



Effective Dates  
01.01.25–12.31.25

# 2025

# BENEFITS GUIDE



U.S. MAINLAND

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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, provided they are not employed full-time and are not eligible for health coverage through their own employer.
- Your natural, adopted, or step-children up to age 26
- For detailed information on eligible and ineligible dependents, please refer to the Summary Plan Description (SPD) available in the Journey.

## 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 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.

If making elections during Open Enrollment in November 2024, your benefits become effective on January 1, 2025.

If making elections in 2025, your benefits will be 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](mailto:HR@horne.com). Documentation for one of the above qualifying events must be provided.

# MEDICAL

We're proud to offer team members medical coverage that not only provides coverage for illness and injury but also enables you and your family to focus on staying well. The following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

To find a provider in the new network: go to [www.umar.com](http://www.umar.com) and click on "find a provider," and select UnitedHealthcare Choice Plus network.

	TRADITIONAL PLAN		SAVINGS HEALTH PLAN	
Medical Services	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible				
• Team Member Only	\$1,000	\$2,000	\$3,000	\$6,000
• Family	\$2,000	\$4,000	\$6,000 Individual Embedded Deductible \$3,300	\$12,000
Annual HORNE HSA Contribution				
• Team Member Only	N/A		\$1,000	
• Family			\$1,000	
Office Visits				
• Preventive Care	100%/\$0 Copay	Not Covered	100%	Not Covered
• Primary Care Physician	\$25 copay	Deductible, then 50%	Deductible, then 20%	Deductible, then 50%
• Specialist	\$40 copay			
Emergency Room (Co-Pay Waived if Admitted)	Deductible, then 20%		Deductible, then 20%	
Hospital (Inpatient & Outpatient)	Deductible, then 20%	Deductible, then 50%	Deductible, then 20%	Deductible, then 50%
Out-of-Pocket Maximum (Includes Deductible)				
• Team Member Only	\$4,000	\$8,000	\$5,000	\$10,000
• Family	\$8,000	\$16,000	\$10,000	\$20,000
PHARMACY (RETAIL 30-DAY SUPPLY)				
• Retail	\$10/\$35/greater of \$60 or 20%	Not Covered	Preventive Drugs: \$10/\$35/greater of \$60 or 20%	Not Covered
			Non-Preventive Drugs: 20% after deductible met	
• Retail (90-day supply) and Mail Order	\$20/\$65/greater of \$115 or 20%		Preventive Drugs: \$20/\$65/greater of \$115 or 20%	
			Non-Preventive Drugs: 20% after deductible met	
• Specialty	\$100	20% after deductible met		

# DENTAL

Dental coverage is offered through Sun Life. 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 <https://www.sunlife.com/us/en/plan-members-and-families/> and click on "Find a Dentist." When searching for a provider, please be sure to select the "PPO Plans" and "Sun Life Dental Network".

Services	Buy-Up Dental Plan	Base Dental Plan
Deductible (Waived for Preventive)	\$50 per person	\$50 per person
Coinsurance		
Preventive	Covered at 100%	Covered at 100%
Basic	Covered at 90%; You pay deductible plus 10%	Covered at 80%; You pay deductible plus 20%
Major	Covered at 60%; You pay deductible plus 40%	Covered at 50%; You pay deductible plus 50%
Maximum Annual Benefit	\$1,500	\$1,000
Orthodontia (children up to age 19)	Covered at 50%	N/A
Orthodontia Lifetime Maximum	\$1,500	N/A

# 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](http://www.unumvisioncare.com) and click 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

# HEALTH SAVINGS ACCOUNT

If you elect the Savings Health medical plan, you can enroll in a health savings account (HSA) that enables you to pay for current, qualified health care expenses and save for future expenses on a tax-free basis. You can set aside funds in your HSA before taxes through convenient payroll deductions.

## How the HSA Works

Basically, your medical plan, along with your HSA, puts health care spending in your hands. With lower premiums to pay for coverage, you choose how to spend your healthcare dollars. You can either pay for eligible services by using funds in your HSA, or you can pay for them out of your own pocket. It's important to note that you can only use HSA funds as they are deposited in your account. You can always reimburse yourself later once you have accumulated funds in your account.

## Total Annual Contribution Limits

Your contributions, when combined with the firm's contributions, may not exceed the IRS annual maximum of \$4,300 for individual coverage and \$8,550 for family coverage in 2025. If you choose to enroll in the Savings Health Plan, the firm will contribute \$1,000 to supplement your contributions as you work to make the account grow. The firm will make HSA contributions once per month over a 12-month period between January - December 2025.

Questions? Visit <https://www.irs.gov/pub/irs-drop/rp-23-23.pdf> for more information.

# FLEXIBLE SPENDING ACCOUNT

Flexible spending accounts (FSAs) allow you to pay for eligible health and/or dependent care expenses on a pre-tax basis, meaning your FSA contributions are deducted from your pay before your federal and Social Security taxes are calculated. The result is that your taxable income is reduced, and you get to keep a greater portion of your paycheck.

An FSA is a great option if you expect to incur medical, vision, dental and/or dependent care expenses that won't be reimbursed by your benefit plans. You have the following options:

For a complete list of qualified health care expenses, visit:

<http://www.irs.gov/pub/irs-pdf/p502.pdf>

For a complete list of qualified dependent care expenses, visit:

<http://www.irs.gov/pub/irs-pdf/p503.pdf>

Health Care FSA	
Eligible Expenses	Qualified medical, dental and vision expenses not covered by insurance
Maximum Annual Contribution	\$3,300

Limited Health Care FSA	
Eligible Expenses	Qualified dental and vision expenses not covered by insurance
Maximum Annual Contribution	\$3,300

Dependent Care FSA	
Eligible Expenses	Qualified dependent care, such as child or eldercare
Maximum Annual Contribution	\$5,000 (or \$2,500 if married and filing separately)

# 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 <sup>th</sup> 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 both a traditional 401(k) plan as well as a Roth 401(k) option. Our third-party custodian, American Trust, has several investment allocation options to select, or you may completely customize your allocations.

Once enrolled in the plan, you can contact American Trust for assistance on how to setup an online account through their web portal and see your balances. Buckingham Strategic Wealth is available to help with investment advisory services.

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 because 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

## Cancer Insurance: MetLife

To help you with the added financial burden that comes from a cancer diagnosis, you may purchase cancer insurance to help you cover the cost of expenses that are not typically covered under our medical coverage. This may include:

- Out-of-pocket medical expenses
- Travel and lodging when treatment is far from home
- Out-of-network specialists
- Childcare and household help
- Experimental cancer treatment
- Normal living expenses, such as car payment, mortgage/rent & utility bills

The plan involves many cash benefits for different services that may be rendered as a result of a positive diagnosis, such as a positive diagnosis benefit, chemotherapy benefit, surgery benefit, ICU benefit, lodging benefit, and more. This benefit is paid for entirely by you.

## Pet Insurance: Nationwide

From sunrise walks to midnight vet runs, there are many sides to caring for a furry family member. Services covered under Pet Insurance include accidents, injuries, common illnesses, hereditary & congenital conditions, x-rays, MRIs & CT scans, chronic illnesses including cancer and diabetes, prescription medications, prescription diets, and surgeries & hospitalization.

Also available with an added option for Wellness Protection that includes:

- Check-ups • Dental Cleanings • Vaccines • Spay/Neuter.

This benefit is paid for entirely by you.

## Legal Plan: ARAG Legal Insurance

ARAG Legal Insurance offers extensive legal coverage for everyday issues, including consumer protection (auto repair, consumer fraud, and home improvement), family law (adoption, divorce, and name changes), general legal needs (document review and credit record correction), and financial matters (debt collection and tax audits). It also covers home ownership issues (boundary disputes and landlord problems), traffic matters (traffic tickets and license suspensions), wills and estate planning (powers of attorney and trusts), and provides identity theft protection to safeguard personal information. 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 aid with appointment scheduling, second opinions, understanding medical bills, and finding high-quality, cost-effective healthcare providers—all through an easy, intuitive app.

## Telemedicine Access: Teladoc Health

Teladoc is a telehealth service available to all UMR participating HORNE team members, offering convenient access to quality medical care from the comfort of your own home. With Teladoc, you can connect with a licensed healthcare provider by phone or video 24/7, for conditions like cold and flu symptoms, allergies, rashes, and more. Teladoc is easy to use and can save you time and money compared to traditional doctor visits.

## Chronic Condition Management: Teladoc Health

Teladoc Health, powered by Livongo's Chronic Condition Management Care is a program designed to support individuals dealing with chronic health conditions. These programs will give UMR participating members access to connected health management devices, certified health coaches and mental health coaches – all to help manage conditions like diabetes, hypertension, diabetes prevention and weight challenges.

## Employee Assistance Program (EAP): Optum EAP

HORNE offers a free, confidential Employee Assistance Program (EAP) through Optum, providing team members and their families with resources and support for personal and work-related challenges. This includes access to professional consultants on topics like family issues, health and wellness, financial concerns, and work matters. Additionally, team members can access mental health support through Talkspace, an online therapy platform.

# EXTRAS

## 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.

## 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.

## Online Weight Loss Support: Real Appeal®

Real Appeal® is a comprehensive online weight loss program that is free of charge for UMR enrolled HORNE team members and spouses. The program is designed to help individuals achieve and maintain a healthy weight by providing access to personalized meal plans, exercise routines, and one-on-one coaching sessions with a dedicated Transformation Coach.

## Maternity Support: UMR Maternity CARE

UMR Maternity Care offers expectant mothers personalized support, 24/7 access to nurses, and educational resources throughout pregnancy and postpartum. This program, included at no cost to UMR-enrolled HORNE team members and dependents 18+, helps with nutrition, childbirth prep, and infant care.

# EXTRAS

## Anxiety Relief: Daylight

Daylight is a digital app for managing anxiety, offering guided techniques in just 10 minutes a day. Free for HORNE team members and dependents 18+ on the UMR health plan, it provides effective anxiety management tools at no cost.

## Sleep Help: Sleepio

Sleepio is a proven online sleep program offering free access to cognitive behavioral techniques for UMR-enrolled HORNE team members and dependents 18+. In six weeks, experience better sleep with faster onset, less time awake, and improved daily functioning—all at no cost.

## 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.

## Orthopedic Support: Regenexx®

Regenexx® provides nonsurgical relief for orthopedic conditions using regenerative medicine, eliminating the need for up to 70% of elective surgeries. Covered as a benefit for UMR enrolled HORNE team members and dependents.

# CONTACTS

	CONTACT	SUPPORT	WEBSITE
Medical	UMR	800-826-9781	<a href="http://www.umar.com">www.umar.com</a>
Pharmacy	MedImpact (formerly Elixir)	855-672-9260	<a href="https://member.elixirsolutions.com/Login">https://member.elixirsolutions.com/Login</a>
Dental	Sun Life	800-442-7742	<a href="https://www.sunlife.com/us/en/plan-members-and-families">https://www.sunlife.com/us/en/plan-members-and-families</a>
Vision	Unum	800-275-8686	<a href="http://www.unumvisioncare.com">www.unumvisioncare.com</a>
Life and AD&D	Lincoln Financial Group	800-487-1485	<a href="http://www.lfg.com/public/individual">www.lfg.com/public/individual</a>
Disability	Lincoln Financial Group	800-487-1485	<a href="http://www.lfg.com/public/individual">www.lfg.com/public/individual</a>
Flexible Spending Accounts (FSA)	UMR	800-826-9781	<a href="http://www.umar.com">www.umar.com</a>
Health Savings Accounts (HSA)	Optum Bank	866-234-8913	<a href="http://www.optumbank.com">www.optumbank.com</a>
Accident, CI, Hospital Indemnity	Voya	877-236-7564	<a href="http://presents.voya.com/EBRC/HORNE">presents.voya.com/EBRC/HORNE</a>
Cancer	MetLife	800-845-7519	<a href="https://portal.bbadmin.com/">https://portal.bbadmin.com/</a>
Legal Plan and Identity Theft	ARAG Legal Insurance	800-247-4184	<a href="https://www.araglegal.com/account/login">https://www.araglegal.com/account/login</a> access code: 19295hor
Pet Insurance	Nationwide	855-874-4944	<a href="https://benefits.petinsurance.com/hornellp">https://benefits.petinsurance.com/hornellp</a>
Roth/ 401K	American Trust	800-548-2994	<a href="https://www.americantrust.com/">https://www.americantrust.com/</a>

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](mailto:HR@horne.com).

## CONTACTS CONTINUED...

	CONTACT	SUPPORT	WEBSITE
Employee Assistance Program (EAP)	Optum EAP	866-248-4096	<a href="http://www.liveandworkwell.com/">http://www.liveandworkwell.com/</a> access code: horne
Telemedicine	Teladoc Health	800-835-2362	<a href="https://member.teladoc.com/registrations/get_started">https://member.teladoc.com/registrations/get_started</a>
Maternity Support	UMR Maternity CARE	888-438-8105	<a href="http://www.umar.com/">http://www.umar.com/</a>
Chronic Condition Management	Teladoc Health	800-835-2362	<a href="https://member.teladoc.com/registrations/get_started">https://member.teladoc.com/registrations/get_started</a>
Healthcare Navigation	Rightway	305-851-7310	<a href="https://www.rightwayhealthcare.com/">https://www.rightwayhealthcare.com/</a>
Digital Wellbeing	Wellable	<a href="mailto:support@wellable.co">support@wellable.co</a>	<a href="https://app.wellable.co/horne">https://app.wellable.co/horne</a>
Online Weight Loss Support	Real Appeal	844-924-7325	<a href="https://realappeal.com/new-member">https://realappeal.com/new-member</a>
Anxiety Relief	Daylight	<a href="mailto:hello@trydaylight.com">hello@trydaylight.com</a>	<a href="http://www.trydaylight.com">www.trydaylight.com</a>
Sleep Help	Sleepio	<a href="mailto:hello@sleepio.com">hello@sleepio.com</a>	<a href="http://www.sleepio.com">www.sleepio.com</a>
Orthopedic Support	Regenexx	866-530-2160	<a href="https://regenexxbenefits.com/horne/">https://regenexxbenefits.com/horne/</a>
Team Member Discount Program	Perks At Work	<a href="https://helpcenter.perksatwork.com/hc/en-us/requests/new">https://helpcenter.perksatwork.com/hc/en-us/requests/new</a>	<a href="http://perksatwork.com/horne">http://perksatwork.com/horne</a>

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# RATES

## Medical

Coverage Tier	Team Member Contribution (Per Pay Period)	
	Traditional Plan	Savings Health Plan
Team Member Only	\$44.98	\$0.00
Team Member + Spouse	\$283.58	\$124.79
Team Member + Child(ren)	\$198.00	\$96.12
Family	\$386.68	\$178.72

## Dental

Coverage Tier	Team Member Contribution (Per Pay Period)	
	Buy-Up Plan	Base Plan
Team Member Only	\$18.03	\$13.43
Team Member + Spouse	\$36.06	\$26.83
Team Member + Child(ren)	\$41.73	\$31.05
Family	\$61.30	\$45.61

## 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