000	\$8,000	\$9,000	\$10,000	
	0 - 26	\$0.21	\$0.32	\$0.42	\$0.53	\$0.64	\$0.74	\$0.85	\$0.96	\$1.06	

Disability Insurance with Unum

Fello understands that there may be times of illness or injury that prevent you from working for a period of time. In fact, statistics show that 1 out of every 4 persons in the U.S. workforce will suffer a disabling injury before retirement. Disability insurance provides financial protection in the event that you become disabled and are unable to work.

Voluntary Short-Term Disability (STD)

Short Term Disability Insurance provides partial income replacement if a covered illness or injury prevents you from working. Benefits may continue for up to 11 weeks while you remain disabled. This coverage can help pay for everyday expenses such as rent or mortgage payments, groceries, and medical costs. A Cesarean section benefit is also included, providing a minimum disability benefit period of eight weeks unless you return to work sooner.

Eligible employees may enroll in STD insurance at an additional cost. Coverage is offered through Unum.

Long-Term Disability (LTD) Paid for by Fello

Long Term Disability Insurance provides income replacement if a covered illness or injury prevents you from working for an extended period of time. This employer-paid coverage replaces 60% of your monthly income, up to a maximum benefit of \$12,500, after a 90-day elimination period. Benefits may continue up to Social Security Normal Retirement Age while you remain disabled. This coverage can help pay for everyday expenses such as housing, groceries, transportation, and medical costs. Additional features include Employee Assistance Program services, Worldwide Emergency Travel Assistance, Survivor Benefits, Disability Plus Benefits, and Recovery Income Benefits.

Benefits	Voluntary Short-Term Disability	Long-Term Disability
Elimination Period	15th day accident or illness	90 days
Benefit Percentage	60%	60%
Max Benefit Amount	\$1,000 per week	\$5,000 per month
Benefit Duration	11 weeks	SSNRA

Disability Insurance with Unum

Weekly Contributions for Non-Exempt, Hourly Employees

The amounts are listed below on a weekly basis for non-exempt, hourly employees.

Voluntary Short-Term Disability Weekly Employee Rates	
Age Band	Employee & Spouse Rate
<25	\$0.13
25-29	\$0.13
30-34	\$0.13
35-39	\$0.12
40-44	\$0.12
45-49	\$0.13
50-54	\$0.16
55-59	\$0.20
60-64	\$0.24
65-69	\$0.27
70<	\$0.30

Bi-Weekly Contributions for Exempt, Salaried Employees

The amounts are listed below on a bi-weekly basis for exempt, salaried employees.

Voluntary Short-Term Disability Bi-Weekly Employee Rates	
Age Band	Employee & Spouse Rate
<25	\$0.27
25-29	\$0.27
30-34	\$0.26
35-39	\$0.25
40-44	\$0.25
45-49	\$0.27
50-54	\$0.31
55-59	\$0.40
60-64	\$0.48
65-69	\$0.55
70<	\$0.60

Unum Additional Rewards

Emergency Travel Support Services

- Worldwide Emergency Travel Assistance available when traveling 100 miles or more from home (domestic or international).
 - 24/7 access to emergency support for employees and eligible family members with one phone call or the Assist America mobile app.
 - Assistance includes medical referrals, prescription replacement, emergency medical evacuation, lost luggage help, and transportation for a family member if needed.
- Additional support includes passport replacement, care for unattended minors, and coordination during medical emergencies while traveling.
 - Mobile app provides one-touch access, travel guides, embassy locations, and service information.



Free Employee Assistance Program

Life's not always easy. Sometimes a personal or professional issue can get in the way of maintaining a healthy, productive life. Your Employee Assistance Program (EAP) can be the answer for you and your family.

We're Here to Help

Unum's EAP assists employees and their eligible dependents with personal or job-related concerns, including:

- Emotional well-being
- Family and relationships
- Legal and financial
- Health lifestyles
- Work and life transitions

What to Expect

Employee Assistance Program (EAP) provides confidential support and resources to help employees and their families manage everyday challenges at home and at work. Services are available to employees, spouses or domestic partners, dependent children, parents, and parents-in-law. Employees have access to Licensed Professional Counselors for support with stress, anxiety, depression, relationship issues, grief, family concerns, work conflicts, and more.

EAP Benefits

- Confidential Employee Assistance Program (EAP) support for employees and families with personal and work-related challenges.
- 24/7 access to Licensed Professional Counselors by phone for confidential support.
- Short-term counseling available (up to 3 in-person visits at no additional cost).
- Support for:
 - Stress, anxiety, and depression.
 - Relationship, family, and divorce issues.
 - Grief, loss, and anger management.
 - Job stress and workplace conflicts.
 - Parenting and family concerns.
 - And more.
- Work-Life Specialists available to assist with:
 - Child care and elder care resources.
 - Financial services, debt management, and identity theft issues.
 - Legal questions and referrals.
 - Help reducing medical and dental bills.
 - Community resource referrals.
- Available to employees and eligible dependents (spouse/domestic partner, children, parents, and parents-in-law).
- Additional resources include online tools, monthly webinars, referrals for ongoing support, and the Medical Bill Saver® program.

Access Anytime

Phone: **1.800.854.1446**
Website: **unum.com/lifebalance**

Hospital Indemnity with the Hartford

Intensive Financial Care for Hospital Admissions

The Hartford offers you a supplemental health plan that softens the financial impact of higher medical plan deductibles and other out-of-pocket costs associated with hospital admissions.

With The Hartford Hospital Indemnity, lump-sum benefits are paid directly to you if admitted to a hospital for a covered sickness or injury. These payments can be used for any purpose, such as meeting everyday expenses, whether medical or non-medical.

Maximum Flexibility

The Hartford Hospital Indemnity enables you to select features that best fit with your current medical plan, other supplemental health plans and budget.

Why The Hartford Hospital Indemnity?

Key features:

- Pays indemnity benefits directly to you whether or not charges are covered by your medical plan.
- Reduces the financial burden of high deductibles and co-pays.

New - Hospital Indemnity plans now include a Health Screening Benefit. Once per year, each covered person may receive \$50 for completing a covered health screening. Covered health screenings include EKG, lipid panel, pap smear, mammography, colonoscopy, fasting blood glucose test, and more.

Benefits

First Day Hospital Confinement	\$500 per day
Daily Hospital Confinement (day 2 forward)	\$100 per day
Daily ICU Confinement (day 2 forward)	\$200 per day
Dependent Age Limits	Child: Birth to 26 years (26 if full time student)
Treatments Covered	Sickness and Injury
Pre-Existing Condition Limitation	12: month look back period, 12-month exclusion period, Continuity of Coverage



Did you know?
The average cost for a hospital stay is \$1,986 per day?

Critical Illness with the Hartford

The Hartford Critical Illness Insurance

It takes a lot to beat a serious illness. Unfortunately, it can also cost a lot. When you or a family member suffers a serious illness such as a stroke or heart attack, Critical Illness Insurance can help with expenses that medical insurance doesn't cover such as deductibles or out of pocket costs, or services such as experimental treatment. Critical Illness supplements your medical and your disability income insurance. The lump sum benefit is paid when you need it most, upon diagnosis, so you can rest assured that you will have funds to offset upcoming out of pocket costs, and that you'll have the flexibility to elect treatments with less worry about the cost.

Employees have the opportunity to purchase this plan through a convenient payroll deduction. Contributions are made on a post-tax basis. Employees also have the option of portability.

New: Critical Illness plans now include a Health Screening Benefit. Once per year, each covered person may receive \$50 for completing a covered health screening. Covered health screenings include EKG, lipid panel, pap smear, mammography, colonoscopy, fasting blood glucose test, and more.

What Your Benefits Cover - Benefit Amounts

Employee	Choose a lump sum benefit of \$10,000-20,000
Spouse/Domestic Partner Benefits	Choose a lump sum benefit between \$5,000/10,000
Child	\$200 per day

What Your Benefits Cover	1st Occurrence	2nd Occurrence
Cancer		
Invasive Cancer	100%	100%
Carcinoma in Situ	25%	0%
Benign Brain Tumor	100%	100%
Vascular		
Heart Attack	100%	100%
Stroke	100%	100%
Heart Attack	100%	100%
Aneurysm	25%	0%
Additional Conditions		
Coma	100%	100%
Paralysis	100%	N/A
Major Organ Transplant	100%	100%
Loss of Hearing	100%	N/A
Loss of Speech	100%	N/A
Loss of Vision	100%	N/A
Bone Marrow Transplant	25%	N/A
Lifetime Maximum	Employee/Spouse - 500% of Coverage Amount Child - 300% of Coverage Amount	

Accident with the Hartford

The Hartford Accident Insurance

Accidents happen every day. If you were injured from an accident, chances are you will have expenses that you were not anticipating. Accident Insurance can help you deal with those expenses. Benefit payments can help you with your medical deductibles and copays, and cover household expenses such as groceries, mortgage payments and childcare, which can begin to pile up if you have to take some time off from work.

Employees have the opportunity to purchase this plan through a convenient payroll deduction. Contributions are made on a post-tax basis. Employees also have the option of portability.

Accident plans include a Health Screening Benefit. Once per year, each covered person may receive \$50 for completing a covered health screening. Covered health screenings include EKG, lipid panel, pap smear, mammography, colonoscopy, fasting blood glucose test, and more.

Coverage Details	Benefits
Accidental Death & Dismemberment	
Employee	\$10,000
Spouse/Domestic Partner w/ Benefits	\$5,000
Child	\$5,000
Features	
Accident Emergency Room Treatment	\$150
Accident Follow-Up Visit	\$75
Air Ambulance	\$900
Ambulance	\$300
Appliance - wheelchair, brace, crutches, boot	\$100
Blood/Plasma/Platelets	\$200
Burns (2nd Degree/3rd Degree)	Schedule up to \$10,000
Coma	\$10,000
Concussions	\$150
Dislocations	Schedule up to \$2,000
Diagnostic Exam (Major)	\$200
Eye Injury	Schedule up to \$400
Fracture	Schedule up to \$6,000
Hospital Admission	\$1,000
Hospital Confinement	\$200 per day
Hospital ICU Confinement	\$400 per day
Urgent Care Facility Treatment	\$75
Joint Replacement	\$2,000
Laceration	Schedule up to \$600
Physical Therapy	\$25/day
Tendon/Ligament/Rotator Cuff	Schedule up to \$1,000
X-Ray	\$50

Hospital Indemnity, Critical Illness, & Accident Contributions

Weekly Contributions for Non-Exempt, Hourly Employees

The amounts are listed below on a weekly basis for non-exempt, hourly employees.

Critical Illness \$10,000 Weekly Premium				
Age	Employee	Employee & Child(ren)	Employee & Spouse	Family
18-24	\$0.48	\$0.83	\$0.72	\$1.12
25-29	\$0.58	\$0.89	\$0.87	\$1.23
30-34	\$0.65	\$0.90	\$0.96	\$1.26
35-39	\$0.84	\$1.06	\$1.26	\$1.51
40-44	\$1.21	\$1.06	\$1.26	\$1.51
45-49	\$1.89	\$2.07	\$2.85	\$3.06
50-54	\$2.64	\$2.81	\$4.02	\$4.21
55-59	\$3.64	\$3.81	\$5.57	\$5.76
60-64	\$5.25	\$5.41	\$8.06	\$8.25
65-69	\$7.41	\$7.57	\$11.34	\$11.53
70-74	\$5.14	\$5.22	\$7.87	\$8.00
75-79	\$6.87	\$6.95	\$10.50	\$10.60

Critical Illness \$20,000 Weekly Premium				
Age	Employee	Employee & Child(ren)	Employee & Spouse	Family
18-24	\$0.95	\$1.30	\$1.41	\$1.84
25-29	\$1.16	\$1.47	\$1.74	\$2.10
30-34	\$1.30	\$1.54	\$1.93	\$2.22
35-39	\$1.69	\$1.90	\$2.52	\$2.76
40-44	\$2.43	\$2.61	\$3.62	\$3.83
45-49	\$3.79	\$3.96	\$5.71	\$5.91
50-54	\$5.29	\$5.45	\$8.03	\$8.22
55-59	\$7.29	\$7.45	\$11.15	\$11.34
60-64	\$10.50	\$10.66	\$16.12	\$16.31
65-69	\$7.89	\$14.97	\$22.68	\$22.87
70-74	\$10.28	\$10.36	\$15.74	\$15.83
75-79	\$13.73	\$13.81	\$20.98	\$21.07

Coverage Details	Employee	Employee & Spouse	Employee & Child(ren)	Family
The Hartford Hospital Indemnity	\$2.12	\$4.39	\$4.06	\$6.62
The Hartford Accident	\$1.86	\$2.93	\$3.07	\$4.84

Bi-Weekly Contributions for Exempt, Salaried Employees

The amounts are listed below on a bi-weekly basis for exempt, salaried employees.

Critical Illness \$10,000 Bi-Weekly Premium					Critical Illness \$20,000 Bi- Weekly Premium				
Age	Employee	Employee & Child(ren)	Employee & Spouse	Family	Age	Employee	Employee & Child(ren)	Employee & Spouse	Family
18-24	\$0.96	\$1.65	\$1.44	\$2.25	18-24	\$1.91	\$2.60	\$2.87	\$3.68
25-29	\$1.16	\$1.79	\$1.74	\$2.50	25-29	\$2.32	\$2.95	\$3.47	\$4.20
30-34	\$1.29	\$1.76	\$1.93	\$2.51	30-34	\$1.29	\$3.08	\$3.85	\$4.44
35-39	\$1.69	\$2.12	\$2.52	\$3.01	35-39	\$3.38	\$3.81	\$5.03	\$5.53
40-44	\$2.42	\$2.79	\$3.62	\$4.05	40-44	\$4.85	\$2.61	\$7.24	\$7.67
45-49	\$3.79	\$4.14	\$5.71	\$6.12	45-49	\$7.58	\$7.93	\$11.42	\$11.82
50-54	\$5.29	\$5.62	\$8.03	\$8.42	50-54	\$5.29	\$10.57	\$16.06	\$16.45
55-59	\$7.29	\$7.62	\$11.15	\$11.53	55-59	\$14.58	\$14.91	\$22.29	\$22.68
60-64	\$10.50	\$10.82	\$16.12	\$16.50	60-64	\$21.00	\$21.32	\$32.24	\$32.61
65-69	\$14.81	\$15.13	\$22.68	\$23.06	65-69	\$29.63	\$29.94	\$45.37	\$45.74
70-74	\$10.28	\$10.44	\$15.74	\$15.93	70-74	\$20.55	\$20.71	\$31.48	\$31.67
75-79	\$13.73	\$13.90	\$21.00	\$21.17	75-79	\$27.47	\$27.63	\$41.93	\$42.15

Coverage Details	Employee	Employee & Spouse	Employee & Child(ren)	Family
The Hartford Hospital Indemnity	\$4.25	\$8.78	\$8.13	\$13.25
The Hartford Accident	\$3.72	\$5.86	\$6.14	\$9.69

Free Lifestyle Benefits: Noom & ClassPass

At Fello, we are re-imagining what employee-centered Total Rewards look and feel like. With more employees reaching out about weight-loss support, we are offering two unique benefits.

Eligibility

All employees are eligible, regardless of whether you have insurance through Fello. If you do have medical insurance through Fello, your insured dependents, spouses, and domestic partners will also be eligible.

Noom

What is Noom?

Noom is a healthy lifestyle app that supports users to lose weight sustainably. Along with calorie and activity tracking, the platform provides you with articles, tips, and advice on how to make behavior changes that help you reach your long-term goals. This is not your average dieting app-this platform is all about making sustainable lifestyle changes to improve your overall health, not just the number on the scale.

Please note: You may want to consult with your primary care provider or Health Connection before starting Noom if you have ever been diagnosed with an eating disorder, are pregnant, or have any other condition where weight loss could be harmful.

How to Sign Up for Noom

To enroll in Noom navigate to this link go.noom.com/fello. Or scan the QR code and enter in the requested information.



ClassPass

What is ClassPass?

Fitness and wellness aren't one-size-fits-all, nor are your benefits. ClassPass offers a flexible credit system worldwide for booking fitness classes, gym sessions, and virtual workouts. Explore top-rated studios, instructors, and gyms without long-term commitments. Just search, reserve, and go!

How to Sign Up for ClassPass

1. Scan QR code to access ClassPass.
2. Enter company code "FelloCP".
 - a. Have you been a ClassPass member? Please select "Have an existing account" and ask to switch to your company's corporate account next cycle.
 - b. Employees must use their corporate email address.
 - c. Employees who are enrolling eligible spouses, dependents, and domestic partners should email TotalRewards@fello.org to provide an email address.
3. Follow the prompts to sign up for a membership and explore local classes! Credit card information is needed at checkout for all plans, including the free trial.
4. Download the ClassPass app and log in to book classes on the go.



Education & Professional Development

At Fello, every employee makes mission-critical decisions every day that enrich the lives of the people we support, improve our operations, and maintain our reputation for innovation and improvement.

Our goal is to help you grow here however we can. We strongly believe that there is something for everyone here, and as your professional goals change and life circumstances shift, we can accommodate your new skills and career goals.

Degree Seeking Programs

Employees embarking on a post-secondary degree (whether for an associate, bachelor's, or graduate degree) related to their job are eligible for up to \$3,000 per fiscal year (July 1–June 30) in tuition reimbursement for accredited courses. All employees who graduate are eligible for a \$500 bonus, regardless of whether your degree relates to your job.

Professional Development

Employees interested in professional development opportunities such as certification, workshops, professional organizations, and improving skills that are related to their position are eligible for up to \$2,000 per fiscal year in financial assistance.

Eligibility

Employees are eligible if they are active, full-time employees who have been employed for at least six (6) consecutive months and have worked at least thirty (30) hours per week during that period. Employees on leave of absence and those who are not full-time are not eligible.

How to Apply

To receive financial assistance, employees must complete the Education & Professional Development Assistance Application and send it to People & Culture. Applications must be submitted four (4) weeks prior to the start of the course and will be accepted on a rolling basis.

Questions? Contact
TotalRewards@fello.org

For more information please scan
the QR code below.



Years of Service Recognition

Fello is committed to recognizing employees and rewarding dedication and loyalty. As part of Fello's employee recognition programs, employees are eligible to receive a bonus each year on their service date (work anniversary). The amount of the bonus is determined by the number of years the employee has worked continuously at Fello and is calculated using their most recent date of hire/rehire.

Eligibility

All regular full-time employees (30+ hours per week) and part-time employees (10-29 hours per week) are eligible for the service date bonus program. Temporary, contract, and PRN employees are not eligible. Employees must be active on the payroll date to receive the bonus. Those on FMLA or Paid Family Leave will receive their bonus the month after they return.

Service Bonus Dates

Effective January 1, 2024, employees will be recognized based on the following anniversary categories and designated bonus amounts. For further details, refer to the Employee Classification Policy.

Full-time:

- 2-4 Years: Employees who have completed 2 to 4 years of service will receive a bonus of \$500.
- 5-9 Years: Employees who have completed 5 to 9 years of service will receive a bonus of \$1000.
- 10-14 Years: Employees who have completed 10 to 14 years of service will receive a bonus of \$1500.
- 15-19 Years: Employees who have completed 15 to 19 years of service will receive a bonus of \$2000.
- 20+ Years: Employees who have completed 20 or more years of service will receive a bonus of \$2500.

Part-time:

- 2-4 Years: Employees who have completed 2 to 4 years of service will receive a bonus of \$250.
- 5-14 Years: Employees who have completed 5 to 14 years of service will receive a bonus of \$500.
- 15+ Years: Employees who have completed 15 or more years of service will receive a bonus of \$750.

For more information, please scan the QR code below



529 College Savings Plan Through American Funds

What is a 529 Plan?

Imagine having a powerful tool that helps you save for education in a tax-advantaged way while giving you the flexibility to pursue virtually any educational journey your child chooses. That's exactly what a 529 savings plan does. Similar to a retirement savings account, you can put a portion of your earning aside in a 529 plan where it waits and grows until your child or grandchild is ready to use it for qualifying educational expenses like tuition, books, and supplies. Whether your child/grandchild dreams of attending a four-year university, mastering a trade at a vocational school, pursuing seminary studies, or diving into an apprenticeship program, savings in a 529 plan can help support their path.

Tax Advantages

Every dollar you contribute to your 529 plan grows without federal taxes eating into your returns. When it's time to use those funds, you can withdraw them free from federal tax for qualified education expenses, such as tuition, required books, and supplies.

How to Sign Up

1. Complete the two required documents by scanning the QR codes below.
 - a. **Please do not link your banking information.**
Fello will handle payroll deductions on your behalf.
2. Submit both forms to **totalrewards@fello.org**.
3. People Operations will submit the application form on your behalf.
4. American Funds will send account information directly to you once the setup is complete.



Employer-Sponsored
CollegeAmerica Account
Application



CollegeAmerica Payroll
Deduction Election Form



DSP Career Ladder Certification Program

Fello is dedicated to helping our Direct Support Professionals (DSPs) advance and thrive in their careers. Our three-tiered DSP Career Ladder Certification Program, in partnership with the National Alliance of Direct Support Professionals (NADSP), is designed to recognize your skills, knowledge, and dedication. As you complete each tier, you'll earn a nationally recognized certification and boost your earnings along the way!

Eligibility

- **Earn More:** For each certification level you achieve, you'll receive a pay increase:
 - DSP I: +\$1.00/hour
 - DSP II: +\$2.00/hour total (an additional \$1.00)
 - DSP III: +\$3.50/hour total (an additional \$1.50)
- **Advance Your Skills:** Gain valuable training and experience that proves your expertise as a DSP, helping you stand out in your field.
- **National Recognition:** The NADSP certification is recognized nationwide, giving you credibility and mobility within the profession.

For further details, refer to the Employee Classification Policy.

Who's Eligible?

To participate, DSPs need to have been with Fello for at least 6 months, be in good standing, and have completed required training. Eligible positions include Community Coach, Employment Advisor, Personal Support Assistant, and others.

Free Tools & Resources

Fello is committed to your success! We provide free access to the NADSP E-Badge System and Open Future Learning to help you complete your certification. You'll also have free membership to the NADSP, with access to webinars and additional training opportunities.

Certification Process

It's easy to get started! Submit an Application of Interest, attend the Introduction to NADSP Code of Ethics training, and start working through the certification tiers. You'll have support from our Learning & Development team every step of the way with one-on-one and group learning sessions.

Stay Certified

To maintain your certification and continue receiving the pay incentive, you'll need to complete 20 hours of ongoing training every two years. Fello covers the cost of recertification, making it easier for you to stay on track.

Legal Assistance Plan with Legal Resources

Legal Assistance Plan

Fello offers a voluntary benefit designed to offer comprehensive legal coverage through Legal Resources nationwide services. Members choose their own law firm from experienced and highly rated Law Firm and Attorney Network and contact them directly when a legal need arises. Customer service is provided by award winning Certified Paralegals in our Member Services Department. Benefits will be payroll deducted on a pre-tax basis.

Legal Resources Offers:

- Family Law Matters.
- Will & Estate Matters.
- Elder Law Matters.
- Real Estate & Tenant/Landlord Matters.
- Consumer Protection Matters.
- Traffic & Criminal Matters.
- Civil Action & Defense Matters.
- Documents Preparation & Review.

The following chart outlines the benefits provided under the program

Services	Your Fees with Legal Resources
Unlimited Phone Consultations and Advice	NO CHARGE
Unlimited In-office Consultation	NO CHARGE
Courtroom Representation in District Court	NO CHARGE
Separation	NO CHARGE
Divorce, uncontested	NO CHARGE
Adoption, uncontested	NO CHARGE
Will Preparation and Related Documents	NO CHARGE
Living Wills	NO CHARGE
Unlimited Estate Advice as administrator	NO CHARGE
Specific Powers of Attorney	NO CHARGE
Cease and Desist Letter	NO CHARGE
Non-disclosure Agreement	NO CHARGE

Weekly Contributions for Non-Exempt, Hourly Employees

The amounts are listed below on a weekly basis for non-exempt, hourly employees.

Plan	Employee	Employee & Children	Employee & Spouse	Family
Legal	\$4.62	\$4.62	\$4.62	\$4.62

Bi-Weekly Contributions for Exempt, Salaried Employees

The amounts are listed below on a bi-weekly basis for exempt, salaried employees.

Plan	Employee	Employee & Children	Employee & Spouse	Family
Legal	\$4.62	\$4.62	\$4.62	\$4.62

Pet Insurance

Total Pet Plan - Discount Plan

Fello employees can enroll in Total Pet Plan benefits through Pet Benefit Solutions. Total Pet offers discounts on products, prescriptions and veterinary care; 24/7 pet telehealth and lost pet recover services. Specific details for what Total Pet covers are outlined below. Contact people@fello.org for details.

Pet Plus: (Discounts on Products and RX)

- Up to 50% off on products like prescriptions, preventatives, food, toys and more.
- Shipping is always free and same-day pickup is available for most human-grade prescriptions.

Pet Assure: (Discounts on Veterinary Care)

- Instant 25% savings on all of your pet's in-house medical services at participating vets.
- No exclusions due to age, health, pre-existing conditions or type of pet.

AskVet: (24/7 Pet Telehealth)

- Access real-time vet support, even when your vet's office is closed.
- Unlimited support on your pet's health, wellness, behavior and more.

PetTag: (Lost Pet Recovery Service)

- Durable tag can be scanned from any smart phone to access your contact information, helping lost pets return home quicker than a microchip.
- Easily update your information online with no need to request a new tag.

To get started, visit petbenefits.com/land/fello

	Single (1 Pet)	Unlimited (2+ Pets)
Total Pet	\$11.75/Monthly	\$18.75/Monthly

Wishbone Pet Health Insurance - Insurance Plan

Fello employees can enroll in Veterinary Discounts through Wishbone Pet Health Insurance.

Wishbone Pet Insurance offers high-value, easy-to-use insurance plans giving you peace of mind knowing your best friend can live their best life. Receive 90% reimbursement with a low deductible and no waiting periods for accidents and illnesses, at exclusive employee benefit rates. Choose from two tiers of routine care optional add-ons to maximize your pet care savings.

Coverage Includes:

- Accidents and illnesses
- Surgery
- Diagnostics & testing
- Hospitalization
- Hereditary & congenital conditions*
- Emergency care
- And so much more!

Example Wishbone Pet Health Contributions

1 Year Old Mixed Breed Dog	\$30.47/Monthly
3 Year Old Jack Russel Terrier	\$27.26/Monthly
4 Year Old Australian Shepherd Dog	\$33.51/Monthly
5 Year Old Domestic Shorthaired Cat	\$21.41/Monthly

Easily submit a claim through your account online and receive fast reimbursement pay outs via direct deposit or check. All Wishbone policies include 24/7 pet telehealth powered by AskVet and a durable pet ID tag from ThePetTag. All you need to fetch a quote is your pet's name, breed, age, and your zip code!

To get started, visit wishboneinsurance.com/fello

fello.

410.269.1883

fello.org

Guide as of May 15, 2026