



Effective Dates
01.01.25–12.31.25

2025

BENEFITS GUIDE



PUERTO RICO

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ELIGIBILITY

Who is eligible?

All full-time HORNE team members are eligible to enroll in the benefits outlined in this guide. Full-time team members are those who work 30 or more hours per week.

Your benefits are effective as follows, unless otherwise noted in this guide:

- The first of the month following your date of employment

Eligible dependents include:

- Your legal spouse
- Your natural, adopted, or step-children up to age 26

How to enroll

Are you ready to enroll? The first step is to review your current benefits. Did you move recently or get married? Verify all of your personal information and make any necessary changes.

Once all your information is up to date, it's time to make your benefit elections. The decisions you make can have a significant impact on your life and finances, so it is important to weigh your options carefully.

The benefits you choose will become effective the 1st day of the month following your hire date.

How to make changes

Unless you experience a life-changing, qualifying event, you cannot make changes to your benefits until the next Open Enrollment period. Qualifying events include:

- Marriage, divorce or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child or other qualified dependent
- Change in employment status or a change in coverage under another employer-sponsored plan

Changes throughout the year can only be made within 30 days of a qualifying life event. To report a life event, contact your HORNE Human Resources Department at HR@horne.com. Documentation for one of the above qualifying events must be provided.

MEDICAL

We're proud to offer our team members medical coverage through MCS, designed to provide comprehensive care for illness and injury while also supporting your family's focus on overall wellness. Below is a high-level overview of the coverage available. For complete details, please refer to the Summary Plan Description (SPD)

	MEDICAL PLAN	
Medical Services	In-Network	Out-of-Network
Deductible		
• Team Member Only	N/A	N/A
• Family	N/A	N/A
Office Visits		
• Primary Care Physician (preventive care \$0)	\$5 copay	
• Specialist	\$18 copay	
Emergency Room (Sickness/Accident)	\$75 copay/\$0 copay	
Ambulance	\$50 copay	
Hospital/Surgery (Inpatient/Outpatient)	\$100 copay/\$50 copay	
Durable Medical Equipment, Home Health, Skilled Nursing Facilities and Services Rendered within the United States (with Prior Authorization)	20% (Does not apply to Out-of-Pocket Maximum)	
Out-of-Pocket Maximum (Includes Deductible)		
• Team Member Only	\$6,350	\$19,050
• Family	\$12,700	\$38,100
PHARMACY (RETAIL 30-DAY SUPPLY)		
	RETAIL	MAIL ORDER (90 DAY)
• Tier 1	\$5 copay	\$10 copay
• Tier 2	\$25 copay	\$50 copay
• Tier 3	Non-Preferred Brand: 30% Max \$100 Preferred Specialty: 30%	Non-Preferred Brand: 20% Max \$200 Preferred Specialty: 30%

This Guide is only intended to offer an outline of benefits. All details and contract obligations of plans are stated in the group contract/insurance policies, including any disclosures required by law. In the event of conflict between this guide and the group contract/insurance policies, the group contract/insurance policies will prevail.

DENTAL

Dental coverage is offered through Delta Dental. Regular dental cleanings and check-ups are extremely important to your overall health, and you are encouraged to take advantage of your preventive dental benefits.

You may seek care from any dentist, but by choosing in-network providers, you will lower your out-of-pocket costs. You can find an in-network provider by visiting www.deltadentalpr.com and clicking on "Find a Provider."

Services	Delta Dental PPO Network
Deductible	\$0 per person
Preventive	Covered at 100%
Basic	Covered at 70%
Major	Covered at 50%
Maximum Annual Benefit	\$1,000
Orthodontia (children up to age 26)	Covered at 50%
Orthodontia Lifetime Maximum	\$1,500

VISION

HORNE offers you the opportunity to elect vision coverage. The voluntary vision plan is offered by Unum Always Care network and the following is a summary. You can find an in-network provider by visiting www.unumvisioncare.com and clicking on "Find a Vision Provider." Please refer to the Summary Plan Description (SPD) for complete coverage.

Vision Services	In-Network	Out-of-Network	Frequency
Exam	\$10 Copay	Up to \$35	Once every 12 months
Lenses	\$15 Copay	Up to: \$25/\$40/\$50	Once every 12 months
Frames	\$120 allowance	Up to \$50	Once every 24 months
Contact Lenses (in lieu of glasses)	Elective: Up to \$120 allowance Medically Necessary: Up to \$210 allowance	Elective: Up to \$100 Medically Necessary: Up to \$210	Once every 12 months

LIFE INSURANCE

Basic Life and AD&D Insurance

This benefit is paid by HORNE to help team members maintain financial security.

Important: Please make sure your beneficiary information is up to date.

Team Member Life and AD&D	
Team Member	2 x base annual salary up to \$850,000
Spouse	\$20,000
Child(ren)	\$4,000 per child

Voluntary Life and AD&D Insurance

Team members must elect coverage for themselves to elect coverage for a spouse and/or dependent child(ren).

You have the option to purchase additional life and AD&D insurance at group rates. The premium is age-banded and offered voluntarily. Therefore, you will be responsible for paying 100% of the cost, which is payroll deducted on a post-tax basis.

Voluntary Term Life Coverage		
	Amount	Guaranteed Issue
Team Member	Up to \$500,000: not to exceed 5x base annual earnings	\$250,000
Spouse	\$50,000**	\$50,000
Child(ren)	\$10,000	\$10,000

*If you elect Voluntary Life coverage for more than the Guaranteed Issue amounts, you will be required to provide Evidence of Insurability for approval.
 ** The spouse amount can't be more than 50% of the Team Member elected amount.

DISABILITY INSURANCE

Long-Term Disability

HORNE provides eligible team members Long-Term Disability coverage. This benefit is paid for by the firm.

Long-Term Disability	
Benefits Begin	After 90 days of disability
Benefit	Team members: 60% up to \$10,000. Partners: 60% up to \$15,000
Maximum Benefit Duration	SSNRA

Short-Term Disability

If you choose to elect Short-Term Disability coverage, you pay 100% of the cost through payroll deductions.

Short-Term Disability	
Benefits Begin	8 th day
Benefit	60% of weekly earnings, not to exceed \$2,500 a week
Maximum Benefit Duration	13 weeks

PROFIT SHARING PLAN

Contributions

HORNE participates in a profit-sharing plan, where the firm contributes a portion of the profits each year to team members, regardless if the employee contributes or not. The percentage can change each year based on firm results.

Historically, profit sharing is between 3 and 4.5% of the team member's annual salary and is decided by our Board of Directors. You do not have to participate in a retirement plan to be eligible for the firm's profit share but do have to meet eligibility requirements.

Investing

HORNE offers a traditional 401(k) plan. Our third-party custodian, BPAS, has several investment allocation options to select, or you may completely customize your allocations.

Once enrolled in the plan, you can contact BPAS for assistance on how to setup an online account through their web portal and see your balances.

Vesting Schedule for Firm Contributions	
Years of Service	Percentage
Less than 2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

*Team member contributions are 100% vested immediately.

EXTRAS

Accident Insurance: Voya

To protect yourself and your dependents from the financial fallout as a result of an accident, injury, or even death, you have the option to purchase voluntary accident insurance at discounted group rates. This benefit is paid for entirely by you. You may receive cash benefits for these and other expenses that might not be fully covered by your major medical insurance in the event they are deemed a result of an accident: • Dental work • Hospital intensive care confinement • Ambulance (ground or air) • Emergency room services and supplies • Concussions • Laceration

This benefit is paid for entirely by you.

Critical Illness Insurance: Voya

To help cover out-of-pocket health care expenses related to certain critical illnesses, you have the option to purchase critical illness insurance at discounted group rates. You and your covered spouse and dependents will receive a lump-sum payment to help cover out-of-pocket expenses related to cancer, heart attacks, strokes, benign brain tumors, major organ failure and certain childhood conditions. The lump-sum payment will vary depending on your condition. For more details, refer to the Summary Plan Description (SPD). This benefit is paid for entirely by you.

Hospital Indemnity Insurance: Voya

You have the option of enrolling in the hospital indemnity plan to help cover the cost of out-of-pocket expenses associated with a hospital stay (such as transportation, meals and childcare) that are not covered under our core medical coverage. This benefit provides a cash amount and is provided at an additional cost to you. This benefit is paid for entirely by you.

EXTRAS

Healthcare Navigation: Rightway

Rightway's healthcare navigation is a comprehensive program designed to guide and support HORNE team members in navigating the complexities of the healthcare system. It offers personalized assistance to help make informed and cost-effective healthcare decisions. Rightway's services include access to a dedicated team of healthcare experts who provide assistance with appointment scheduling, second opinions, understanding medical bills, and finding high-quality, cost-effective healthcare providers—all through an easy, intuitive app.

Employee Assistance Program (EAP): Optum EAP

HORNE provides an Employee Assistance Program (EAP) through Optum, which offers a variety of resources and support services to assist team members and their family members in managing personal and work-related challenges. The program is free, confidential, and includes access to professional consultants who can provide guidance on a range of topics including family issues, health and wellness, financial concerns, and work-related matters. In addition, through our partnership with Optum, access to Talkspace, a leading online therapy platform, is also available to provide mental health support to team members and their families.

HORNE Wellness Fund

HORNE offers a reimbursement program for eligible team members that can cover expenses related to health and wellness, such as gym memberships, exercise equipment, and nutritional programs. Take advantage of this benefit to support your healthy lifestyle and get reimbursed for your qualifying expenses. The reimbursement is a post-tax benefit, and applicable taxes will be withheld from your paycheck.

EXTRAS

Digital Wellbeing Support: Wellable

With the Wellable platform, all HORNE team members can access a range of monthly wellness challenges, digital health and well-being tools designed to help them stay physically energized, emotionally connected, and mentally focused. These tools provide support to team members in their efforts to maintain a healthy lifestyle and are easily accessible through the platform.

ARAG Legal Insurance

HORNE offers comprehensive legal coverage for a wide range of everyday needs, including consumer protection, family law, financial matters, and home ownership issues. Key benefits include assistance with auto repairs, adoption, personal bankruptcy, real estate transactions, traffic tickets, and wills and estate planning. Additionally, it provides identity theft protection to help safeguard your personal information.

Team Member Discounts: Perks At Work

Collaborating with Perks at Work, HORNE introduces a curated platform that enhances your work experience with exclusive access to a variety of discounts, deals, and offers. Covering both everyday essentials and premium items, this program aims to enrich your professional journey.

CONTACTS

	CONTACT	SUPPORT	WEBSITE
Medical	MCS	888-758-1616	https://mcs.com.pr/en/Pages/home.aspx
Dental	Delta Dental	800-659-2223	www.deltadentalpr.com
Vision	Unum AlwaysCare	888-729-5433	www.unumvisioncare.com
Life and AD&D	Lincoln Financial	800-487-1485	www.lfg.com/public/individual
Disability	Lincoln Financial	800-487-1485	www.lfg.com/public/individual
Accident, CI, Hospital Indemnity	Voya	877-236-7564	https://presents.voya.com/EBRC/Horne
Healthcare Navigation	Rightway	305-851-7310	https://www.rightwayhealthcare.com/
Digital Wellbeing	Wellable	support@wellable.co	https://app.wellable.co/horne
Legal Plan and Identity Theft	ARAG Legal Insurance	800-247-4184	https://www.araglegal.com/account/login access code: 19295hor
Team Member Discount Program	Perks At Work	https://helpcenter.perksatwork.com/hc/en-us/requests/new	http://perksatwork.com/horne

If there is any conflict between this guide and the SPD or insurance documents, the SPD or insurance documents will take precedence. For general inquiries about benefits coverage, please reach out to HR at HR@horne.com.

RATES

Medical

Coverage Tier	Team Member Contribution (Per Pay Period)
Team Member Only	\$13.82
Team Member + Spouse	\$164.23
Team Member + 1 Child	\$115.77
Family	\$238.12

Dental

Coverage Tier	Team Member Contribution (Per Pay Period)
Team Member Only	\$9.92
Team Member + Spouse	\$19.85
Team Member + Child(ren)	\$23.85
Family	\$23.85

Vision

Coverage Tier	Team Member Contribution (Per Pay Period)
Team Member Only	\$3.53
Team Member + Spouse	\$7.05
Team Member + Child(ren)	\$7.49
Family	\$11.73