



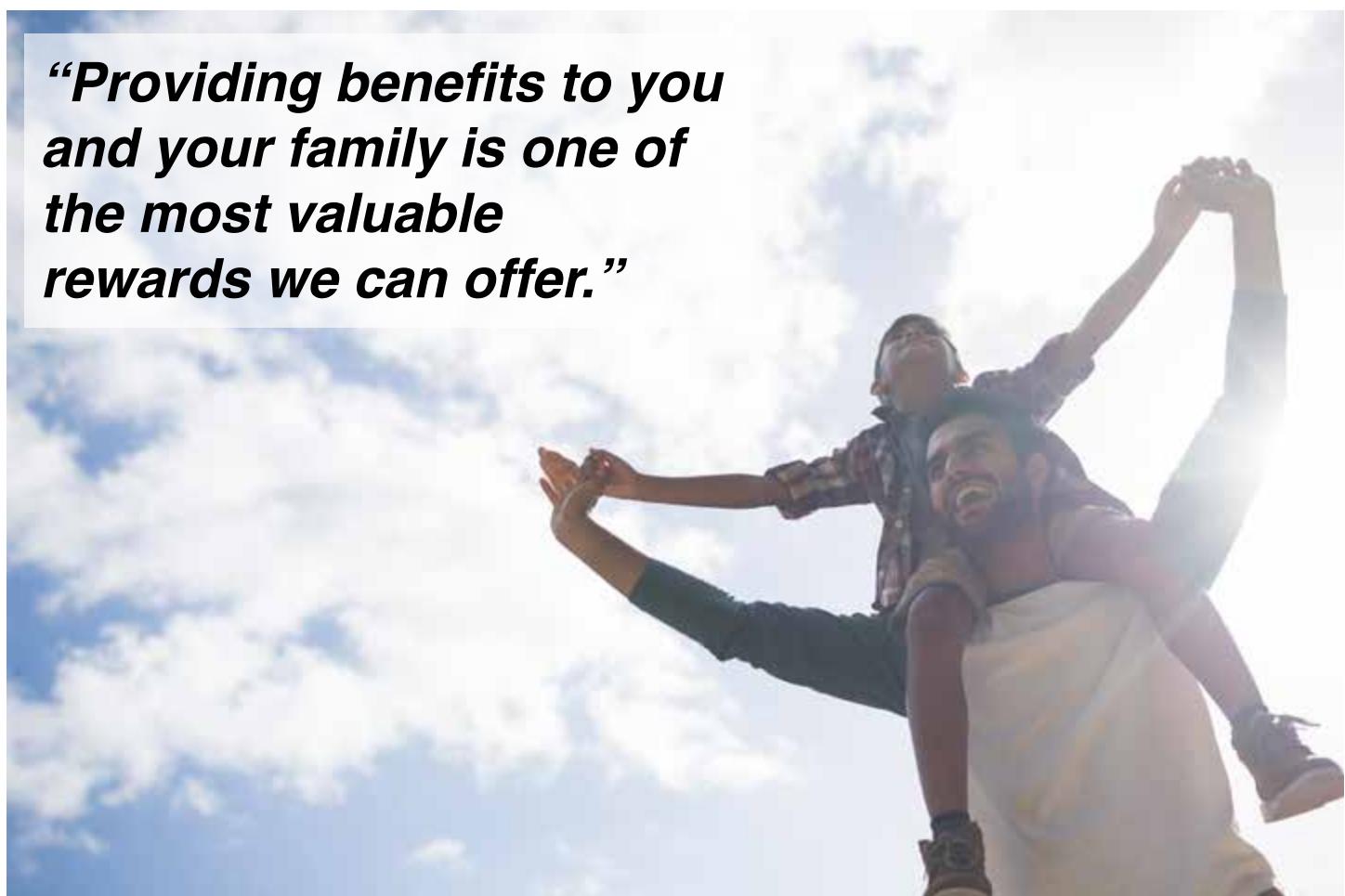
# zensar

## Associate Benefit Overview

# ZENSAR ASSOCIATE BENEFITS OVERVIEW

- Zensar provides a comprehensive benefits program as well as tools and resources to help you make the most of what's available. Providing benefits to you and your family is one of the most valuable rewards we can offer; it is also one of the company's largest expenses.
- New associates and their qualified dependents are eligible for benefits upon date of hire. Associates must work at least 30 hours per week to be eligible for these benefits. The deadline for enrollment is 30 days from the date you become eligible.
- No enrollment is allowed after this deadline until our next Open Enrollment period or if you experience a qualifying event.

***“Providing benefits to you  
and your family is one of  
the most valuable  
rewards we can offer.”***





## Qualifying Events of Health Insurance

If you waive coverage for yourself and / or your spouse and children during a plan's Open Enrollment, you can only enroll within 30 days of having a qualifying event. Examples of qualifying events are:

- Divorce
- Loss of Coverage (must have valid proof of previous coverage)
- Marriage (you may add your new spouse if you are already enrolled)
- Newborn / Adoption
- Court Order
- New U.S. arrival (must submit stamped Visa with date that you and/or spouse and/or children entered the country, upon request)

# Employer Sponsored



Zensar offers the following employer and associate paid benefits:

## **Medical Plans** – Employer and Associate Paid

There are 2 medical carriers to choose from, United Health Care and Surest. You are eligible to choose from one of the 3 medical plans available through United Health Care: HSA 2000, PPO 1000, & Nexus ACO or one medical plan offered through Surest.

## **Dental Plan** – Employer and Associate Paid

You are eligible to choose from one of the 3 dental plans available through Guardian, DHMO, Standard Dental PPO, & High Option PPO.

## **Vision Plan** – Guardian (VSP) – Employer and Associate Paid

You are eligible to elect one vision plan provided through Guardian (VSP).

## **Basic Life and AD&D Insurance** – Guardian, Employer Paid

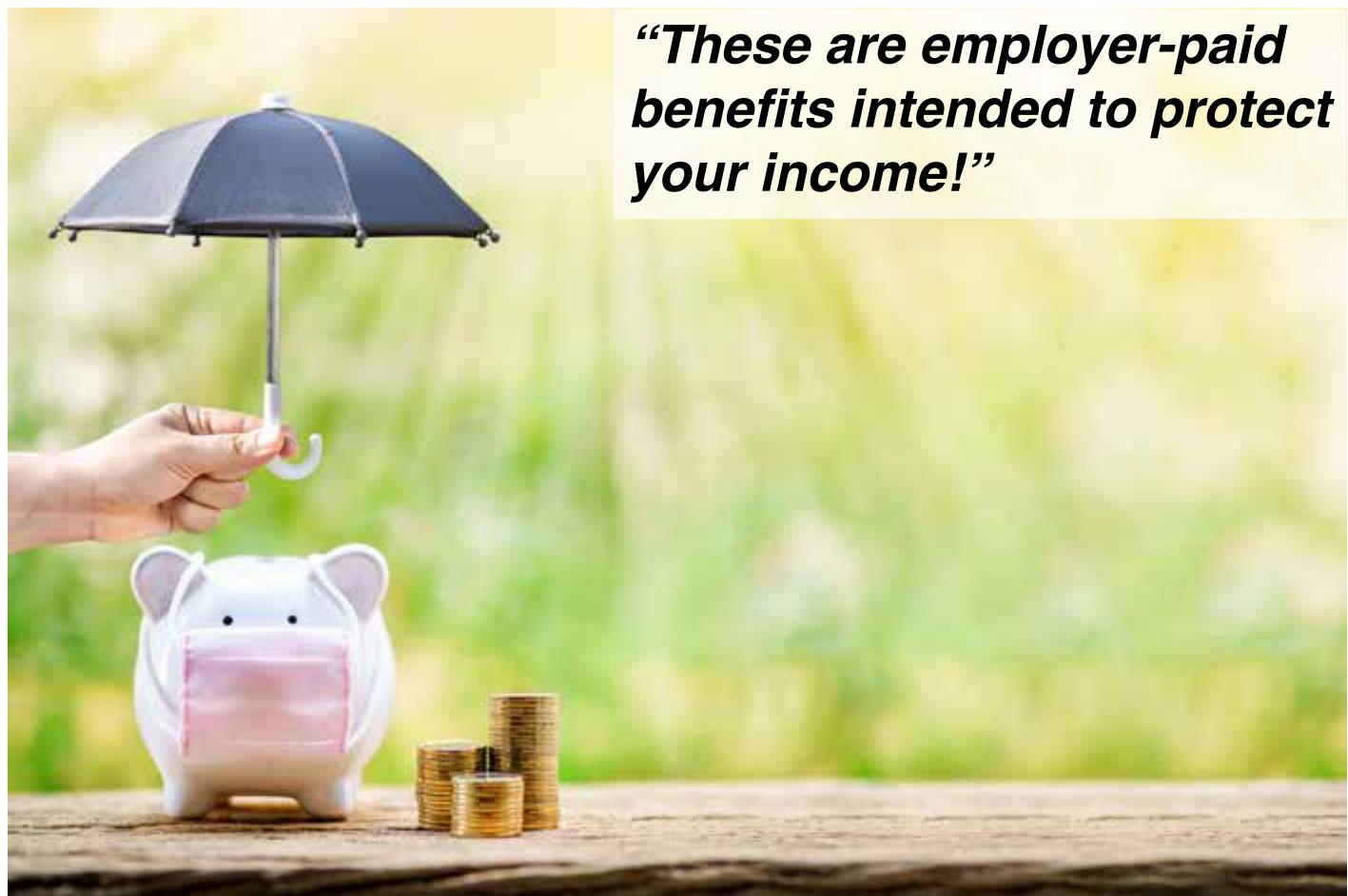
You are automatically enrolled for 3 x base salary, up to \$500,000. Your insurance amount will be reduced to 65% at your 65th birthday; to 45% of the original amount on your 70th birthday; and to 25% of the original amount on your 75th birthday.

## **Short and Long Term Disability** – Guardian, Employer Paid

Zensar's disability plan provides financial protection for you by paying a portion of your income while you are disabled.

## **Employee Assistance Plan (EAP)** – Guardian, Employer Paid

This work-life balance employee assistance program is provided at no additional charge through Zensar's benefit plan. This resource can help you find solutions for the everyday challenges of work and home as well as for more serious issues involving emotional and physical wellbeing.



***“These are employer-paid  
benefits intended to protect  
your income!”***

# **Voluntary (Associate Paid) Benefits**



## **Optional Voluntary Life Insurance** – Guardian, Associate Paid

If you wish to add optional or dependent life coverage you must provide satisfactory Evidence of Insurability (EOI) to Guardian (VSP) for all coverage amounts over \$200k.

- Voluntary Employee Life – 1, 2, 3, or 4 times basic annual salary, up to \$500,000
- Voluntary Dependent Life – (must elect at least 1x optional life)
- Spouse – \$25,000
- Child – \$10,000

## **Health Savings Account** – Sterling HSA, Associate Paid

Zensar has established a group health savings account for associates who have enrolled in the UHC HSA 2000/4000 plan. This account can be used to make annual contributions towards an individual HSA bank account pre-tax through payroll deductions. This is an optional benefit and Zensar does not match any contributions made by Zensar associates.

## **Liberty Mutual** – Associate Paid

You can choose from flexible options for auto, home, and pet insurance that allow you to customize your protection to match your specific needs. As an associate of Zensar you could receive exclusive savings on your insurance. You may also qualify for our Multi-Car and Multi-policy discount.

## **Hospital Indemnity Plan** – Guardian, Associate Paid

Hospital insurance is designed to help provide financial protection for covered individuals by paying a benefit due to a hospitalization and in some cases, for treatment received for an accident or sickness, even if that treatment occurs outside the hospital.

## **Voluntary Accident Insurance** – Guardian, Associate Paid

Accident insurance is designed to help covered employees meet the out of pocket expenses and extra bills that can follow an accidental injury, whether minor or catastrophic.

## **FSA** (Flexible Spending Account) – Benefit Strategies, Associate Paid

Options available for pre-tax withholdings for Health Care FSA, Limited Purpose FSA (HSA compatible), Dependent Care FSA and Commuter.

# PPO \$1000

UHC

Premiums	
Associate Only	\$175
Associate + Spouse	\$370
Associate + Children	\$316
Family	\$568

- Dependent Children are covered up to age 26 with or without full-time student status.
- Children will be terminated first of the month following their 26th birthday.

	In Network - Tier 1	In Network	Out of Network
Single Calendar Year Deductible		\$1,000	\$2,000
Family Calendar Year Deductible		\$2,500	\$5,000
Single Out of Pocket Max		\$3,000	\$6,000
Family Out of Pocket Max		\$6,000	\$12,000
Coinurance	10% after deductible	20% after deductible	30% after deductible
Preventive Care Office Visit		No Charge	Not Covered
Physician Office Visit	\$25	\$35-40	Deductible and Coinsurance
Specialist Office Visit	\$50	\$65	Deductible and Coinsurance
Lab & X-ray	10% after deductible	20% after deductible	30% after deductible
Inpatient Hospital	\$500 copay per admission, then 10%. Deductible does not apply.	\$500 copay per admission, then 20%. Deductible does not apply.	\$500 copay per admission, then 30%. Deductible does not apply.
Outpatient Hospital	\$250 per visit, then 10%. Deductible does not apply	\$250 per visit, then 20%. Deductible does not apply	\$250 per visit, then 30%. Deductible does not apply
Urgent Care	\$50 copay	\$50 copay	Deductible and Coinsurance
Emergency Room	\$150 copay	\$150 copay	\$150 copay
Prenatal and Postnatal Care	10% after deductible	20% after deductible	30% Coinsurance
Generic Drugs	\$10 copay/ \$30 mail-order	\$10 copay/ \$30 mail-order	Not Covered
Formulary Brand Drugs	\$30 copay/ \$90 mail-order	\$30 copay/ \$90 mail-order	Not Covered
Non-Formulary Brand Drugs	\$60 copay/ \$180 mail-order	\$60 copay/ \$180 mail-order	Not Covered

Certain services require prior authorization. You can visit the UHC website at <https://www.myuhc.com/member/> to search for participating providers in the network. For out of network visits, providers have the right to balance bill above and beyond the UHC contracted rate. Members will be responsible for balanced billed charges. Please note: there is a separate pharmacy out of network limit of \$1000 per single per individual to a max of \$2000. In the event you meet your medical out of pocket max, you may still incur pharmacy copays.

# Nexus ACO Health Plan

UHC

Premiums	
Associate Only	\$50
Associate + Spouse	\$114
Associate + Children	\$102
Family	\$160

- Dependent Children are covered up to age 26 with or without full-time student status.
- Children will be terminated first of the month following their 26th birthday.

	In Network - Tier 1	In Network	Out of Network
Single Calendar Year Deductible		\$250	Not Covered
Family Calendar Year Deductible		\$750	Not Covered
Single Out of Pocket Max		\$2,500	Not Covered
Family Out of Pocket Max		\$5,000	Not Covered
Coinurance	10% after deductible	30% after deductible	Not Covered
Preventive Care Office Visit		No Charge	Not Covered
Physician Office Visit	\$20	\$50	Not Covered
Specialist Office Visit	\$40	\$100	Not Covered
Lab & X-ray	10% after deductible	10% after deductible	Not Covered
Inpatient Hospital	\$500 copay per admission, then 10%. Deductible does not apply.	\$1000 copay per admission, then 30%. Deductible does not apply.	Not Covered
Outpatient Hospital	\$250 per visit, then 10%. Deductible does not apply	\$500 per visit, then 30%. Deductible does not apply	Not Covered
Urgent Care	\$40 copay	\$40 copay per visit, deductible does not apply.	Not Covered
Emergency Room	\$150 copay per visit, then 10% coinsurance, deductible does not apply.	\$150 copay per visit, then 10% coinsurance, deductible does not apply.	Not Covered
Prenatal and Postnatal Care	0% after deductible	0% after deductible	Not Covered
Generic Drugs	\$10 copay for a 31 day supply; \$30 for a 90 day supply	\$10 copay for a 31 day supply; \$30 for a 90 day supply	Not Covered
Formulary Brand Drugs	\$20 copay for a 31 day supply; \$60 for a 90 day supply	\$20 copay for a 31 day supply; \$60 for a 90 day supply	Not Covered
Non-Formulary Brand Drugs	\$50 copay for a 31 day supply; \$150 copay for a 90 day supply	\$50 copay for a 31 day supply; \$150 copay for a 90 day supply	Not Covered

Certain services require prior authorization. You can visit the UHC website at <https://www.myuhc.com/member/> to search for participating providers in the network. For out of network visits, providers have the right to balance bill above and beyond the UHC contracted rate. Members will be responsible for balanced billed charges. Please note: there is a separate pharmacy out of network limit of \$1000 per single per individual to a max of \$2000. In the event you meet your medical out of pocket max, you may still incur pharmacy copays.

# High Deductible Compatible Health Plan

## HSA \$2000

UHC

Premiums	
Associate Only	\$119
Associate + Spouse	\$217
Associate + Children	\$188
Family	\$328

- Dependent Children are covered up to age 26 with or without full-time student status.
- Children will be terminated first of the month following their 26th birthday.

	In Network - Tier 1	In Network	Out of Network
Single Calendar Year Deductible		\$2,000	\$3,000
Family Calendar Year Deductible		\$4,000	\$6,000
Single Out of Pocket Max		\$3,500	\$7,000
Family Out of Pocket Max		\$7,000	\$14,000
Coinurance	10% after deductible	20% after deductible	30% after deductible
Preventive Care Office Visit		No Charge	
Physician Office Visit	\$25	\$35-40	Deductible and Coinsurance
Specialist Office Visit	\$50	\$65	Deductible and Coinsurance
Lab & X-ray	10% after deductible	10% after deductible	Deductible and Coinsurance
	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Inpatient Hospital			
Outpatient Hospital	Deductible and Coinsurance	Deductible and Coinsurance	Deductible and Coinsurance
Urgent Care	\$50 copay after deductible	\$50 copay after deductible	Deductible and Coinsurance
Emergency Room	\$150 copay after deductible	\$150 copay after deductible	\$150 copay after deductible
Childbirth/delivery professional services	0% after deductible	0% after deductible	30% after deductible
Generic Drugs	Deductible, then \$10 copay	Deductible, then \$30 copay	Not Covered
Formulary Brand Drugs	Deductible, then \$30 copay	Deductible, then \$90 copay	Not Covered
Non-Formulary Brand Drugs	Deductible, then \$60 copay	Deductible, then \$180 copay	Not Covered

Certain services require prior authorization. You can visit the UHC website at <https://www.myuhc.com/member/> to search for participating providers in the network. For out of network visits, providers have the right to balance bill above and beyond the UHC contracted rate. Members will be responsible for balanced billed charges. This is only a summary of benefits. For full description and clarification, please refer to the summary of benefits.

# Health Saving Account (HSA)

Sterling HSA

## Benefits of HSA:

1. It's a bank account with tax advantages.
2. You can build savings for retirement.
3. The money is there when you need it:
  - Use your Sterling HSA debit card to pay at the pharmacy or doctor's office
  - Or save it. Your HSA is yours, so it stays with you if you change health plans, employers or retire.
4. It's your money.
  - There's no "use it or lose it" rule and you get to keep it even if you change plans, change employers or retire.
5. Set savings goals.
  - Contributions can be started, changed or stopped throughout the year.
6. Open your account.
  - Don't leave money on the table.

## Qualified Expenses:



Doctor office visits.



Prescriptions.



Eyeglasses and contacts.



Dental care and braces.



Chiropractic services and more.

## IRS 2023 Maximum Contribution

**Single: \$3,850**

**Family: \$7,750**

You must be an eligible individual to qualify for an HSA. Once you have made your election in the GoCo Benefits Portal, you will receive an email within 3-5 business days from Sterling HSA bank with instructions to set up your online banking portal. This is a mandatory action and the first step to setting up your bank account. The second step is the funding of your HSA account by payroll. Note that the initial minimum contribution to activate your HSA account is \$100. Once this amount is funded, your debit cards will be mailed out and the account is ready to be used. You can increase or decrease your election throughout the year.

# Health Savings Account Pricing

Sterling HSA

Sterling Health Pricing
Set up fee: \$15 - <b>Waived for Zensar</b>
Maintenance Fee: \$2.50 - <b>Paid by IFS</b>

Core Services	Value Plan (A la Carte)	How to Avoid Fees
Online Banking	Included	N/A
Check to provider or accountholder (via Sterling or Health Expense)	\$5 per check	Write a personal check to service provider and reimburse yourself online
Debit card issuance	\$5 (2 cards)	Do not request HSA debit card(s). Pay out of pocket and reimburse yourself online
Debit Card Usage	\$1.50 (per transaction) WAIVED for Zensar	Pay using regular credit or debit card and reimburse yourself online later ( <b>This fee has been waived for active Zensar associates. If you leave Zensar employment, you will assume these costs</b> )
Monthly Maintenance	\$2.50	N/A ( <b>This fee has been waived for active Zensar associates. If you leave Zensar employment, you will assume these costs</b> )
Termination Fee	\$20	This fee will show as a "Hold" on your balance. In the event that you wish to terminate your account for any reason, the fee to terminate is \$20 and it will be withdrawn from your balance



# Calm, cool and collected on the outside. Inside is another story.

No matter how you're feeling, you put on a good face for others. But oftentimes there are other emotions behind that facade. For those times, your Employee Assistance Program is available to help. It's a personal support service that can assist you with a range of needs. With a little relief, the self you show can be a lot closer to how you really feel.

**Connect with your Employee Assistance Program.**

**24/7. Confidential. No cost to you.**



# When life is throwing a lot at you, connect with someone who can help.

Experienced consultants are available 24/7 for support, guidance and resources to help you navigate small questions and big problems related to a range of issues, including:

- ▶ **Relationship problems**
- ▶ **Workplace conflicts**
- ▶ **Parenting and family issues**
- ▶ **Stress, anxiety and depression**
- ▶ **Elder care support**
- ▶ **Legal and financial concerns**

EAP provides up to THREE sessions with an experienced consultant for each issue or problem at no cost to you, and the benefit renews each calendar year. We're here to help you and your family get the most out of life.

**Connect with your Employee Assistance Program.  
24/7. Confidential. No cost to you.**

## Call

800-622-7276

## Visit [Liveandworkwell.com](http://Liveandworkwell.com)

Enter company access code: zensar

This program should not be used for emergency or urgent care needs. In an emergency, call 911 if you are in the United States, the local emergency services phone number if you are outside the United States, or go to the nearest ambulatory and emergency room facility. This program is not a substitute for a doctor's or professional's care. Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against Optum or its affiliates, or any entity through which the caller is receiving these services directly or indirectly (e.g., employer or health plan). This program and all its components, in particular services to family members below the age of 16, may not be available in all locations and is subject to change without prior notice. Experience and/or educational levels of Employee Assistance Program resources may vary based on contract requirements or country regulatory requirements. Coverage exclusions and limitations may apply.

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## Get on-the-go access to your health plan.

### The UnitedHealthcare® app puts your plan at your fingertips.

When you're out and about, you can do everything from managing your plan to getting convenient care. Just download the app to:

- Find nearby care options in your network.
- Estimate costs.
- Video chat with a doctor 24/7.\*
- View and share your health plan ID card.
- See your claim details and view progress toward your deductible.



**Get the app and log on  
with Touch ID®.**



**The UnitedHealthcare app is available  
for download for iPhone® or Android®.**

**United  
Healthcare**

\*Data rates may apply.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone and Touch ID are trademarks of Apple, Inc., registered in the U.S. and other countries. Android is a registered trademark of Google LLC. All UnitedHealthcare members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the Website or Mobile application terms of use under Find Care & Costs section.

Virtual Visits phone and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available.

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## Visit with a doctor 24/7—whenever, wherever.

With a Virtual Visit, you can talk—by phone or video—to a doctor who can diagnose common medical conditions and even prescribe medications, if needed.\*



## Virtual Visits may make it easier than ever to get treated by a doctor.

Whether using [myuhc.com](#)<sup>®</sup> or the UnitedHealthcare<sup>®</sup> app, Virtual Visits let you video chat with a doctor 24/7—without setting up additional accounts or apps. But, if you'd rather just speak with a doctor, you can simply do a Virtual Visit over the phone.

With a UnitedHealthcare plan, your cost for a Virtual Visit is \$50 or less.\*\*

### Use a Virtual Visit for these common conditions:

- Allergies
- Flu
- Sore throats
- Bronchitis
- Headaches/migraines
- Stomachaches
- Eye infections
- Rashes
- And more

An estimated 25% of ER visits could be treated with a Virtual Visit  
—**bringing a potential \$2,100 \*\*\* cost down to no more than**

**\$50.**



**To get started:** Sign in at [myuhc.com/virtualvisits](#). | Download the UnitedHealthcare app. | Call **1-855-615-8335**.



\* Certain prescriptions may not be available, and other restrictions may apply.

\*\*The Designated Virtual Visit Provider's reduced rate for a virtual visit is subject to change at any time.

\*\*\* UnitedHealthcare data: based on analysis of 2016 UnitedHealthcare ER claim volumes, where ER visits are low acuity and could be treated in a Virtual Visit, primary care physician or urgent/convenient care setting.

The UnitedHealthcare<sup>®</sup> app is available for download for iPhone<sup>®</sup> or Android<sup>™</sup>. iPhone is a registered trademark of Apple, Inc. Android is a trademark of Google LLC.

Virtual Visits and video chat with a doctor are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

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# Now it's easier than ever to see a behavioral health professional.

Behavioral health virtual visits provide quick and easy access to behavioral health professionals from your mobile device\*, tablet or computer.

## The value of behavioral health virtual visits:

- You can connect with a provider from the comfort of home.
- Convenient appointment times accommodate busy schedules.
- They're part of your behavioral health benefit through UnitedHealthcare.  
Costs and coverage may vary—please check your benefits for details.

## Use a behavioral health virtual visit for needs such as:

- Depression
- Addiction
- Anxiety
- Mental Health Disorders and Counseling
- ADD/ADHD

## To schedule a behavioral health virtual visit:

### 1 Visit myuhc.com®

Visit [myuhc.com](http://myuhc.com) and sign in or register for an account.

### 2 Find a doctor.

Click Find a Doctor > Mental Health Directory >  
People > Provider Type > Telemental Health Providers.

### 3 Refine your search.

Refine search as needed, and choose a provider with the “telemental health provider” designation.

### 4 Call the provider.

Call the provider to set up a time.

\* Data rates may apply.

Virtual visits are not an insurance product, health care provider or a health plan. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. Virtual visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times or in all locations.

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# Stressed? Anxious? With virtual therapy, getting help may now be easier than ever.



Reaching out may be hard—especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device\* or computer, you can receive caring support from a licensed behavioral health virtual therapist.

## Virtual therapy offers confidential counseling and includes:

### Private video sessions.

Get 1-on-1 support—in your home and at a time that's convenient for you.

### Help with coping—for children, teens and adults.

Your licensed virtual therapist may provide a diagnosis, treatment and medication if needed.

### Similar standard of care as in-person visits.

You can see the same therapist with each appointment and establish an ongoing relationship.



**A quicker way for the whole family to get care.**

Virtual therapy may be a great way for children and teens to get an appointment.

## Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Depression
- Addiction
- Mental health disorders
- Anxiety

## To find a provider and schedule a visit:

- 1 Sign in or register on [myuhc.com®](#). Then, go to **Find a Doctor > Behavioral Health Directory > People > Provider Type > Telemental Health Providers**.
- 2 Call the provider to set up an appointment.

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Costs and coverage may vary. Check your plan for details.

\*Data rates may apply.

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# Something on your mind? Message a dedicated therapist any time, anywhere

With Talkspace online therapy, you can regularly communicate with a therapist, safely and securely from your phone or desktop. Make progress. No office visit required.

**Here's how Talkspace can fit your life:** With Talkspace, you can message a licensed therapist, 24/7.\*

- Find a therapist with an online matching tool.
- Start therapy within hours of choosing your therapist.
- Message your therapist whenever — no appointments necessary.
- Get messages back throughout the day, five days a week.
- Choose real-time face-to-face video visits by appointment, when needed.

## Talkspace is convenient, safe and secure.

Simply register (first visit only) and choose a provider and message anywhere, anytime. [talkspace.com/connect](http://talkspace.com/connect).

After you register, download the Talkspace app on your mobile phone. Talkspace is supported by Chrome, FireFox, Safari or Edge browsers on your desktop computer.

Talkspace is your space. To use in your time. It's covered under your plan's behavioral health benefits.\*\*



iOS • ANDROID • DESKTOP  
MESSAGING • VOICE • VIDEO • PHOTO

**\*Data rates may apply.**

\*\*Copayment may apply and will be charged weekly via credit card. You may use Talkspace as often as desired per week once copayment for that week has been paid. iOS is a trademark or registered trademark of Cisco in the U.S. and other countries and is used under license. Android is a registered trademark of Google LLC.

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UnitedHealthcare does not recommend or endorse any treatment, medication, suggested approach, specific or otherwise. The information provided herein is for educational purposes only. For advice about specific treatments or medications, please consult your physician and/or mental health care provider. Certain conditions and restrictions may apply. Also, certain treatments may not be covered in some benefit plans. Check your health plan regarding your coverage of services. **If you are experiencing thoughts of suicide or if this is urgent and an emergency, call 911 or 1-800-SUICIDE (784-2433) or 1-800-273-TALK (8255).**

# Say hello to Sanvello



GET IT ON  
Google Play

Download on the  
App Store

SANVELLO™

## On-demand help with stress, anxiety and depression.

Sanvello is an app that offers clinical techniques to help dial down the symptoms of stress, anxiety and depression — anytime. Connect with powerful tools that are there for you right as symptoms come up. Stay engaged each day for benefits you can feel. Escape to Sanvello whenever you need to, track your progress and stay until you feel better.

Download the app today.

More information on [Sanvello.com](http://Sanvello.com).

The Sanvello app is available to you at no extra cost as part of your plan's behavioral health benefits.



### Daily mood tracking

Answer simple questions each day to capture your current mood, identify patterns and self-assess your progress.



### Coping tools

Reach for just the right tool to relax, be in the moment or manage stressful situations, like test-taking, public speaking or morning dread.



### Guided journeys

Designed by experts for a range of needs, journeys use clinical techniques to help you feel more in control and build long-term life skills.



### Personalized progress

Through weekly check-ins, Sanvello creates a roadmap for improvement. Track where you are, set goals and make strides week by week.



### Community support

Connect with one of the largest peer communities in the field and share advice, stories and insights — anonymously, anytime.

**3 Steps to Upgrade to Premium for Free:** 1. download and open the app 2. create an account and choose "upgrade through insurance" 3. search for and select UnitedHealthcare, then enter the information available on your UnitedHealthcare medical insurance card. Questions? Email [info@sanvello.com](mailto:info@sanvello.com)



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**The Sanvello mobile application should not be used for urgent care needs. If you are experiencing a crisis or need emergency care, call 911 or go to the nearest emergency room.** The information contained in the Sanvello mobile application is for educational purposes only; it is not intended to diagnose problems or provide treatment and should not be used as a substitute for your provider's care. Please discuss with your doctor how the information provided may be right for you. Available to all UnitedHealthcare members at no additional cost as part of their benefit plan. Participation in the program is voluntary and subject to the terms of use contained in the application.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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# Surest

Premiums	
Associate Only	\$28
Associate + Spouse	\$65
Associate + Children	\$65
Family	\$96

- Dependent Children are covered up to age 26 with or without full-time student status.
- Children will be terminated first of the month following their 26th birthday.

	In Network	Out of Network
Single Calendar Year Deductible	\$0	\$0
Single Out of Pocket Max	\$4,000	\$8,000
Family Out of Pocket Max	\$8,000	\$16,000
Coinsurance	N/A	N/A
Preventive Care Office Visit	No Charge	\$190 copay
Physician Office Visit	\$10-\$60 copay	\$270 copay
Specialist Office Visit	\$10-\$60 copay	\$270 copay
Lab & X-ray	No charge	No charge
Inpatient Hospital	\$300 - \$2,900 copay	\$2,600 - \$7,500 copay
Outpatient Hospital	\$35 - \$2,900 copay	\$180 - \$7,500 copay
Urgent Care	\$50 copay	\$160 copay
Emergency Room	\$400 copay	\$400 copay
Prenatal and Postnatal Care	No charge	\$190 copay
Generic Drugs	\$5-\$15 copay for a 31 day supply; \$15-40 for a 90 day supply	Not covered
Formulary Brand Drugs	\$40 copay for a 31 day supply; \$100 for a 90 day supply	Not covered
Non-Formulary Brand Drugs	\$60 copay for a 31 day supply; \$150 copay for a 90 day supply	Not covered

Certain services require prior authorization. You can visit the Bind website at <https://www.choosebind.com/> to search for participating providers in the network. For out of network visits, providers have the right to balance bill above and beyond the Bind contracted rate. Members will be responsible for balanced billed charges. For full description and clarification, please refer to the summary of benefits.



Health is personal.  
Now health insurance is too.

## Clear costs you can see in advance.

With Surest, your costs are clear. You don't have a deductible to pay down or coinsurance to get in the way. You can see your provider and treatment-specific prices **in advance**. If you've ordered off a menu—it's almost that easy.

In-network costs only

For out-of-network costs, see website below.

### Preventive

Annual physical	\$0
Vaccinations	\$0
Prenatal care	\$0

### Office visits

Virtual visit	\$0
Office visit	\$10 to \$60

### Mental health and substance use disorder

Office visit	\$10
Partial day treatment	\$150
Inpatient setting	\$1,150

### Urgent and emergency care

Urgent care visit	\$50
Emergency room visit	\$400
Ambulance	\$500
Emergency hospitalization	\$1,550

### Prescription drugs

	30-day	90-day
Maintenance drugs	\$0	\$0
Tier 1	\$5 to \$15	\$15 to \$40
Tier 2	\$40	\$100
Tier 3	\$60	\$150

### Therapies and rehab

Physical therapy	\$5 to \$20
Occupational therapy	\$5 to \$20
Speech therapy	\$5 to \$20

### TIPS

- Sometimes your price is \$0—for preventive care and for some basic labs and X-rays.
- Where you see price ranges for the same service—we've lowered your cost for providers who charge less.
- Your procedure price includes the services needed to complete the procedure (like facility fees and procedure-specific anesthesia).

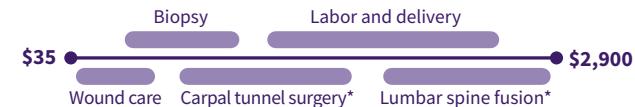
### Testing and diagnostics

Basic lab tests, X-rays and ultrasounds	\$0
Sleep study	\$55 to \$190
MRI/CT scan	\$110 to \$415

### Out-of-pocket max

Employee	\$4,000
Family	\$8,000

### Procedures



#### \*Inactive coverage:

A subset of plannable treatments fewer people need can be activated during the year—if you need it. **Inactive coverage must be activated three business days prior to the covered procedure.**

For a full list of inactive coverage procedures, visit the website listed below.

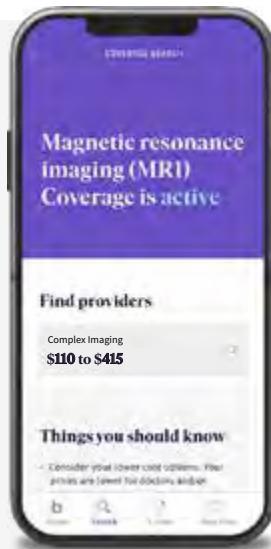
Outpatient and inpatient hospital prices vary by procedure. Please see website below for specific price information.

## Questions?

Compare costs at:  
[Join.Surest.com](https://Join.Surest.com)

Access code:  
**Zensar2023**

Or call:  
**1-833-576-6494**





**dr.** on demand

## A doctor who is with you always - every day.

Connect with our board-certified doctors via live video right from your phone, tablet or computer on demand 24/7 or by appointment.



### How we can help

Some examples of how our doctors can help:

- |  |   |
|--|---|
| <span style="color: orange;">+</span> Colds & Allergies        | <span style="color: orange;">+</span> Diabetes              |
| <span style="color: orange;">+</span> Migraines & Headaches    | <span style="color: orange;">+</span> Heart Health          |
| <span style="color: orange;">+</span> Urinary Tract Infections | <span style="color: orange;">+</span> Labs & Screenings     |
| <span style="color: orange;">+</span> Acne & Skin Conditions   | <span style="color: orange;">+</span> Prescription Refills* |

### Get started

Join Doctor On Demand in 3 easy steps.



Download the app

[Download on the App Store](#)

[GET IT ON Google Play](#)



Sign up and create an account



Add your coverage

### What it costs

Doctor On Demand video visits are available to you at a \$0 copay and cost far less than a trip to the emergency room or urgent care.

For more information, visit:  
[doctorondemand.com](http://doctorondemand.com)

**surest.**<sup>TM</sup>

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# Dental Plans

Guardian

- Dependent Children are covered up to age 26 with or without full-time student status.
- Children will be terminated first of the month following their 26th birthday.
- Limited providers for DHMO in the following states: WA, NC, MA, GA, AZ. Please make sure to do a provider search at [www.guardianlife.com](http://www.guardianlife.com) prior to making a dental plan selection.

	DHMO (no out of network coverage)	Standard PPO	High PPO	Out of Network
Calendar Year Deductible	\$0	\$50 Individual. \$150 Family (up to 3 family members)		
Calendar Year Maximum (per covered individual)	Unlimited	\$2,000	\$2,000	\$1,500
Preventive & Diagnostics: Oral Exams, Cleanings, Routine X-rays, Sealants, Fluoride Application, etc.	100%, no copay	100%	100%	90%
Basic Restorative Care: Space Maintainers, Fillings, Simple Extractions, Anesthetics, Minor Periodontics	Review fee schedule for copay info	80% after deductible	80% after deductible	70% after deductible
Major Restorative Care: Crowns/Inlays/Onlays, Stainless Steel/Resin Crowns, Dentures, Bridges	Review fee schedule for copay info	60% after deductible	60% after deductible	50% after deductible
Implants	Limited to no more than once for the same tooth position in 10 years. The number of implants is limited to 2 per 12 months, per arch, after 12 months of coverage	60% after deductible	60% after deductible	50% after deductible on High Plan, not covered on Standard
Orthodontia	24-month treatment fee up to 19 years old: \$1500. 24-month treatment fee for adults: \$2800 (other fees may apply, check the fee schedule for more details)	50% no ortho deductible. \$1000 Lifetime Maximum. Child Only up to age 19	50% no ortho deductible. \$2000 Lifetime Maximum. Child Only up to age 19	50% no ortho deductible. \$1000 Standard PPO. \$2000 High Plan. Child Only up to age 19

Certain services require prior authorization. You can visit the Guardian website at <https://www.guardianlife.com> to search for participating providers in the network. For out of network visits, providers have the right to balance bill above and beyond the Guardian contracted rate. Members will be responsible for balanced billed charges. This is only a summary of benefits. For full description and clarification, please refer to the summary of benefits.

## **Monthly Dental and Vision Employee Contributions – No Changes**

	DHMO	Standard DPPO	High DPPO	Guardian Vision
Employee Only	\$6	\$6	\$8	\$2
Employee + Spouse	\$14	\$14	\$18	\$4
Employee + Children	\$14	\$14	\$18	\$4
Family	\$18	\$18	\$23	\$6

# Vision

Guardian (VSP)

## Monthly Premiums

Associate Only	Associate + Spouse	Associate + Children	Family
\$2	\$4	\$4	\$6



## Summary of Benefits

Vision Care Services	In Network Member Costs	Out of Network Reimbursement
Exam with Dilation as Necessary	\$10 Copay	up to \$50
Frames	\$0 copay, \$250 allowance, 20% off balance over \$250	Up to \$113
Standard Plastic Lenses		
Single Vision	\$0 copay	Up to \$50
Bifocal	\$0 copay	Up To \$70
Trifocal	\$0 copay	Up to \$90
Standard Progressive Lens	\$50 copay	Up to \$70
Lens Options (paid by the member and added to the base price of the lens)		
UV Treatment	\$15	N/A
Tint (solid and gradient)	\$15	N/A
Standard Plastic Scratch Coating	\$15	N/A
Standard Polycarbonate	\$40	N/A
Contact Lens Fit and Follow Up (contact lens fit and 2 follow up visits are available once a comprehensive eye exam has been completed)		
Standard Contact Lens Fit & Follow Up	Up to \$55	N/A
Premium Contact Lens Fit and Follow Up	10% off retail	N/A
Contact Lens Conventional	\$0 copay, \$250 allowance, 15% off balance over \$250	Up to \$150
Disposable	\$0 copay, \$250 allowance, plus balance over \$250	Up to \$150
Medically Necessary	\$0 copay, Paid in Full	Up to \$210
Frequency		
Examination	Once every 12 months	
Lenses or Contact Lenses	Once every 12 months	
Frames	Once every 24 months	

# Meet Spring Health, your new mental wellness benefits provider.

Guardian has partnered with Spring Health to bring you personalized mental health services — confidential and at no cost to you through your employer.



## With Spring Health, you have access to:



### Confidential therapy

Meet with a trusted therapist in as soon as two days



### Medication management

In-network providers when appropriate



### Wellness exercises

Mental fitness on-the-go with Moments



### Care Navigators

Dedicated support from licensed professionals



### Personalized care

Mental wellness plan specific to you

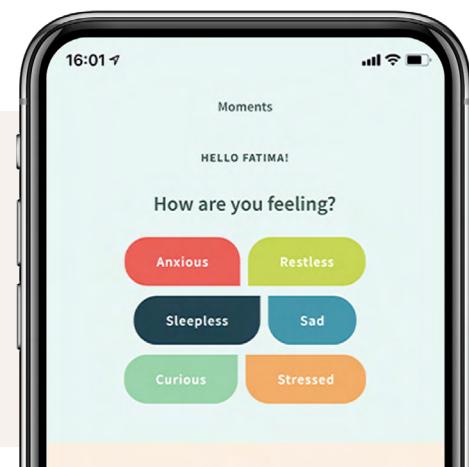
There is no cost to you or your dependents. This benefit is 100% sponsored by Zensar

Your care with Spring Health is private and confidential.



Scan now to get started or visit:  
[guardianbenefits.springhealth.com](http://guardianbenefits.springhealth.com)

Search for your "Spring Health Mobile" in your app store:



# Life & AD&D Insurance

Guardian (VSP)



## Life Insurance

Eligibility	All active associates working a minimum of 30 hours per week in the United States
Benefit Amount	3x Base Annual Earnings to a maximum benefit of \$500,000
Guarantee Issue	\$500,000
Waiver of Premium	If you become disabled and are no longer able to work, your premium payments may be waived during this period of disability. Please see plan documents for additional information
Accelerated Death Benefit	75% to \$500,000
Survivor Support	Included
Portability	If you retire, reduce your hours or leave your employer, you can take this coverage with you according to the terms of this contract
Life Planning and Financial & Legal Resources	Included
Life Benefit Reduction	65% at age 65, 45% at age 70 and 25% at age 75

# Short-Term Disability

Guardian



Short Term  
Disability Coverage

## Short Term Disability

Eligibility	All active associates working a minimum of 30 hours per week in the United States
Benefit Amount	60% of your weekly earnings to a max of \$1500 per week
Elimination Period	14 days injury/14 days sickness
Duration	11 weeks

# Long-Term Disability

Guardian



## Long Term Disability

Eligibility	All active associates working a minimum of 30 hours per week in the United States
Benefit Amount (salaries over \$100k)	60% of your monthly earnings to a max of \$12,000 per month
Benefit Amount (salaries under \$100k)	60% of your monthly earnings to a max of \$6,000 per month
Elimination Period	90 days
Duration	The duration of your benefits payments is based on your age when your disability occurs. Your LTD benefits are payable for the period during which you continue to meet the definition of disability. If your disability occurs between age 62, benefits could be payable up to the Social Security Normal Retirement Age. If your disability occurs at or after age 62, your benefits would be paid according to the benefit duration schedule
Pre-existing Condition	3/12 (3 months sickness, 12 months injury)
Mental and Nervous Limitation	24 Months

# Voluntary Life Insurance

Guardian



Eligibility	Active employee working a minimum of 30 hours per week in the United States
Employee Benefit Amount	Select up to 4 times salary to a maximum of \$500,000.
Employee Guarantee Issue	\$200,000
Spouse Benefit Amount	\$25,000
Child Benefit Amount	\$10,000
Waiver of Premium	Premium will not need to be paid if you are totally disabled. For employees disabled prior to age 60, with premiums waived until age 65, if conditions met
Benefit Reductions	35% at age 65, 55% at age 70, 75% at age 75

	< 30	30–34	35–39	40–44
Employee rate per \$1,000	\$0.082	\$0.091	\$0.097	\$0.116
Spouse rate per \$1,000	\$0.082	\$0.091	\$0.097	\$0.116
Child rate per \$1,000	\$0.222	\$0.222	\$0.222	\$0.222

	45–49	50–54	55–59	60–64	65–69†
Employee rate per \$1,000	\$0.172	\$0.324	\$0.528	\$0.818	\$1.268
Spouse rate per \$1,000	\$0.172	\$0.324	\$0.528	\$0.818	\$1.268
Child rate per \$1,000	\$0.222	\$0.222	\$0.222	\$0.222	\$0.222

**zensar**

# Voluntary Accident Summary

**Group Number:** 00029673

## Accident Benefit Summary

### Accident insurance through Guardian provides you:

- A cash benefit for covered injuries, treatments and services, in addition to whatever your medical plan may cover
- Payments go directly to you, not the doctor
- Easy enrollment with no medical questions

### About Your Benefits:

ACCIDENT	
<b>COVERAGE - DETAILS</b>	
Your Semi-monthly premium	\$5.73
You and Spouse	\$9.78
You and Child(ren)	\$10.26
You, Spouse and Child(ren)	\$14.30
<b>Accident Coverage Type</b>	Off Job
<b>Portability</b> - Allows you to take your Accident coverage with you if you terminate employment.	Included
<b>ACCIDENTAL DEATH AND DISMEMBERMENT</b>	
Benefit Amount(s)	Employee \$25,000 Spouse \$12,500 Child \$5,000
<b>Catastrophic Loss</b>	Quadriplegia, Loss of speech & hearing (both ears), Loss of Cognitive function: 100% of AD&D Hemiplegia & Paraplegia: 50% of AD&D
<b>Common Carrier</b>	200% of AD&D benefit
<b>Common Disaster</b>	200% of Spouse AD&D benefit
<b>Dismemberment</b> - Hand, Foot, Sight	Single: 50% of AD&D benefit Multiple: 100% of AD&D benefit
<b>Dismemberment</b> - Thumb/Index Finger Same Hand, Four Fingers Same Hand, All Toes Same Foot	25% of AD&D benefit
<b>Seatbelts and Airbags</b>	Seatbelts: \$10,000 & Airbags: \$15,000
<b>Reasonable Accommodation to Home or Vehicle</b>	\$2,500
<b>WELLNESS BENEFIT</b> - Per Year Limit	\$50
<b>Child(ren) Age Limits</b>	Children age birth to 26 years
<b>FEATURES</b>	
Air Ambulance	\$1,000
Ambulance	\$200
Blood/Plasma/Platelets	\$300
Burns (2nd Degree/3rd Degree)	9 sq inches To 18 sq inches: \$0/\$2,000 18 sq inches To 35 sq inches: \$1,000/\$4,000 Over 35 sq inches: \$3,000/\$12,000
Burns - Skin Graft	50% of burn benefit
Child Organized Sport - Benefit is paid if the covered accident occurred while your covered child, age 18 years or younger, is participating in an organized sport that is governed by an organization and requires formal registration to participate.	25% increase to child benefits
Chiropractic Visits	\$50/visit, up to 6 visits
Coma	\$10,000

Benefit information illustrated within this material reflects the plan covered by Guardian as of 12/03/2021

ALL NON CA OR TX EMPLOYEES AND EARNING \$100K OR MORE EXCEPT CEO Benefit Summary

The Guardian Life Insurance Company of America, New York, NY

# Hospital Indemnity Coverage



## Your hospital indemnity coverage

Hospital Indemnity	
Option I	
<b>Coverage Details</b>	
<hr/>	
<b>Your Semi-monthly premium</b>	\$5.07
You and Spouse	\$12.49
You and Child(ren)	\$9.29
You, Spouse and Child(ren)	\$16.69
<b>Benefits</b>	
<hr/>	
Hospital/ICU Admission	\$1,000/\$2,000 per admission, limited to 1 admission(s) per insured.
Hospital/ICU Confinement	\$100/\$200 per day, limited to 15 day(s) per insured per benefit year.
<b>Pre-Existing Conditions Limitation</b> - A pre-existing condition includes any condition for which you, in the specified time period prior to coverage in this plan, consulted with a physician, received treatment, or took prescribed drugs.	Not Applicable
<b>Child(ren) Age Limits</b>	Children age birth to 26 years
Applicants over the age of 69 are not eligible to enroll in the Hospital Indemnity coverage.	

## UNDERSTANDING YOUR BENEFITS – HOSPITAL INDEMNITY

Hospital Admission & Hospital ICU Admission benefits are not payable on the same day.

Premium will be waived if you are hospitalized for more than 30 days.

Hospital admission or confinement benefits are not payable for a newborn unless the child is admitted to the Neonatal ICU.

Hospital/ICU confinement benefits are not payable on the same day as Hospital/ICU admission benefit.

After initial enrollment, Hospital Indemnity coverage will continue as long as an insured is actively at work.

# EAP

## Employee Assistance Program

# Employee Assistance Program Overview

Our comprehensive WorkLifeMatters Employee Assistance Program<sup>1</sup>, available through Uprise Health, provides you and your family members with confidential, personal and online/web-based support on a wide variety of important and relevant topics — such as stress management, dependent/elder care, nutrition, fitness, and legal and financial issues.

### Employee assistance program (EAP) consultative services

- **Telephonic counseling** — unlimited, 24/7 consultations with master's and doctoral-level counselors
- **Face-to-face counseling** — up to 6 visits per employee/household member per year
- **Bereavement** — support available through telephonic or face-to-face sessions; online resources available on EAP website
- **Tobacco cessation coaching** — unlimited telephonic support and resources to assist with tobacco cessation; refers members directly to the American Lung Association's Quit program
- **EAP website resources** — comprehensive website that includes articles, videos, FAQs, etc.; additionally, individuals can chat online with an EAP consultant or email an EAP counselor through the website
- **College planning resources** — expert assistance in finding the right college that fits your child academically, socially and financially, provided by College Planning USA

### Work/life assistance and resources

- **WorkLife services** — unlimited 24/7 access to WorkLife specialists (subject matter experts) in the areas of family and care giving, health and wellness, emotional well-being, daily living, and balancing work/life responsibilities
- **Child and elder care referral** — unlimited telephonic consultation with a WorkLife specialist (part of WorkLife services)
- **Employee discounts** — access to discounts on a large number of products and services, from gym memberships to dental, vision and pharmacy items, entertainment, restaurants, computers, cars, and much more
- **Webinars, podcasts, articles and FAQs** — various topics available on the EAP website

### Legal/financial assistance and resources

- **Legal consultation** — unlimited telephonic support and free initial 30-minute face-to-face consultation with an attorney, includes a 25% discount on attorney services thereafter; online legal forms; extensive online law library
- **Financial consultation** — unlimited telephonic support for financial problems or planning needs; 30 days of financial coaching; extensive online financial library and calculators
- **ID theft** — free consultation with a trained Fraud Resolution specialist that will assist with ID theft resolution and education; ID theft educational materials available online
- **WillPrep** — online self-service documents available on EAP website; 30-minute consultation (part of Legal Consultation offering) can be used for estate planning/will preparation
- **Legal document preparation** — online self-service documents available on the EAP website
- **Tax consultation** — tax questions only can be answered as part of the Financial Consultation offering
- **Online self-service documents** — examples include, but are not limited to living trust, will, power of attorney, deeds

Ibhworklife.com

User Name: WorkLife

Password: 70101

Phone: 1-800-386-7055

Available 24 hours a day, 7 days a week<sup>2</sup>



The Guardian Life Insurance  
Company of America

guardianlife.com

New York, NY

[Future written communications may be in English only]

<sup>1</sup>WorkLifeMatters Program services are provided by Uprise Health, and its contractors. Guardian does not provide any part of WorkLifeMatters program services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the WorkLifeMatters program at any time without notice. Legal services provided through WorkLifeMatters will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. WorkLifeMatters Program is not an insurance benefit and may not be available in all states.<sup>2</sup> Office hours: Monday-Friday 6 a.m.-5 p.m. PST. GUARDIAN® and the GUARDIAN G® logo are registered service marks of The Guardian Life Insurance Company of America® and are used with express permission. © Copyright 2021 The Guardian Life Insurance Company of America.



## Help Protect the Ones You Love

WillPrep Services, a will preparation service, offers a range of services to help you communicate how you want to provide for your loved ones. For eligible members with voluntary term life plans, the service includes online planning documents, a resource library and access to professionals to help with issues related to:

- Advanced health care directives
- Estate taxes
- Executors & probate
- Financial power of attorney
- Getting organized
- Guardianship and conservatorship
- Healthcare power of attorney
- Living wills
- Trusts
- Wills

### Estate planning documents

Policyholders have access to a number of necessary planning documents such as wills, healthcare power of attorney, financial power of attorney and living wills. Documents are easy to use and understand.

### Access to estate planners

The complexities of estate planning can be overwhelming, especially during times of need. Each member is provided up to three telephonic consultations with an estate planner.

### Attorney assisted will preparation

While many people feel comfortable using the service's interactive web-based program to develop their own will free of charge, others prefer to have an attorney actually prepare the will. The option for an attorney prepared will is available for a modest charge.

### Resource library

Learn the importance of estate planning, organizing your personal affairs and protecting your loved ones through unlimited access to a dedicated legal/financial website. Each member can gain access to a glossary of legal terms, a variety of legal articles and guides as well as legal Frequently Asked Questions (FAQ's).



### We are here to help:

[www.ibhwillprep.com](http://www.ibhwillprep.com)

Username: WillPrep

Password: GLIC09

or call 1-877-433-6789

**The Guardian Life Insurance  
Company of America**  
New York, NY

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

2021-128399 (10-23)

WillPrep Services are provided by Uprise Health, and its contractors. The Guardian Life Insurance Company of America (Guardian) does not provide any part of WillPrep Services. Guardian is not responsible or liable for care or advice given by any provider or resource under the program. Guardian, its subsidiaries, agents, and employees do not provide legal advice. This information is for illustrative purposes only. It is not a contract. Only the Administration Agreement can provide the actual terms, services, limitations and exclusions. Guardian and Uprise Health reserve the right to discontinue the WillPrep Services at any time without notice. Legal services will not be provided in connection with or preparation for any action against Guardian, Uprise Health, or your employer. Guardian® and the Guardian G® Logo are service marks of The Guardian Life Insurance Company of America®.



## The EAP can help with any financial topic.

Topics are designed and customized to your needs and what's happening in your life. If you don't have any current financial goals we will help you develop a road map.

- Debt/Credit
- Bankruptcy
- Mortgage
- Student Loans
- Identity Theft
- Divorce
- Taxes
- Retirement
- Investments
- Life/Health Insurance

## Access Online Work-Life Balance

- Login to [www.IBHWorlLife.com](http://www.IBHWorlLife.com):  
Username: **Matters**  
Password: **WLM70101**



## Financial Resources

The EAP can help you manage your financial life and provide you with personalized guidance so you can successfully achieve your financial goals, overcome challenges, and be better prepared for life events.

### Speak with a Financial Professional

Our financial professionals have at least 20 years of experience. The focus is on helping you increase savings, lower debt, improve your credit, and decrease your financial stress. Telephonic consultations are available to save you time and money.

### Free Consultation

For financial planning topics, you receive a free initial 30 minute telephonic consultation followed by free phone support for up to 30 days for each new issue. Your spouse or partner can join you during the call.

### Call Today

Contact the EAP for a free initial 30 minute consultation and let us help you achieve your financial goals today. To utilize any of the financial services, members simply call the EAP at 800.386.7055 and request referrals to a Financial Professional.

**Contact IBH**

**800.386.7055**

**[www.IBHWorlLife.com](http://www.IBHWorlLife.com)**



## Access Identity Theft Recovery Resources

The EAP can help you restore your identity and good credit after an incident. Simply call the EAP, **800.386.7055**, and request a referral to a Fraud Resolution Specialist™.

- ▶ Free 60 Minute Consultation
- ▶ Uniform ID Theft Affidavit
- ▶ Fraudulent Account Forms and Letters
- ▶ Assistance with Reporting Fraudulent Activity
- ▶ Assistance with Notifying Local and Federal Authorities
- ▶ Assistance with Contacting Credit-Reporting Agencies and Obtaining a Free Credit Report
- ▶ Assistance with Placing a Fraud Alert and/or Credit Freeze
- ▶ ID Theft Emergency Response Kit™

## Access Online Work-Life Balance

- ▶ Login to [www.IBHWorkLife.com](http://www.IBHWorkLife.com):  
Username: **Matters**  
Password: **WLM70101**



## Identity Theft Recovery Resources

The EAP's Fraud Resolution Program is a confidential and easily accessible service that provides an administrative structure for dealing quickly and effectively with ID theft concerns.

### Standard Recovery Services

- ▶ Members receive a free consultation of up to 60 minutes with a highly trained Fraud Resolution Specialist™ (FRS) who helps with 7 emergency response activities.
- ▶ Counsels and provides a document stating the "Preventative Steps" necessary to take to avoid future ID theft losses and damages to your credit score.
- ▶ Assists members with restoring their identity and good credit.
- ▶ Provides ID theft victims with a free ID Theft Emergency Response Kit™.
- ▶ Assists with the costly steps to dispute fraudulent debts and advises on how to communicate with creditors and collection agencies.
- ▶ Makes a legal referral to an attorney for a free initial consultation who can be retained at 25% off of the attorney's standard rates.

### Additional Full Recovery Services

Additional full recovery services are available for victims of ID theft for one year on a voluntary, fixed fee basis.

- ▶ Provides a comprehensive identity recovery service to work with creditors, collection companies, collection law firms and Credit Reporting Agencies.
- ▶ FRS will serve as the member's personal advocate in representing the member in disputing and clearing up fraudulent or incorrect claims and credit records.

Contact IBH

**800.386.7055**

[www.IBHWorkLife.com](http://www.IBHWorkLife.com)

# Legal Services



## Access Legal Resources:

To utilize the EAP for any of the following legal matters, members simply call the EAP, **800.386.7055**, and request referrals to Legal Professionals from our client consultants.

- Civil Issues
- Consumer Issues
- IRS Matters
- Financial Matters
- Real Estate
- Criminal Matters
- Estate Planning Law
- Immigration/Naturalization
- Personal Legal Issues
- Family Legal Issues

## Access Online Work-Life Balance

- Login to [www.IBHWorkLife.com](http://www.IBHWorkLife.com):
- Username: **Matters**
- Password: **WLM70101**



## Legal Resources

The Employee Assistance Program provides Legal Resources by allowing its members free access to our contracted attorneys. IBH's Legal Professionals include experienced attorneys and mediators to help members through life's Legal challenges.

### Free Consultation

Virtually ALL legal issues are eligible, excluding employer issues. Each member is entitled to one (1) free office or telephone consultation per separate legal matter.

### 25% Rate Reduction

In the event a member decides to retain the attorney after the consultation, they will be provided with a rate reduction of 25% from the attorney's normal hourly rate.

### 24-Hour Emergency Services

In the event being jailed or arrested, members will have access to legal providers during after hours and weekends.

### Online Legal Forms

Create, save, print, and revise online legal forms including wills, contracts, leases, and many more.

Contact IBH

**800.386.7055**

[www.IBHWorkLife.com](http://www.IBHWorkLife.com)

# Liberty Mutual Group Discount

## Auto and Home



**Enjoy exclusive savings on Liberty Mutual Auto and Home Insurance**

**As an employee of Zensar, you could save hundreds on quality auto and home insurance tailored to your needs.**

### Discounts to Save You Money<sup>1</sup>

- **Vehicle Safety Features Discount:** We recognize the importance of vehicle safety features and offer savings for standard features such as Anti-Theft and Anti-Lock Brakes.
- **New to Liberty Mutual Vehicle Discount:** When you add or change a vehicle on your policy, you'll not only enjoy personalized service and expert advice, you'll receive savings on your premium.
- **Multi-Policy Discount:** If you have more than one policy with us, you get additional protection and additional savings.

### Service When & Where You Need It

- **Round the Clock:** 24-Hour Claims Assistance, 24-Hour Roadside Assistance coverage,<sup>2</sup> and Emergency Home Repair
- **Business Your Way:** Online, by phone, with your mobile device, or at one of our 18 local offices
- **Convenient Payment Methods:** Automatic withdrawal from your bank account, recurring credit card payments<sup>3</sup> and Direct Billing

### Valuable Protection You Can Trust

- **Accident Forgiveness:** With Accident Forgiveness, we won't raise your price due to your first accident if your driving record is accident-free and violation-free for five years, whether you've been with Liberty Mutual or a prior insurance carrier. If you qualify, you'll receive the benefit at no extra cost.<sup>4</sup>
- **New Car Replacement:** If your new car is totaled in the first year, you'll get the money for a brand new car, not just the depreciated value.<sup>5</sup>
- **Lifetime Repair Guarantee:** when you fix your car at one of our approved repair shops. We'll even make the arrangements.<sup>6</sup>
- **Employee Parking Guard™:** In the event your personal property is damaged or stolen from your car, Employee Parking Guard™ provides you \$2,500 of personal property coverage with only a \$50 deductible. Plus, it reduces your comprehensive deductible to zero for vandalism to your vehicle.<sup>7</sup>

# Liberty Mutual Group Discount

## Auto and Home

### Our Mobile Apps Make Things Even Easier

- Pay your bill
- Update your policy
- Report, track, and manage your claims
- Catalog your belongings



Liberty  
Mutual  
App

Home  
Gallery  
App\*

You can find us on:



### About Us

We've been in the business of helping people live safer, more secure lives for more than 100 years. As a leading provider of auto, home, and life insurance, we operate in all 50 states and are among the Fortune 100 largest U.S. corporations.

To help meet all your needs, we offer a full portfolio of insurance products, including:

- |  |                                   |
|--|-----------------------------------|
| • auto                                     | • condo                           |
| • home                                     | • renters                         |
| • motorcycle                               | • watercraft                      |
| • personal liability protection (umbrella) | • identity fraud expense coverage |

## How do Liberty Mutual's rates compare?

Besides our already competitive rates, as an employee of ZenSar Technologies you may qualify for discounted rates on your auto and home insurance. A Sales Representative can explain your options clearly and help ensure you get all the discounts you qualify for.

## How do I know which coverages and deductibles are right for me?

We'll take the time to explain all the insurance terms and make recommendations that fit your personal situation. And we'll always make sure you're properly protected.

## What are my payment options?

We offer several convenient billing options, so you can choose what works best for you. Plus, you get special savings when you pay your bill in full or choose one of our automatic payment methods, such as Electronic Funds Transfer. You can choose to:

- Have your payments deducted automatically from your checking or savings account.
- Pay monthly, quarterly, or in one lump sum
- Simplify your life by having your monthly premium payment automatically deducted from your paycheck.

## How do I file a claim?

Our dedicated team is always available to give you all the attention your claim demands. Contact us anytime by phone, online, or via your mobile device.

## How can I learn more?

For more information on your auto and home insurance options or for a free quote, visit [www.libertymutual.com/ZenSar](http://www.libertymutual.com/ZenSar) or call 800-524-9400.

For a free quote, call 800-524-9400  
or visit [www.libertymutual.com/zensar](http://www.libertymutual.com/zensar)

Client #: 101008



# Liberty Mutual Group Discount

## Pet Insurance

Pet Insurance

ADORBS  
Pets are FAMILY.  
FUR BABIES



Pets are family. Protect them like it with customized, affordable Pet Insurance from Liberty Mutual.



### What is Pet Insurance?

Pet Insurance can help your pet get the best veterinary care available when they need it by reducing the financial burden of unexpected medical costs due to illness or injuries. Plus, preventative wellness options could help you stay ahead of any potential issues altogether.



### Why Pet Insurance?



One in three pets needs unexpected veterinary care every year.<sup>1</sup>



The cost of veterinary care has more than doubled in the past decade.<sup>2</sup>



Veterinary medicine is advancing with more specialists and treatment options available.



Every six seconds a pet parent is handed a bill for more than \$3,000.<sup>3</sup>

## Choose what's right for you.

We have multiple policy options to choose from spanning accidents, illnesses, and wellness coverage. Plus, you can select the right reimbursement payout, deductible, and annual maximum for your needs and budget.

**Liberty Mutual offers three types of coverage so you can choose what best fits your needs.**

### Accident

- Accidental injuries (including to permanent teeth)
- Euthanasia or anesthesia
- Cremation and burial expenses
- Ingestion of a foreign object (up to two treatments max per policy year)
- Accidental death

### Accident & Illness

- Everything covered under the Accident policy, plus:**
- Illnesses (e.g., cancer, influenza, and kennel cough)
  - Alternative medicine
  - Behavioral therapy
  - Hereditary and congenital conditions

### Accident, Illness & Wellness

- Everything covered under the Accident & Illness policy, plus fixed payment amounts for the following (not subject to deductible and annual maximum):**
- Wellness exams
  - Intestinal deworming
  - Routine dental cleaning
  - Spaying / neutering
  - Flea and tick prevention
  - Heartworm tests and medication
  - Dietary food and supplements
  - Prescription medications
  - Boosters and vaccinations

**Choose the right level for your needs and budget:**

Reimbursement:  
**70%, 80%, or 90%**

Deductible:  
**\$250, \$500, or \$1K**

Annual maximum:  
**\$5K, \$10K, or \$15K**

### Why Liberty Mutual?

- Stackable discounts that could save you up to 20%
- Built by a company with more than 100 years of insurance experience
- Flexibility to use any vet, anywhere
- No cancellations due to age
- No monthly transaction or admin fees

### How do I sign up?

 Visit [pet.libertymutual.com/](http://pet.libertymutual.com/) to learn more. Or call 1-844-250-9199 and use promo code ZENSAR to apply your discount.

 Fetch a quote at [pet.libertymutual.com/](http://pet.libertymutual.com/). Or call 1-844-250-9199 and use promo code ZENSAR to apply your discount.



**zensar**

# **Flexible Spending Accounts (FSA)**

## Benefit Strategies

Options available for pre-tax withholdings for Health Care FSA, Limited Purpose FSA (HSA compatible), Dependent Care FSA and Commuter. An associate may authorize Zensar to withhold money from their GROSS pay (wage pay before taxes) for expenses which qualify under IRS guidelines under Section 125 (meaning nontaxable). Our plan year runs from January 1st to December 31st.

### **Medical FSA**

You can elect up to a maximum of \$2,850 per plan year to pay for qualified healthcare (medical, dental, and vision) expenses.

### **Dependent Care FSA**

You can elect up to a maximum of \$5,000 per year to pay for qualified childcare expenses.

### **Limited Purpose FSA**

A pre-tax benefit to put away funds through payroll to help pay for dental and vision expenses. If you are enrolled in the HSA medical plan, funds contributed can only be used for vision and dental expenses. Medical expenses are not eligible as there is a separate pre-tax HSA bank account associated with the HSA medical plan. You can elect up to a maximum of \$2,850 per plan year to pay for qualified healthcare dental and vision expenses only.

### **Commuter FSA**

A pre-tax benefit to put away funds through payroll to help with the costs associated for those associates that use public transportation to get to and from work as well as to pay for parking at or near your place of work or at a location near where you take public transportation to get to work. The 2023 IRS limit is \$300 per month for Transit and \$300 for Parking. The amount can be increased and decreased at anytime throughout the year. You are also able to start and stop contributions at any time throughout the year.

*If you choose a Flex Express debit card there will be a \$5 charge deducted from your 2023 Flexible Spending Account.*



## Understanding the Health FSA

Health FSA funds can be used for health care expenses incurred by:

- You, your spouse, and your dependents up to age 26

***One of the biggest advantages of the Health FSA is that you have access to your full annual election amount on the very first day of the plan year!***

Eligible expenses include associated costs with medical, dental, orthodontia, vision and hearing products and services, such as:

- Visits, procedures and services
- Equipment/supplies
- Laboratory tests
- Imaging (i.e., MRI, CT scan)
- Prescription medications
- Over-the-counter supplies
- Prescribed over-the-counter medicine and drugs

You can use the Health FSA for your own and your family members' expenses, even if you and your dependents are not enrolled in your employer's medical plan.

Refer to the *Eligible Expenses* handout for a list of common eligible items, or view an expanded list on [benstrat.com](http://benstrat.com).



***"I think of my Health FSA as an interest free loan; I get the full amount of money up front, and then a small amount comes out of each of my paychecks all year. I don't know how I could have paid for the dental work I needed without my Health FSA."***

— BETH, PORTLAND, ME

## Understanding the Dependent Care FSA

Dependent Care FSA funds can be used for dependent care expenses you incur so that you (and your spouse if married) can be gainfully employed or attend school full-time.

To be eligible, the dependent must be your tax dependent who is:

- Under the age of 13
- Age 13 or older if physically or mentally incapable of self-care and residing in your home at least half the year

Eligible Providers and Settings:

- Day care centers and nursery schools
- Summer day camps
- Before/After school programs
- Babysitters including nannies, inside or outside the home
  - Relatives must be over 19 and not able to be claimed on your federal tax return. Non-relatives can be under the age of 19.
- Adult day care centers

Ineligible expenses include kindergarten, private school tuition, educational classes, and overnight camps.

As funds accumulate in your Dependent Care account through payroll deductions, you can submit for reimbursement.

Dependent Care FSA compared to IRS Child Care Credit:

- In most cases, a combined family Adjusted Gross Income of \$40,000 and higher will see a greater tax savings through a Dependent Care FSA than the IRS Child Care Credit. A Dependent Care FSA and IRS Child Care Credit Comparison Chart can be found at [benstrat.com](http://benstrat.com). Consult with a tax advisor for details on your particular tax situation.



***"I set aside \$5,000 in my Dependent Care FSA; that's almost \$1,300 in tax savings for me! My FSA helps so much with the cost of day care."***

— RACHEL, SOMERVILLE, MA



If you plan to enroll in the UHC HSA 2000 medical plan and would like to also elect the Limited Purpose FSA plan, below is a list of dental and vision expenses you can use the money you elect for. You CANNOT use the funds for medical expenses.

## Limited Purpose (LP) FSA Eligible Expense List

Important: An LP FSA covers eligible dental and vision expenses only and is intended for employees enrolled in the High Deductible Health Plan with Health Savings Account (HSA).

If you have questions on what constitutes an LP FSA Eligible Expense, please contact our Customer Relations Team: 1-855-HVD-FLEX or [hvdflex@benstrat.com](mailto:hvdflex@benstrat.com).

### Eligible Dental Expenses

Dental care for non-cosmetic purposes, such as:

- Cleanings and exams
- Crowns and bridges
- Dental reconstruction, implants
- Dentures and denture care
- Diagnostic services
- Fillings
- Root canals
- X-rays

Dental plan copays

Dental plan co-insurance

Dental plan deductibles

Dental surgery

Diagnostic services

Orthodontia

Over-the-counter dental products that do not contain a drug or medicine

Over-the-counter dental products that contain a drug or medicine\*

Teeth grinding prevention devices, such as occlusal guards

### Eligible Vision Expenses

Contact lenses

Contact lens solution

Diagnostic services

Eye exams

Eye related equipment/materials

Eyeglasses (over-the-counter and prescription)

Eyeglass repair kit

Eye surgery

Guide dog (dog, training and care)

Optometrist/ophthalmologist fees

Orthokeratology

Over-the-counter vision products that do not contain a drug or medicine

Over-the-counter vision products that contain a drug or medicine\*

Sunglasses (prescription only)

Vision plan co-insurance

Vision plan copays

Vision plan deductibles

Vision correction, such as corneal keratotomy and Lasik eye surgery

**Examples of ineligible expenses include: Teeth bleaching/whitening, cosmetic dental surgery, dental hygiene products (such as tooth paste), and expenses related to medical treatment and care.**

\*Although Over-The-Counter (OTC) dental and vision medicines and drugs do not need a prescription to purchase, one is needed for the item to be FSA eligible. NOTE: OTC dental and vision medicines and drugs will not work with the FlexExpress® debit card. You will need to pay with another means and submit for reimbursement through one of our manual reimbursement methods. Remember to submit the prescription, along with the purchase documentation.

# Commuter Choice

Why enroll in a Commuter Choice Transit or Parking Account? To reduce your taxable income and put more money in your pocket!

## Save Yourself Money



Commuter Choice accounts help reduce the strain on your paycheck from work-related transportation expenses by paying for eligible mass transit and parking expenses on a pre-tax basis. Benefit Strategies, LLC makes it easy for you to take advantage of this pre-tax benefit and start saving money!

## Enrolling is Simple



To enroll, you simply decide how much money you need for work related mass transit and/or parking expenses each month. The amount can't exceed the monthly pre-tax maximum set by the IRS. Your employer will deduct the amount from your pay, prior to Federal, State and FICA taxes being calculated. You pay less in taxes so you save money! Your monthly election will continue month to month unless you decide to reduce, increase or stop your election.

## Enroll in One or Both Accounts



### Parking Account

This account allows you to use pre-tax dollars to pay for work related parking expenses.

#### Eligible & Ineligible Expenses:

- ✓ Work related parking costs incurred at or near your worksite
- ✓ Work related parking costs incurred at or near the place from which you commute to work by any means

- ✗ Parking expenses that are not work related
- ✗ Parking at an airport for air travel



### Transit Account

This account allows you to use pre-tax dollars to pay for expenses incurred traveling to and from work. A transit expense is any pass, token, fare card, voucher or similar item entitling a person to mass transit transportation.

#### Eligible & Ineligible Expenses:

- |   |                                     |
|---|-------------------------------------|
| <span>✓</span> Work related mass transit expenses, such as bus, light or regional rail, streetcar, trolley, subway or ferry | <span>✗</span> Mileage and tolls    |
| <span>✓</span> UberPOOL, Lyft Line, Vanpool   | <span>✗</span> Taxis and limousines |



## FLEXEXPRESS® Debit Card

### What is the FLEXEXPRESS® Card?

The FlexExpress® Cards look like typical credit cards. They are special cards, that provides you with easy access to your Flexible Spending Account(s) to pay your IRS qualified health and daycare expenses right at the point-of-sale on the date the services were incurred. The cards will only be accepted at specific healthcare providers such as physician and dental offices, pharmacies, hospitals, chiropractors, optometrists, etc., or dependent day care provider locations. The FlexExpress® Cards are issued by Benefit Strategies under the VISA system.



### How the FLEXEXPRESS® card works:

Once your Flexible Spending Account is established, you will receive a set of FlexExpress® Cards at your home address, via US Mail. The FlexExpress® Cards can be used like a credit card to transfer funds from your Flexible Spending Account(s) directly to the health or day care provider, to pay your eligible out-of-pocket expenses. Benefit Strategies may also ask you to send in this documentation to substantiate that a reimbursement was for an eligible expense incurred during the plan year.

**Please Note:** Your cards will be re-loaded each year, after you make a new election, please keep your cards!

### What is eligible and what is not eligible for reimbursement with the FLEXEXPRESS® card?

Eligible expenses are defined as medically necessary charges you, your spouse, or dependents have incurred during the plan year, which will not be reimbursed by insurance. You are responsible for the use of your FlexExpress® Cards. The cards are to reimburse only IRS eligible expenses incurred during the plan year. Be careful not to misuse the cards for ineligible expenses or for expenses incurred outside of the plan year. If the cards are used for any ineligible expenses, you will be required to return the funds to the plan. Misuse may result in the cards' permanent revocation.

### What needs to be kept for tax records?

The IRS requires you to keep all documentation associated with your purchases using the Cards. You may be required to verify eligibility of claims by submitting documentation to Benefit Strategies. Documentation must show: the date the expense was incurred (not the date paid), the amount of the expense that you are responsible for, the service provider, and a description of the service/expense.

### Online account information

You may visit our web site at [www.benstrat.com](http://www.benstrat.com) to view your account for transactions and balances. New users can access their account by creating their own username and password using the "New User?" link. Existing users can log on using their existing login criteria. Usernames and passwords can be reset by the user using the "Forgot Username or Password?" links.

### What to do if your cards are lost or stolen, or to receive additional sets of cards

E-mail [info@benstrat.com](mailto:info@benstrat.com) or call Benefit Strategies at 1-888-401-FLEX (3539). There is a \$5.00 replacement fee for each set of cards.

# 401(K) Retirement Plan

Fidelity Investments



There are many benefits to participating in the Zensar 401k Plan. One of the primary benefits is that you will receive help reaching your financial goals for retirement.

**When am I  
eligible for  
the plan?**

You are eligible to participate in the plan if:

- You complete 3 months of service
- You are at least 21 years old

# Enrollment Process



To enroll, log on to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com). You can also set up your beneficiary information by going to Fidelity NetBenefits® at [www.401k.com](http://www.401k.com) or calling a Fidelity Representative at [1-800-835-5097](tel:1-800-835-5097) to request a Designation of Beneficiary Form to fill out and return to Fidelity.

In addition, you can automatically increase your retirement savings plan contributions each year through the Annual Increase Program. To sign up, log on to NetBenefits® or call the plan's toll-free number at [1-800-835-5097](tel:1-800-835-5097).

Additional benefits include Digital Federal Credit Union & Education Assistance Programs.



## Employee Pre-Tax Contributions

Through automatic payroll deduction, you may contribute between 1% and 60% of your eligible pay on a pretax basis, up to the annual IRS dollar limit (2023 = \$22,500). You may change your deferral percentage as applicable at the beginning of each payroll period.

## Age 50 and Over Catch-Up Contributions

If you are age 50 or over by the end of the taxable year and have reached the annual IRS limit or Plan's maximum contribution limit for the year, you may make additional salary deferral contributions to the Plan up to the IRS Catch Up Provision Limit (2023= \$7,500).



## Employee After-Tax Contributions

You may use payroll deductions to make an after-tax contribution between 1% and 60% of your compensation. You may change your after-tax contribution percentage at the beginning of each payroll period.



## Roth 401(k)

The Roth 401(k) contribution option is available to you. A Roth 401(k) contribution to your retirement plan allows you to make after-tax contributions and take any associated earnings completely tax-free at retirement.

Fidelity BrokerageLink® integrated brokerage services combines the convenience of your workplace retirement plan account with the additional flexibility of a brokerage account. It gives you expanded investment choices to manage your retirement contributions.



## Employer Matching Contributions

Zensar will make matching contributions in an amount equal to 50% of your deferral contributions up to 6% of your eligible compensation.

To be eligible for matching contributions you are required to:

Make employee pre-tax deferral contributions or Roth 401(k) after tax deferral contributions. The plan will match on the combined total of these contributions up to the matching limit. For purposes of determining your matching contributions under the Plan, your pretax contributions will not include Age 50 and over Catch-Up Contributions described above.

# GoCo Online Enrollment System



**Zensar uses the GoCo online portal to process benefit enrollments and changes. You will be sent a personalized link to access your onboarding tasks for new hire benefits to your Zensar email address.**

Once logged in, you will follow the steps to complete the enrollment.

Make sure to review and confirm elections.

Remember: You must log in to GoCo to update your information if you have a change of address, addition of family member due to birth, marriage or moving to the country. To update your Social Security Number you must call IFS at 408-684-9299

To access your GoCo account in the future, simply go to [www.goco.io](http://www.goco.io) and use the email address you registered with and your chosen password. If you have forgotten your password, you will use the “forgot password” link to reset it.

# Customer Service & Online Portal Information

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We would like to encourage all associates to register online with the carriers' online portals to access benefit and ID card information. In addition, a majority of the carriers listed below have mobile applications. For more information regarding portal and mobile application usage, please contact the respective carrier customer service number.



Carrier	Phone Number	Website/Email
United HealthCare	(866) 844-4864	<a href="http://www.myuhc.com">www.myuhc.com</a>
Guardian Dental	(800)541-7846	<a href="http://www.Guardiananytime.com">www.Guardiananytime.com</a>
Guardian Vision	(844) 557-2646	<a href="http://www.Guardiananytime.com">www.Guardiananytime.com</a>
Guardian Accident	(800) 541-7846	<a href="http://www.Guardiananytime.com">www.Guardiananytime.com</a>
Guardian Hospital Indemnity	(800) 541-7846	<a href="http://www.Guardiananytime.com">www.Guardiananytime.com</a>
Sterling	(800) 617-4729	<a href="http://www.sterlinghsa.com">www.sterlinghsa.com</a>
Guardian EAP	(800) 386-7055	<a href="http://lifebalance.net">lifebalance.net</a>
Liberty Mutual	(800) 524-9400	<a href="http://www.liberty mutual.com/ZenSar">www.liberty mutual.com/ZenSar</a>
Benefit Strategies	888-401-FLEX (3539)	<a href="http://www.benstrat.com">www.benstrat.com</a>
Kasey Watson IFS Executive Account Manager	844-ZENSAR-1 (936-7271)	<a href="mailto:kasey.watson@ifsagency.com">kasey.watson@ifsagency.com</a>