

Explore Your 2023 Benefits

The following overview provides a brief description of your 2023 benefits. For a complete description of the benefits described here, plan documents and notices, online benefits support, videos, FAQs and more, visit hub.gobenefits.net (enter password: BEWELL or select "Use your HUB International SSO login" from your HUB device) .

Medical & Pharmacy

Blue Cross Blue Shield of Illinois / Magellan Rx & Kaiser

We offer five medical plan options, each of which provides comprehensive medical and prescription drug coverage:

- ▶ PPO Plus & Signature Plans
- ▶ HSA Essential & Premium Plans
- ▶ HMO Plans (Available to CA and HI residents only)

Health Plan Reimbursement Program

Catilize Health

Get fully reimbursed for your eligible out-of-pocket medical expenses (up to federal limits) when you enroll in your spouse or domestic partner's plan, parent's plan or other alternative group plan and waive HUB coverage. For complete details, visit hub.gobenefits.net (enter password: BEWELL or select "Use your HUB International SSO login" from your HUB device).

Dental

Blue Cross Blue Shield of Illinois

The Low and High Dental plans cover regular cleanings, fillings and crowns. The main difference between the two plans is the High Plan covers orthodontia and has a higher annual maximum than the low plan. You can reduce your out-of-pocket costs by using dental providers who participate in the BCBS BlueCare Dental PPO network.

Health Savings Account (HSA)

HSA Bank

HSA Essential and Premium plan members can set aside pre-tax funds into an HSA to help cover IRS-qualified health care expenses (up to annual IRS limits). Certain HSA Premium plan members also receive an annual company contribution.*

Flexible Spending Accounts (FSAs)

HSA Bank

Set aside pre-tax dollars—up to the annual IRS limits—to pay for qualified health care and/or dependent care expenses. We offer the following FSAs:

- ▶ Health, Limited-Purpose and Dependent Care
- ▶ Adoption Assistance
- ▶ Parking & Transit

Vision

Vision Services Plan (VSP)

Our vision plan covers eye exams, lenses, frames and contacts, as well as discounts on glasses, sunglasses and LASIK. Hearing aid discounts are also available.

Life and AD&D

The Hartford

Basic life and accidental death and dismemberment (AD&D) insurance, paid for by HUB, provides financial security and peace of mind to you and your family. Supplemental options for you, your spouse and your children are also available.

Disability

The Hartford

Disability insurance protects your income if you cannot work due to a covered, non-work-related accident or illness. We offer the following options:

- ▶ Short-Term Disability
- ▶ Short-Term Disability Buy-Up Options
- ▶ Voluntary Long-Term Disability Options

401(k) Savings Plan

Empower Retirement

Save for your financial future by contributing pre-tax, Roth or after-tax dollars to the HUB 401(k) Savings Plan. HUB will also make a discretionary matching contribution to your account.

Employee Assistance Program (EAP)

LifeWorks

Get free, confidential counseling, find wellbeing discounts, access legal and financial advice and much more.

HUB | My Wellbeing

HUB offers a holistic wellbeing program focused on supporting your emotional, physical, financial and social wellbeing.

NEW for 2023! Paid Parental Leave

HUB offers five weeks of continuous Paid Parental Leave for the birth, adoption or fostering of a new child(ren).

Valuable Extras

We offer several other benefit options, including:

- ▶ Voluntary Benefits
- ▶ Identity Theft Protection
- ▶ Long-Term Care
- ▶ LeggUP Professional Digital Coaching
- ▶ And many more

*The company contribution only applies to HSA Premium plan members who earn less than \$115,000 (including base salary, plus any previous year's commissions, draw and/or bonus payments).