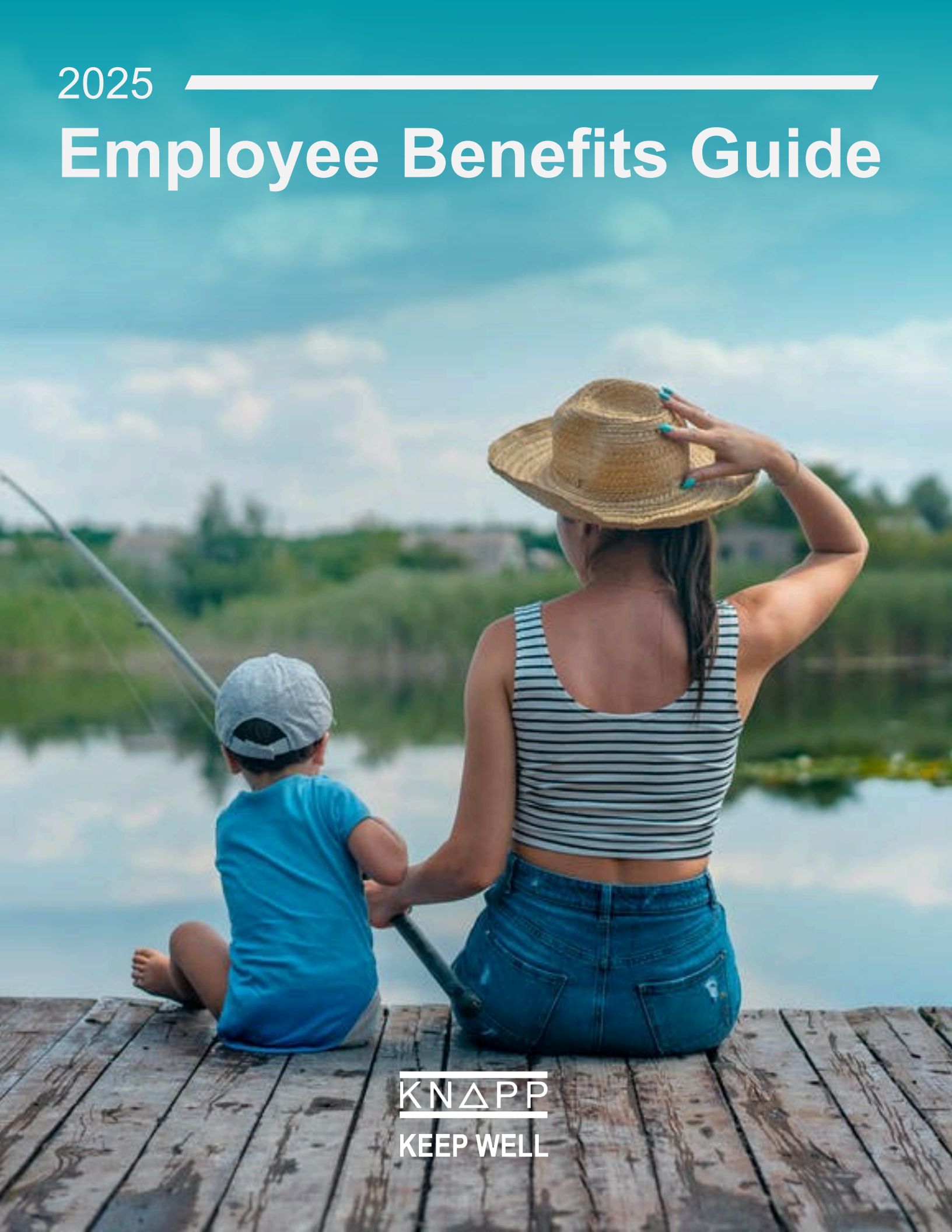


2025

---

# Employee Benefits Guide



**KNAPP**  
KEEP WELL

# Content

Welcome	<a href="#"><u>3</u></a>
Medical	<a href="#"><u>5</u></a>
Health Savings Account (HSA)	<a href="#"><u>6</u></a>
Flexible Spending Account (FSA)	<a href="#"><u>6</u></a>
Dental	<a href="#"><u>7</u></a>
Vision	<a href="#"><u>8</u></a>
Telemedicine	<a href="#"><u>9</u></a>
Life + Voluntary Life	<a href="#"><u>10</u></a>
Short-Term Disability (STD)	<a href="#"><u>10</u></a>
Long-Term Disability (LTD)	<a href="#"><u>10</u></a>
Voluntary Accident	<a href="#"><u>11</u></a>
Voluntary Critical Illness & Hospital Indemnity	<a href="#"><u>12</u></a>
401(K)	<a href="#"><u>13</u></a>
Wellness + Perks	<a href="#"><u>14</u></a>
Value Added Benefits	<a href="#"><u>16</u></a>
Benefits Support	<a href="#"><u>18</u></a>
Who to Contact	<a href="#"><u>19</u></a>

# Welcome



Dear KNAPP Team,

As we approach the end of another successful year, we are excited to start off the new year with our annual Open Enrollment period and Benefits Plan for 2025. It is important for you and your family to review your health and wellness benefit selections to ensure you have the best support for the coming year.

## 2025 Benefits Overview

We have made no changes to our highly-competitive offerings, however after five years of absorbing ALL of the double-digit increases in health plan costs and last year absorbing most of the increases; we are slightly increasing employee contributions for our BASE PPO and BUY-UP PPO plans. The contribution levels for the High Deductible Health Plan (HDHP) will remain the same. Despite these increases we remain very competitive not only in our area and in our market, but with our direct competitors as well. In the spirit of transparency, you can see a chart outlining these increases over the past six years, including a chart benchmarking us with direct competitor on our Benefits Video: [www.brainshark.com/fallonbenefits/KNAPP2025OE](http://www.brainshark.com/fallonbenefits/KNAPP2025OE).

## Support and Resources

We understand the complexity of benefits and strive to make it simple!

Use this Benefits Guide, our virtual Benefits Shuttle page (found here <https://mybenefitseducation.com/Knapp/>) and our partners at The Cason Group (<https://calendly.com/the-cason-group/new-hire-enrollment>) to make sure you best utilize the wide range of excellent Health and Wellness benefits that KNAPP provides for you and your loved ones.

## Recognized for Health and Wellness

As a result of our ongoing commitment to your health and wellness, our Benefits and Wellness programs have been recognized as Best in Class by rating organizations nationally. We will continue to honor these achievements by providing options that best meet the needs of our employees and their families in all areas of health and wellness.

Wishing you health and happiness for 2025,

Kevin Richardson,  
Vice President Human Resources

A handwritten signature in black ink, appearing to be 'KR', followed by a horizontal line.



# Welcome



## To Enroll

Log in to your ADP account to confirm your Current Calendar Year elections.

### Web Browser

- Login at [workforcenow.adp.com](https://workforcenow.adp.com)
- Click **Myself > Enrollments** (under **Benefits**)

### Mobile App

- Login on the **ADPMobile** app
- Click **More** (bottom right) > **Benefits**

For detailed enrollment instructions, visit <https://flimp.live/ADP-Enroll-Benefits-Instruct>

The Cason Group can walk you through your benefit options for the Current Calendar Year plan year.

If you'd like to speak to a benefits counselor one-on-one, you can visit here <https://calendly.com/the-cason-group/KNAPP> to schedule an appointment.



## Eligibility

Benefits are available to all full- and part-time employees, working at least 20 hours per week, and eligible family members, including:

- Your legal spouse or domestic partner
- Your children up to age 26

**Special note regarding Dependents:** Date of Birth and Social Security Number are required for employees to enroll their spouse and/or children in the coverages provided. Make sure you have these available when enrolling in the benefits.

**Note:** You are eligible on **Day 1** and have 30-days from your date of hire to elect benefits. Otherwise, you will have to wait until the next annual open enrollment to elect benefits.

Basic Life/AD&D, Long-and-Short Term Disability begin following 90 days of employment. All other benefits begin on your date of hire.

View your Domestic Partner Eligibility [here](#).



## Change In Status

The elections you make when you are initially offered coverage and during the annual open enrollment period will stay in effect until End of Current Calendar Year, unless you experience an approved qualifying change in status.

Qualifying change in status events include, but are not limited to:

- Marriage, divorce or annulment
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or your covered child
- Change in your spouse's work status that affects benefits

You **must contact KUS Benefits within 31 days** of the date of change. If you fail to notify Human Resources within 31 days, you will have to wait until the next annual enrollment period to make benefit changes. You can find the Life Event Instructions [here](#).

New Hire Benefits FAQ: <https://flimp.live/24c7kr1od>

4

# Cigna Medical Plan Comparisons

	Cigna HDHP	Cigna POS Plan: Base	Cigna POS Plan: Buy-Up
	In-Network Single/Family	In-Network Single/Family	In-Network Single/Family
<b>Calendar Year Deductible</b>	\$3,300 Individual / \$6,600 Family	\$1,500 Individual / \$4,500 Family	\$1,000 Individual / \$3,000 Family
<b>Coinsurance</b>	10%	20%	20%
<b>Calendar Year Out-of-Pocket Maximum</b>	\$6,550 Individual / \$13,100 Family	\$6,350 Individual / \$12,700 Family	\$4,500 Individual / \$9,000 Family
<b>Preventive Services</b>	Covered at 100%	Covered at 100%	Covered at 100%
<b>Office Visits</b>			
Primary Care Physician	10% after deductible	\$35 copay	\$25 copay
Specialist	10% after deductible	\$60 copay	\$50 copay
<b>Emergency Services</b>			
Urgent Care Clinic	10% after deductible	\$75 copay	\$75 copay
Hospital Emergency Room	10% after deductible	\$250 copay	\$250 copay
<b>Hospital</b>			
Inpatient Care	10% after deductible	20% after deductible	20% after deductible
Outpatient Surgery	10% after deductible	20% after deductible	20% after deductible
<b>Prescription Drugs</b>			
<b>Deductible</b> (Individual / Family)	Medical Deductible Applies	\$100 / \$300	\$100 / \$300
Formulary Name	Advantage PDL	Advantage PDL	Advantage PDL
Retail (up to 31-day supply)	\$10 / \$35 / \$60 / \$120	\$10 / \$35 / \$60 / \$120	\$10 / \$35 / \$60 / \$120
Mail Order (up to 90-day supply)	\$25 / \$88 / \$150 / \$120	\$25 / \$88 / \$150 / \$120	\$25 / \$88 / \$150 / \$120
<b>KEY BENEFITS: Out-of-Network</b>			
<b>Deductible</b>	\$6,000 / \$12,000	N / A	\$3,000 / \$9,000
<b>Member Coinsurance</b>	30%	N / A	40%
<b>Out-of-Pocket Maximum</b>	\$13,100 / \$26,200	N / A	\$12,700 / \$25,400
<b>Monthly Cost</b>			
	<b>Cigna HDHP</b>	<b>Cigna Base Plan</b>	<b>Cigna Buy-Up Plan</b>
<b>Employee Only</b>	\$32.29	\$79.93	\$118.04
<b>Employee + Spouse</b>	\$206.90	\$337.20	\$424.28
<b>Employee + Child(ren)</b>	\$182.47	\$296.45	\$375.67
<b>Employee + Family</b>	\$298.48	\$479.94	\$616.55
<b>Additional Monthly Cost</b>			
<b>Tobacco-User Surcharge</b>	\$32.50	\$32.50	\$32.50

## Tobacco Surcharge

KNAPP is committed to building a well-being culture. Part of this initiative is to provide our employees with a tobacco-free workplace. If you choose to enroll into our medical plan and you are a tobacco user, a tobacco surcharge will apply to your medical cost. However, if you complete our free Tobacco Cessation program, you will be refunded the surcharge for the current calendar year.

- **Tobacco Cessation Program:** <https://flimp.live/ng5vqi7z2>
- **Non-Tobacco Policy & FAQ:** <https://flimp.live/1p4326kdx>

## Online Access to Cigna

You can register at [www.myCigna.com](http://www.myCigna.com) or MyCigna App:

- Access your Digital medical/dental card
- Find an In-Network Doctor or Facility
- Check status of claims, deductibles and out-of-pocket accumulations
- View, print and save an Explanation of Benefits (EOB)
- Compare procedure and prescription costs at different facilities and pharmacies
- Access consumer health tools, wellness resources and member only discounts

# Tax-Free Healthcare Spending

## Health Savings Account (HSA)

A Health Savings Account is like a personal savings account, but the money is used specifically to help pay for qualified healthcare expenses for you and your family. This account allows you to set aside pre-tax dollars to pay for qualified expenses. To qualify for a Health Savings Account, you must be enrolled in the HDHP plan.

For the Current Calendar Year, the IRS maximum contributions toward a Health Savings Account are **\$4,300 for an individual or \$8,550 if you are enrolled for dependent coverage**. Failure to comply may lead to penalties plus additional taxation. Additionally, there is a \$1,000 catch-up contribution for those employees over age 55.

### Benefits of a Health Savings Account (HSA) include:

- **You Own It.** You can control how much (up to the maximum contribution) or how little comes out of each paycheck. A Health Savings Account is similar to a regular savings account, so if you change health plans or employers, the account is yours to keep. Cigna utilizes HSA Bank as the custodian of the Health Savings Account.
- **You Don't Lose It.** Any unused funds in your Health Savings Account will roll over from year to year. You can use it for expenses as they occur or save for expenses down the road.
- **It Can Grow.** Your Health Savings Account is an account that can earn interest. If you allow contributions to build up in your account, you may be eligible for investment options. Additionally, your account can also be used as an alternative way to save for retirement.
- **There Are Significant Tax Benefits.** Contributions to your Health Savings Account will reduce your taxable income. Money in your account earns interest tax-free and the money you spend on qualified expenses is not taxed.

## Flexible Spending Accounts (FSA)

A Flexible Spending Account (FSA) can save you money on eligible health care and dependent care expenses for you and your family. You choose an annual amount to be set aside from your pay on a pre-tax basis. A portion of that amount is deducted each pay period and placed in your FSA. Once you choose the amount to set aside, you cannot change it during the plan year, unless you have an IRS qualified event.

### Health Care Flexible Spending Account (HCFSA)

You can enroll in the HCFSA to pay for eligible out-of-pocket health care expenses not covered by your plan or another source. **You can contribute up to \$3,300 per calendar year.** One of the best perks of an HCFSA is that all your funds are available to use at the beginning of the calendar year. That means if you have a large health care expense at the start of the calendar year, you can tap into your total annual HCFSA contribution amount immediately to help cover the cost.

Grace Period: Any unused funds in your FSA account when the Plan Year ends may be used up to 2 ½ months following the end of the Plan Year. Any unused funds as of March 15 (when the grace period ends) will be forfeited.

### Limited Purpose Flexible Spending Account (LPFSA)

If you enroll in the HDHP and open an HSA bank account, you cannot enroll in the Healthcare FSA. However, you can enroll in the Limited Purpose FSA to maximize your tax-free savings. Eligible expenses from a Limited-Purpose FSA include only out-of-pocket dental and vision expenses. **During the Current Calendar Year you may contribute up to a maximum of \$3,300.**

### Dependent Care Flexible Spending Account (DCFSA)

A DCFSA is used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so that you can work. **You can contribute up to \$5,000 per household, per calendar year.**

To be eligible you must meet the following requirements:

1. You and your spouse (if applicable) work or attend school full-time – and –
2. You have care expenses for children under age 13 – or –
3. You have care expenses for disabled persons over age 13 who spend at least 8 hours per day in your home



## Dental (Cigna)

The KNAPP dental plan is a passive PPO plan, which means that benefits are the same both in- and out-of-network\*.

*\*Although the reimbursement levels are the same, it is to your advantage to go to an in-network provider. Those network providers have agreed to accept the network discount, and you will share in those savings.*

*For some dental treatments (greater than \$250), you should request a Pre-Determination of Benefits Statement from your dentist so that you will have an estimate of the out-of-pocket costs prior to beginning dental treatment.*



DENTAL	Cigna	
	In-Network	Out-of-Network
<b>Calendar Year Deductible</b>	\$50 Individual / \$150 Family Type II and III Expenses only	
<b>Calendar Year Maximum</b>	\$1,500 (Type I, II, III)	
<b>Lifetime Orthodontia Maximum</b>	\$1,500 per child	
<b>Coinsurance Levels</b>		
Preventive Expenses	100%	100%
Basic Expenses	80%	80%
Major Expenses	50%	50%
<b>Orthodontia Services</b> – children up to age 19	50%	50%
<b>Out-of-Network Reimbursement</b>	Negotiated Fee	90 <sup>th</sup> Percentile of Usual & Customary Fees
<b>Monthly Cost</b>		
<b>Employee Only</b>	\$4.55	
<b>Employee + Spouse</b>	\$20.65	
<b>Employee + Child(ren)</b>	\$28.36	
<b>Employee + Family</b>	\$41.88	

### Locating an In-Network Dental Provider

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

- Click on the **Find a Doctor** tab at the top and select **Employer**
- Enter in your zip code and click **Find a Doctor by Type**



VISION	NVA	
	In-Network	Out-of-Network
<b>Routine Eye Exam</b>	\$15 copay	Up to \$40
<b>Eyeglass Frames</b>	\$130 allowance; 20% off remaining balance	Up to \$70
<b>Eyeglass Lenses</b>		
Single Vision	\$25 copay	Up to \$40
Bifocal	\$25 copay	Up to \$60
Trifocal	\$25 copay	Up to \$80
<b>Contact Lenses</b>		
Elective Disposable	\$125 allowance	Up to \$105
Medically Necessary	Covered at 100%	Up to \$210
<b>Frequencies</b>		
Exams	Once every 12 months	
Frames	Once every 24 months	
Eyeglass Lenses – and – Contact Lenses	Once every 12 months	
<b>Monthly Cost</b>		
<b>Employee</b>	\$0.66	
<b>Employee + Spouse</b>	\$2.91	
<b>Employee + Child(ren)</b>	\$3.36	
<b>Family</b>	\$4.82	

## Vision (NVA)

KNAPP provides you and eligible family members the opportunity to save on vision care services and products by purchasing vision coverage through NVA.



### Locating an In-Network Vision Provider

[www.e-NVA.com](http://www.e-NVA.com)

- Select **Subscribers** or click **Find a Provider**
- Fill in your search criteria and click **Find a Provider**

# Telemedicine

## 1-800MD

KNAPP provides you and your dependents with access to 1-800MD Telemedicine.

Telephonic medical consultations are available through 1-800MD at **no cost** to eligible employees and family members. This benefit is employer paid.

1-800MD provides fast and inexpensive access to board certified physicians that can diagnose illness, recommend treatment and prescribe short-term prescriptions<sup>1</sup> over the telephone. Quality medical care is available 24 hours a day, 7 days a week and 365 days per year throughout the United States.

1-800MD is the least expensive and most convenient option for minor medical care. Now you don't have to spend hours traveling to and from or waiting in a hospital Emergency Room, Urgent Care or Pharmacy Clinic for minor medical needs.

In most cases, 1-800MD is perfect for treatment of:

- Allergies
- Arthritic Pain
- Bronchitis
- Certain Rashes
- Cold/Flu Symptoms
- Ear Infections
- Gastroenteritis
- Headaches/Migraine
- Insect Bites Sinus Infections
- Sprains/Strains
- Respiratory Infections
- Stomachache/Diarrhea
- Sore Throat
- Urinary Tract Infection
- Minor Burns
- General Information
- And many more non-emergency medical conditions

## 24/7 Access to Quality Medical Care<sup>2</sup>

Simply pick up the phone or go online to schedule a physician consultation, from home, work or when traveling. Physician consultations are guaranteed within one-hour and generally take about 15 minutes. Prescriptions, when appropriate, are sent electronically to your pharmacy of choice.

<sup>1</sup> 1-800MD does not prescribe DEA controlled substances.

<sup>2</sup> Associates and family members must have completed Member Health Disclosure (MHD) on file with 1-800MD prior to initial consultation.

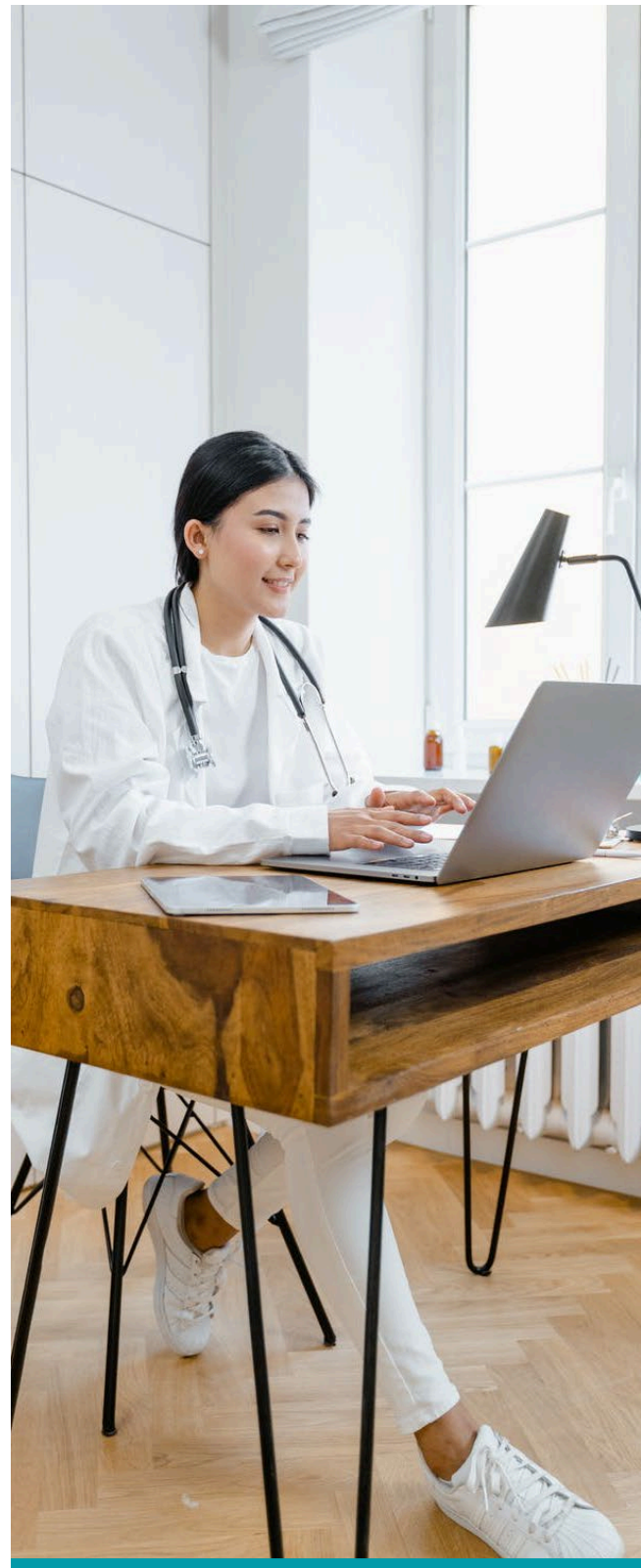
*Note: A medical diagnosis or issuance of prescription medication is not guaranteed and is at the sole discretion of the consulting physician.*

**When you need a Doctor, make a  
SMART Choice.**

**Consultations are provided free of charge.**

Call: 800-530-8666 | Visit: [www.1800MD.com](http://www.1800MD.com)

Or access through the 1-800MD app



# Life + Disability Insurance

## Basic Life and AD&D (Reliance Matrix)

KNAPP provides Basic Life and Accidental Death & Dismemberment (AD&D) insurance to all full- and part-time employees with a payout benefit equal to 1 times your annual salary, up to \$250,000 maximum.

You are automatically enrolled in this benefit following 90 days of employment. When making your plan selections for Open Enrollment, be sure to designate a beneficiary.

**REMINDER: Add or update beneficiaries.**



## Voluntary Life and AD&D (Reliance Matrix)

You have the option to purchase additional Voluntary Life and AD&D insurance for you and your family through Lincoln.

Employees can elect Voluntary Life insurance in increments of \$10,000 up to \$500,000 or five times your salary, whichever is less. The maximum you may elect during your initial enrollment is \$200,000 without evidence of insurability.

Employees can elect Voluntary Life insurance for their spouses in increments of \$5,000 up to 50% of the employee selection or \$250,000, whichever is less. The maximum you may elect for your spouse during your initial enrollment is \$50,000 without evidence of insurability.

Employees can elect Voluntary Life insurance for their child(ren) in an amount of \$10,000.

**Note:** Employees must participate in the Voluntary Life/AD&D Plan in order to elect spouse or dependent life insurance coverage. Benefits are subject to standard age reductions beginning at age 65.

### Short-Term Disability (Reliance Matrix)

Following 90 days of employment, KNAPP provides Short-Term Disability (STD) to all full- and part-time employees. This benefit is designed to protect your paycheck. It provides short term income continuation if you become disabled due to a non-occupational accidental injury, sickness or pregnancy.

<b>Weekly Benefit</b>	60%
<b>Weekly Benefit Maximum</b>	\$1,000
<b>Benefits Begin</b>	8 <sup>th</sup> Day
<b>Benefit Duration</b>	12 weeks

### Long-Term Disability (Reliance Matrix)

Following 90 days of employment, KNAPP provides Long-Term Disability (LTD) to all full- and part-time employees. Long-Term Disability insurance replaces your income if you are disabled for an extended period of time.

<b>Monthly Benefit</b>	60%
<b>Monthly Benefit Maximum</b>	\$10,000
<b>Benefits Begin</b>	91 <sup>st</sup> Day
<b>Benefit Duration</b>	Social Security Retirement Age

**Tax Choice:** Employees have the opportunity to include the value of the employer-paid LTD premium as “other income” on your W-2. If you elect to be taxed on the premium that KNAPP pays on your behalf and subsequently become disabled in that plan year, all Long-Term Disability benefits paid to you while out on disability will be 100% tax-free. Your election to have the value of your employer paid premium for Long-Term Disability coverage included on your W-2 as taxable income must be made prior to the beginning of the plan year in which the election becomes effective, and the election is irrevocable once the plan year begins. You will be offered the option of making a change annually per IRS regulations.

If you elect not to include the value of the employer paid Long-Term Disability benefit on your W-2, any benefits paid to you will be considered taxable income for the duration of your disability.

# Supplemental Benefits



## Supplemental Accident (Reliance Matrix)

Voluntary Accident insurance is a way to stay ahead of the medical and out-of-pocket expenses that add up quickly after an accidental injury – not just for emergency treatment, hospital stays and medical exams, but for other expenses you may face, such as transportation and lodging needs.

Benefits are payable directly to you and can be used however you want. It pays in addition to any other coverage you might have. There are no health questions or pre-existing condition limitations.

You may enroll yourself as well as your eligible spouse and children in this coverage provided by Reliance Matrix.

ACCIDENT	RELIANCE STANDARD	
	LOW PLAN	HIGH PLAN
<b>Initial Accident Care Benefits</b>		
Ambulance / Air Ambulance	\$300 / \$1,500	\$400 / \$2,000
Emergency Room Treatment	\$150	\$225
Initial Physician Office Visit	\$75	\$200
X-Rays	\$50	\$100
CT/MRI Scan	\$100	\$200
<b>Hospital Care Benefits</b>		
Hospital Admission	\$1,500	\$2,000
Hospital Confinement (per day)	\$250	\$400
Hospital Intensive Care (per day)	\$300	\$500
<b>Other Benefits</b>		
Follow-Up Physician Visit	\$75	\$300
Prosthetic Device	One \$250, Two \$500	One \$500, Two \$1,000
Blood and Plasma	\$100	\$200
Coma	\$5,000	\$10,000
Paralysis (paraplegia)	\$12,500	\$25,000
Lodging (per day)	\$50	\$100
Transportation	\$255	\$510
Dental Crown or Filling Repair	\$105	\$210
Dental Extraction	\$35	\$70
Physical and Occupations Therapy Services	\$25	\$25
Medical Device	\$400	\$500
<b>Accidental Death &amp; Dismemberment Benefits</b>		
Accidental Death	Employee \$15,000 Spouse \$7,500 Children \$3,750	Employee \$50,000 Spouse \$25,000 Children \$12,500

### Voluntary Accident

All family members on your plan are eligible for a **wellness-screening benefit of \$150**, paid directly to you once each year per covered person.

# Supplemental Benefits

## Supplemental Critical Illness (Reliance Matrix)

Critical Illness insurance can help provide you and your family with the additional financial protection you may need for expenses associated with an unexpected serious illness – so you can focus on getting better. Critical Illness provides you with a lump-sum benefit when diagnosed with a critical illness or if you have a specific event such as a heart attack or stroke.

You are able to elect a lump-sum benefit amount between \$10,000 and \$40,000, in \$10,000 increments. The cost of coverage is based on your age, the amount of benefit you elect and which family members you cover.

If you elect coverage for yourself, you can choose between \$5,000 and \$20,000 of coverage for your spouse and \$5,000 of coverage for your children.

The benefit is paid directly to you, and you can use the money as you wish; you can use the benefit to pay for out-of-pocket medical expenses, travel, treatment options not covered by your insurance plan or any unrelated expenses.

Reliance Matrix	Critical Illness
Covered Conditions	Pays You
Benign Brain Tumor / Invasive Cancer	100% of benefit amount
Non-Invasive Cancer	25% of benefit amount
End-Stage Renal Failure	100% of benefit amount
Heart Attack / Stroke	100% of benefit amount
Coronary Artery Disease	50% of benefit amount
Complete Blindness / Loss of Hearing	100% of benefit amount
Advanced Alzheimer's / Multiple Sclerosis / ALS / Parkinson's	100% of benefit amount
Child Diagnosis	
Cerebral Palsy / Cleft Palate / Cystic Fibrosis / Down Syndrome / Muscular Dystrophy / Spina Bifida / Type 1 Diabetes	100% of benefit amount

## Supplemental Hospital Indemnity (Reliance Matrix)

Hospital stays can be costly and are often unexpected. Even the best medical plans may leave you with extra expenses to pay out of your pocket like deductibles, coinsurance, and copays.

The Reliance Matrix Hospital Indemnity plan pays a fixed, lump-sum cash benefit to help cover expenses resulting from a covered hospitalization. The benefit is paid directly to you.

Reliance Matrix	Hospital Indemnity
Covered Benefits	Pays You
Hospital Admission (1 day / plan year)	\$1,000
Hospital Confinement (up to 365 days / plan year)	\$100
ICU Admission (1 day / plan year)	\$2,000
ICU Confinement (up to 30 days / plan year)	\$200

### For Both Voluntary Critical Illness and Voluntary Hospital Indemnity

All family members on your plan are eligible for a **wellness-screening benefit of \$150**, paid directly to you once each year per covered person.

## Four Ways to Submit Wellness Benefit Claim



[reliancematrix.com/individuals/claims](http://reliancematrix.com/individuals/claims)



[claimsintake@rsl.com](mailto:claimsintake@rsl.com)



Scan the QR code



855-775-2524

# 401(K)

A 401(k) plan is a retirement savings plan designed to allow eligible employees to supplement any existing retirement and pension benefits by saving and investing through a voluntary salary contribution. You are immediately eligible upon your date of hire.

## Eligibility Requirements

### 401(k)

All benefit-eligible employees are eligible to enroll in the 401(k) **after the first pay date following your date of hire.**

**Example:** You are hired on 2/2/2025. Your first paycheck will be 2/21/2025 and you will have access to register with Empower to elect 401k.

### Profit Sharing

To be eligible for KNAPP's discretionary contribution into the Profit-Sharing Plan, you must be employed on the last day of the plan year and have completed at least 1,000 hours of employment.

## Contribution Limits

### Traditional (Pre-Tax) & Roth (After-Tax)

In the Current Calendar Year, the maximum amount you can contribute to your 401(k) is \$23,500. Participants turning age 50 or older in the Current Calendar Year, may contribute an additional amount up to the IRS max.

## Employer Contribution

KNAPP matches 100% of your contribution, up to a maximum of 5% of your compensation.

## Vesting Schedule

Vesting refers to the percentage of your account you are entitled to receive upon the occurrence of a distributable event.

### 401(k)

You are always 100% vested in your contributions. KNAPP's employer contributions are vested as follows: 100% vested immediately.

**REMINDER: Add or update beneficiaries.**

### For More Information

Visit: <https://flimp.live/KUS-Benefits-Shuttle#401k>

### To Access Your 401(k) Account

Visit: [www.empowermyretirement.com](http://www.empowermyretirement.com)

Or download the Empower mobile app

### For Enrollment Instructions

Visit: <https://flimp.live/6bocytg5q>



# Wellness + Perks

## Award Winning

Due to our ongoing commitment to our benefits and wellness programs, KNAPP has proudly been recognized by national organizations for our efforts by providing options that best help our employees and their families for any situation!



## KNAPP - Keep Well

KNAPP is committed to building a well-being culture that educates, engages, and empowers our employees to live healthier lives and improves your overall physical, financial, and mental well-being. As such, KNAPP Keep Well provides programs, activities, and resources to help you achieve this goal to support the whole you – physically, mentally, socially, and financially!

Your health and well-being are essential to your professional and personal success. You are encouraged to be engaged in all of our Keep Well resources to help you improve and maintain your physical and social well-being, enjoy mental and emotional balance, and reach your financial goals. You can choose from, engage in, and utilize a wide variety of healthy activities and programs that you will not find anywhere else!

## Nutrition Coaching

KNAPP knows how important nutrition is to our employees, which is why we partnered with Ramp Health to provide nutrition coaching at no cost!\* You will have access to a Registered Dietitian (RD) to provide you with an in-depth nutrition assessment, analyzing what you eat, how you feel, and they will use proven interventions to customize a plan that works for you. Virtual sessions are about 45-mins to 1-hour. Additionally, within the platform, you will gain access to an interactive experience full of resources, self-guided courses, and more!

## Financial Wellness

KNAPP has partnered with PNC Workplace Banking to support our employees with financial wellness resources and tools. When it comes to money, every penny matters. Attaining financial wellness gives a sense of financial security and freedom. You will have access to a PNC Financial Consultant with 1:1 guidance to help you find answers and the right solutions for your situation. PNC can assist with opening a checking account, purchasing or refinancing a home, loans auto loans, and more.

In addition, PNC will provide you with access to digital tools, helpful articles and financial education webinars.

\* You do not need to be a member of PNC Bank to take advantage of the financial wellness support. However, you are a PNC member or looking for a new bank, KNAPP's partnership with PNC means you will receive perks from PNC Bank that other banks may not offer.

You can find more information on our company wellness program here: <https://fлимп.live/KUS-Benefits-Shuttle#wellness>

# Wellness + Perks

## Childcare Subsidy

---

KNAPP supports hardworking families like yours by partnering with KinderCare to provide the best childcare. We provide a subsidy for your children (6-weeks to 12-years) to help our employees save on full-time, part-time, and drop-in tuition at any KinderCare location nationwide!

## Tuition & Student Loan Assistance Programs

---

### Tuition Reimbursement

KNAPP believes in the growth and development of our employees. We encourage employees to pursue education related to their career with KNAPP under our Tuition Reimbursement program. Review our [Tuition Reimbursement Policy](#) program for details on eligibility and submission process

### Student Loan Assistance

KNAPP has partnered with Thrive and Silver Lion to provide our employees with Student Loan assistance programs. Their Student Loan Advisors can help you and your family with a free loan review and analysis. Make sure you state you are a KNAPP employee so you can receive exclusive special services, including reduced pricing to refinance your student loan that you will not get anywhere else!

## KNAPP Discount Portal

---

KNAPP has partnered with Working Advantage to create the KNAPP Discount Portal. Our employees have access to the world's largest selection of discounts of national brands. You can browse exclusive deals and limited offers on products, services, and experiences you need and love, including:

- Travel
- Electronics
- Appliances
- Automotive
- Gift Cards
- And more!

You can find more information on our company perks here: <https://flimp.live/KUS-Benefits-Shuttle#companyperksdiscounts>

## Active & Fit Direct (Discount Gym)

---

For a low monthly cost, the Active & Fit membership grants you access to a nationwide network of standard gyms, including discounted premium gyms, with the ability to switch gyms. Members also have access to on-demand workout videos and personal coaching. Active & Fit Direct is only available to you by being a Cigna member and this is not offered to the public.

You can find more information on our company perks here: <https://flimp.live/KUS-Benefits-Shuttle#companyperksdiscounts>

# Value Added Benefits

## Employee Assistance Program (ACI Specialty Benefits)



When personal problems arise, many choose to cope alone, resulting in negative consequences at home and the workplace. This is why we have teamed up with ACI Specialty Benefits to offer employees an easy and convenient way to find the help they need. Whether it is an emotional, legal or financial issue, ACI Specialty Benefits provides the resources for support and solutions. Each member in your family has access to three face-to-face sessions with a licensed counselor. Unlimited telephonic counseling and web-based services are also available.

The EAP program includes an online legal and financial resources center including document preparation. You can access these documents through the website.

The following services are free to use, confidential, and available to you and your family members:

### Mental Health Sessions

Up to 3 sessions, with options for in-person, telephonic, or video counseling

### Life Coaching

For help reaching personal and professional goals, managing life transitions, and building balance

### Financial Consultation

For help budgeting, buying a home, paying off debt, managing taxes, saving for retirement

### Legal Consultation

For help with legal issues such as will preparation, estate planning, divorce, custody, and bankruptcy

### Life Management

For referrals for childcare, adoption, special needs support, eldercare, and pet care

### Personal Assistant

For referrals for home services, repairs, travel, entertainment, dining, and personal services

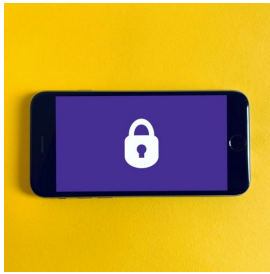
**Contact your Employee Assistance Program  
for 24/7 support, resources and information.**

**Call: 855-RSL-HELP  
(855.775.4357)**

**Online: [rsli.mylifeexpert.com](https://rsli.mylifeexpert.com)  
Company ID: **RSLI859**  
Email: [rsli@acieap.com](mailto:rsli@acieap.com)**

# Value Added Benefits

## Identity Theft (Reliance Matrix & InfoArmor)



Reliance Matrix and KNAPP are providing you and your family with InfoArmor Identity Protection. Should you experience fraud, InfoArmor's comprehensive recovery services will go the extra mile to help you resolve your case and restore your identity, saving you time, money, and stress. Plus you can rely on up to \$25K in identity fraud expense reimbursement to cover related out-of-pocket costs.

Highly trained and certified specialists are available 24/7 to restore compromised identities, even if the fraud or identity theft occurred prior to enrollment.

To enroll, call 855.246.7347 or visit [reliancestandard.com/infoarmor](http://reliancestandard.com/infoarmor)

## Voluntary Pet Insurance (ASPCA)



With ASPCA Pet Health Insurance, you can choose the care you want when your pet is hurt or sick and have the comfort of knowing they have coverage. Our coverage includes exam fees, diagnostics, treatments, and alternative therapies for accidents, illnesses, hereditary conditions, and behavioral issues.

Plans are completely customizable. You pick and set your annual coverage limit, deductibles, and reimbursement percentages. Next, choose what to cover: accidents only, preventive care, or the most robust complete coverage plan. Note that pre-existing conditions are not covered.

**This benefit is NOT PAYROLL DEDUCTED.**

Get your customized quote and enroll today – or at anytime outside open enrollment!

[www.aspcapetinsurance.com/KNAPP](http://www.aspcapetinsurance.com/KNAPP)

## Emergency Travel Assistance (Reliance Matrix & On Call International)



Reliance Matrix's Emergency Travel Assistance program provided by On Call International offers pre-trip planning assistance while traveling and emergency medical transportation benefits for covered persons traveling 100 miles or more from your home. Benefits include but are not limited to:

### Medical

- Medical referrals for local physicians/dentists
- Medical case monitoring
- Prescription assistance and eye glasses replacement
- Convalescence arrangements

### Travel

- Pre-trip information such as visa and vaccination requirements
- Lost document and luggage assistance
- Emergency evacuation
- Emergency message transmission
- Legal referrals

For complete dialing instructions, visit <http://www.att.com/esupport/traveler.jsp?group=tips> or call 800.456.3893 or 603.328.1966 for emergency assistance.

17

# Benefits Support

## Client Advocate



Your Client Advocate provides personalized assistance to you and your family members who participate in your company's health plans.

### Contact your Client Advocate for help with:

- Understanding your healthcare benefits
- Navigating healthcare claims and related documents (explanations of benefits, provider bills, appeals, etc.)
- Assistance with claim denials and appeals
- Researching network provider questions or concerns

**Madalyn Maierhafer**

**Direct:** 404.814.6054

[madalyn.maierhafer@nfp.com](mailto:madalyn.maierhafer@nfp.com)

## Cason Group

The Cason Group Benefits Education team is dedicated to closing the gap by providing onsite and call center assistance via licensed benefit counselors during open enrollment as well as pre-communication materials that will inform, educate and seek to engage employees in their benefit packages.

**Cason Group**

<https://calendly.com/the-cason-group/KNAPP>



## Brainshark Video

To take a closer look at KNAPP's benefit package, click:  
[www.brainshark.com/fallonbenefits/KNAPP2025OE](http://www.brainshark.com/fallonbenefits/KNAPP2025OE)

## FAQ

New Hires: <https://flimp.live/24c7kr1od>  
Post Hires: <https://flimp.live/dj4b9xqsm>

# Contacts

## Medical & Dental

**Cigna – Group #00630771**

[myCigna.com](https://myCigna.com)

800.244.6224

Mobile App: myCigna

## Telemedicine

**1-800MD – Group  
#1800MD3512020**

[1800md.com](https://1800md.com)

800.530.8666

Mobile App: 1800MD

## Life and AD&D

**Reliance Matrix – Policy #167811**

[rsli.com](https://rsli.com)

800.351.7500

Mobile App: Matrix Mobile

## 401(k) Retirement

**Empower Retirement**

[empowermyretirement.com](https://empowermyretirement.com)

1.800.338.4015

Mobile App: Empower

## Disability

**Reliance Matrix – Policy #170644**

[rsli.com](https://rsli.com)

800.351.7500

## Health Savings Account

**HSA Bank**

[myCigna.hsabank.com](https://myCigna.hsabank.com)

800.357.6246

Mobile App: HSA Bank Mobile

## Flexible Spending Accounts

**Medcom**

<https://medcombenefits.com/resources/for-employees>

800.523.7542

Mobile App: Medcom Mobile

## Vision

**NVA – Group #NVAI3235**

[e-nva.com](https://e-nva.com)

800.672.7723

Mobile App: NVA Vision Benefits

## Voluntary Critical Illness, Accident, Hospital Indemnity

**Reliance Matrix –#460802,  
#460803, #460795**

[rsli.com](https://rsli.com)

800.351.7500

## Employment Verification

**KUS Benefits**

<https://flimp.live/KUS-Benefits-Shuttle#support>

## Employee Assistance Program

**ACI – Company ID: RSLI859**

[rsli.mylifeexpert.com](https://rsli.mylifeexpert.com)

855.775.4357

## Client Advocate

**NFP – Madalyn Maierhafer**

[madalyn.mierhafer@nfp.com](mailto:madalyn.mierhafer@nfp.com)

404.814.6054

## KUS Benefits Support

**KNAPP**

[flimp.live/KUS-Benefits-Shuttle](https://flimp.live/KUS-Benefits-Shuttle)

# Back to Start



KNAPP  
KEEP WELL

*This information offers a brief outline of benefits and covered services. A complete explanation of covered services, exclusions and limitations is available in your Summary Plan Descriptions.*