



2024 HG NEW HIRE BENEFITS GUIDE

Welcome To Your Benefits Informational Guide

We recognize how important benefits are to you. That's why we're committed to helping you and your family enjoy the best possible physical, financial, and emotional well-being. It's also why we provide you with a comprehensive, highly competitive benefits package, with the flexibility to make the choices that best meet your needs. Use this guide to better understand your benefit options.





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Important Reminders

As a newly hired full-time team member, the benefits you choose will take effect the 1st of the month following 60 days of employment. You must make your benefit elections within **45 days** of your hire date.

* If you're considered an acquired team member your benefits will take effect immediately and you will have **30 days** from your hire date to make your benefit elections.

Who can enroll?

- **Full-time employees (30+ hrs./wk.)**
- **Eligible dependents**
 - Includes your legal spouse and children to age 26, plus disabled dependent children of any age who meet plan criteria.



Summary of Benefits and Coverage

The Health section of this guide provides an overview of your medical plan options. You can find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans.

Health

Quality health coverage is one of the most valuable benefits you enjoy as an HG employee. Our benefits program offers plans to help keep you and your family healthy and provides important protection in the event of illness or injury.

Medical

For 2024, you have a choice of medical plans giving you the flexibility to choose what’s best for your needs and budget.

- **Lumenos Health Savings Account (HSA) Rewards Plan**, a High Deductible Health Plan (HDHP), that provides you with the opportunity to balance your out-of-pocket expenses with your paycheck costs.
- **Premium Value Plan**, a HDHP plan that provides you with the opportunity to minimize paycheck costs.
- **PPO Plan** that provides you with higher level coverage and maintains a low out-of-pocket cost.



Medical Plan Costs

You and HG share the cost of your medical benefits – HG pays a generous portion of the total cost, and you pay the remainder through payroll deductions. Your specific cost is based on the plan and coverage level you select.

Which Plan is Right for You?

CONSIDER WHICH PLAN FEATURES ARE MOST IMPORTANT TO YOU. DO YOU WANT TO:	LUMENOS HSA REWARDS	PREMIUM VALUE	PPO
Open and contribute to a tax-free HSA, which has no “use it or lose it” rule and offers the opportunity to invest money for future medical costs	X	X	
Pay the lowest premium cost, which may make it the least expensive option if you expect to have low health care usage		X	
Balance your out-of-pocket and paycheck costs with a moderate deductible and premium cost	X		
Pay the highest paycheck cost in order to keep your out-of-pocket costs as low as possible when you need care			X

Compare Medical Plans

The chart below provides a comparison of key coverage features and costs.

	HSA REWARDS		PREMIUM VALUE		PPO		
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	
ANNUAL DEDUCTIBLE							
Per person/ per family	\$2,000 / \$4,000	\$4,000 / \$8,000	\$5,000 / \$10,000	\$10,000 / \$20,000	\$1,000 / \$2,000	\$2,000 / \$4,000	
OUT-OF-POCKET MAXIMUM							
Per person/ per family	\$6,000 / \$12,000	\$12,000 / \$24,000	\$7,000 / \$14,000	\$14,000 / \$28,000	\$3,000 / \$6,000	\$6,000 / \$12,000	
MEDICAL COVERAGE							
Doctor's office visits	30% after deductible	60% after deductible	30% after deductible	50% after deductible	\$30	40% after deductible	
Preventive care	No Charge		No charge		No Charge		
Specialist visits	30% after deductible		30% after deductible		20% after deductible		\$50
Outpatient surgery							20% after deductible
Inpatient hospital (per stay)							
Emergency room					20% after deductible		
PRESCRIPTION DRUGS							
					\$150 Rx deductible applies to Brand/ Non-formulary and specialty drugs.		
Generic	\$10 after deductible		\$10 after deductible		\$15 after deductible		
Brand Formulary	\$40 after deductible		\$40 after deductible		\$50 after deductible		
Non-formulary	\$60 after deductible		\$60 after deductible		\$85 after deductible		
Specialty	20% up to \$250 after deductible		20% up to \$250 after deductible		20% up to \$250 after deductible		
MAIL-ORDER PRESCRIPTION DRUGS (90-DAY SUPPLY)							
Generic	\$25 after deductible		\$25 after deductible		\$38 after deductible		
Brand Formulary	\$100 after deductible		\$100 after deductible		\$125 after deductible		
Non-formulary	\$150 after deductible		\$150 after deductible		\$213 after deductible		
Specialty	20% up to \$250 after deductible		20% up to \$250 after deductible		20% up to \$300 after deductible		



A Closer Look at the High Deductible Health Plan

The high deductible health plans (HDHP) cost you less from your paycheck, so you keep more of your money. This rewards you for taking an active role as a health care consumer and as a result could save you on your health care costs.

HDHP Advantages

1. Lower paycheck costs

Your per-paycheck costs are lower compared to Harbor Group's PPO Plan, giving you the opportunity to contribute the cost savings to a tax-free (federal taxes) Health Savings Account (HSA). You pay for your initial medical costs until you meet your annual deductible, and then you use your HSA money to pay a percentage of any further costs until you reach the annual out-of-pocket maximum.

2. Tax-advantaged savings account

To help you pay your deductible and other out-of-pocket costs, the HDHP plans let you open a Health Savings Account (HSA) and make tax-free contributions directly from your paycheck. Harbor Group also contributes to your HSA.

3. Free in-network preventive care

As with all Harbor Group health plans, preventive care is fully covered under the HDHP plans – you pay nothing toward your deductible and no copays as long as you receive care from in-network providers. Preventive care includes annual physicals, well exam/visits, immunizations, flu shots, and cancer screenings.

4. Extensive provider network

The HDHP plans uses Anthem's large network of doctors and other health care providers.

Using an HDHP



Preventive Care

You pay nothing for in-network preventive care.



Deductible

You pay 100% of your medical expenses up to the annual deductible amount. Use your HSA to plan ahead for these costs.



Coinsurance

You and the plan share costs once you meet your deductible, until you reach the out-of-pocket maximum.



Out-of-Pocket Maximum

You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year.

Money-Saving Tip

If you enroll in either of the HDHP plans, put the money you save through lower paycheck deductions into your tax-free HSA so you'll have money available when you need to pay out-of-pocket costs.



Health Savings Account (HSA)

If you enroll in either of the HDHP Plans, you are eligible to open an HSA. An HSA is a tax-free savings account you can use to pay for eligible health expenses anytime, even in retirement.



How Does an HSA Work?

- **Build tax-free savings for health care.** You can make before-tax contributions from your paycheck into your HSA, allowing you to save money by using tax-free dollars to pay for eligible medical, prescription, dental, and vision expenses. The total amount that can be contributed to your HSA each year is limited by the IRS. The following limits for 2024 **include** any company contributions you receive:
 - » Up to \$4,150 for employee-only coverage.
 - » Up to \$8,300 if you cover dependents.
 - » Add \$1,000 to these limits if you're age 55 or older.
- **Harbor Group gives you money.** For 2024, Harbor Group will make the following contributions to your account:
 - » \$500 for employee-only coverage.
 - » \$1,500 if you cover dependents.
 - » Note: Amounts will be paid in 4 quarterly deposits of \$125 / \$375.
- **Keep your money.** Unlike a FSA, the money in your HSA is always yours to keep and can be rolled over from year to year. You can take your unused balance with you when you retire or leave Harbor Group.
- **Use it like a bank account.** Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

- **Earn interest and invest for the future.** Once your interest-bearing HSA reaches a minimum balance, you can invest in a variety of no-load mutual funds similar to 401(k) investments.
- **Never pay taxes.** Contributions are made on a before-tax basis, and your withdrawals will never be subject to federal income taxes when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.*

* Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax. Please review your state regulations as you may have to pay state taxes depending on your residency.

HSA Eligibility

In order to establish and contribute to an HSA, you:

- Must be enrolled in a high deductible health plan, like Harbor Group's Lumenos HSA Rewards or Premium Value Plans.
- Cannot be covered by any other medical plan that is not a qualified high deductible plan. This includes a spouse's medical coverage unless it's an HSA-qualified plan.
- Cannot be enrolled in a traditional health care FSA in 2024.
- Cannot be enrolled in Medicare, including Parts A or B, Medicaid, or TRICARE.
- Cannot be claimed as a dependent on another person's tax return.
- Cannot be a veteran who has received treatment, other than preventive care, through the Department of Veterans Affairs within the past three months.

Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.



Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to \$3,200.
 - » Rollover up to \$640 into the next plan year

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child or adult dependent care, so you and/or your spouse can work, look for work, or attend school full time.
- Contribute up to \$5,000 in 2024, or \$2,500 if you are married and file separate tax returns.

Estimate carefully

Keep in mind, Health Care and Dependent Care FSAs are “use-it-or-lose-it” accounts. You will forfeit any amount left over at the end of the plan year (with the exception of the Health Care FSA \$640 rollover).

HSA vs. Health Care FSA: What’s the Difference?

	HSA	HEALTH CARE FSA
Available if you enroll in a ...	HDHP Plan	PPO Plan
Eligible for company contributions	Yes	No
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use-it-or-lose-it” at year-end	No	Yes
Money is always yours to keep	Yes	No

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to Anthem, our FSA administrator.

What’s an eligible expense?

Health Care FSA – Medical, dental and/or vision deductibles, copays, coinsurance, and other health care expenses. To learn more, please visit [Anthem](#).

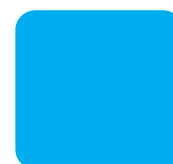
Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, visit [Anthem](#).

Dental

Healthy teeth and gums are important to your overall wellness. That’s why it’s important to have regular dental checkups and maintain good oral hygiene. Learn about the dental plans available to help you maintain your oral health.

New for 2024: Right Start 4 Kids provides 100% coverage for diagnostic, preventive, basic and/or major services for children up to the age of 13 at in-network providers.

SERVICES	PPO LOW	PPO HIGH
Annual deductible	\$50 / person \$150 / family	\$50 / person \$150 / family
Annual Benefit Maximum	\$1,000	\$2,000
Exams, including 2 annual checkups and one set of X-rays annually	Plan pays 100%	Plan pays 100%
Basic dental care (includes white fillings, extractions, root canals, oral surgery, periodontics, denture repair, etc.)	Plan pays 80% after deductible	Plan pays 80% after deductible
Major dental care (includes crowns, dentures, bridges and implants)	Not Covered	Plan pays 50% after deductible
Orthodontia	Not Covered	Plan pays up to \$1,000 (For dependent children under age 19)
Prevention First	Diagnostic & preventive services do not count towards maximum	Diagnostic & preventive services do not count towards maximum



Vision

Having vision coverage allows you to save money on eligible eye care expenses, such as periodic eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

SERVICES	MEMBER PAYS
Annual exam	\$10
CONTACT LENS FIT AND FOLLOW-UP (AFTER EYE EXAM)	
Standard	Up to \$55
Premium	10% off retail price
Frames	\$130 Allowance 20% off amounts over \$130
STANDARD PLASTIC LENSES:	
Single Vision	\$25 copay
Bifocal	\$25 copay
Trifocal	\$25 copay
Contact Lenses	Allowance \$130
Conventional	15% off balance over \$130
Disposables	100% of balance over \$130
FREQUENCY:	
Exams	Once every 12 months
Frames	
Standard Plastic Lenses	
Contact Lenses (in lieu of glasses)	



Wellness

HG is committed to helping you feel your best and live well. We offer benefits and programs that support your total health and make it easier to pursue your wellness goals.

Wellness Program

Our wellness program is designed to help you maintain or move toward a healthy lifestyle through preventive care and other assistance when you need it. You also have access to tools and resources you can use to learn about your personal health risks and monitor your progress toward your health goals.



Employee Assistance Program

This confidential service provides assistance for everyday issues, at no cost to you. It's all part of our commitment to supporting your total well-being. Get help with work-life issues, referrals for clinical, legal, and financial services and more. To begin taking advantage of this valuable benefit, visit www.guidanceresources.com or call 1-800-964-3577.

Take Advantage of Preventive Care Benefits

Good preventive care can help you stay healthy and detect any “silent” problems early, when they’re most likely to be treatable. Most in-network preventive services are covered in full, so there’s no excuse to skip it.

- **Have a routine physical exam each year.** You’ll build a relationship with your doctor and can reduce your risk for many serious conditions. **You will also receive a discount on your medical premium.**
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention – including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.

Don't have a personal doctor? You should. Here's why.

- **Better health.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventive care doesn't cost you anything.
- **A healthier wallet.** A primary care physician can help you avoid costly trips to the emergency room. Your doctor will also help coordinate specialist care, if needed.
- **Peace of mind.** Advice from someone you trust means a lot when you're healthy, but it's even more important when you're sick.



LiveHealth Online

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a crowded waiting room full of other sick people. A virtual consultation, included as a covered service under your medical plan, lets you consult with a doctor from the comfort of your home or office without an appointment. When you seek care through virtual visits, you'll pay a flat copay amount, similar to an office visit. Consider a virtual visit when your doctor isn't available, you become ill while traveling, or you're considering visiting a hospital emergency room for a non-emergency health condition. To learn more and register for care, go to www.livehealthonline.com.



Life and AD&D Insurance

Your benefits include programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save money on valuable supplemental insurance coverage.

Employee Basic Life and AD&D Insurance

You automatically receive basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. Your benefit amount is one times your base salary, up to \$50,000 for each.

Employee Supplemental Life Insurance

If you want added protection, you can purchase supplemental life insurance for yourself. You may elect coverage up to 5 times your base annual salary or \$500,000. May be subject to evidence of insurability (EOI).

Spouse Voluntary Life Insurance

You may also purchase life insurance for your spouse or domestic partner up to \$500,000 (not to exceed 1 times your coverage). May be subject to evidence of insurability (EOI).

Child Voluntary Life Insurance

Optional child life insurance provides life insurance in increments of \$1,000 up to \$10,000. The rate is \$.70 per month, regardless of the number of children covered.

Federal tax law requires Harbor Group to report the cost of company-paid life insurance in excess of \$50,000 as imputed income. AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.



Short and Long-Term Disability

HG's disability benefits work together to replace a portion of your income when you're unable to work.

The loss of income due to illness, pregnancy or disability can cause serious financial hardship for your family. Short and Long-term disability benefits allow you to continue paying your bills and meeting your financial obligations during a difficult time.

	SHORT-TERM DISABILITY	LONG-TERM DISABILITY
Who pays	Employee-paid	Employer-paid
Benefit provided	50% of weekly salary	Up to 50% of base monthly salary
Maximum benefit payable	\$1,000 per week	\$2,000 per month
Maximum benefit duration	24 weeks	Until you're no longer considered disabled or you reach normal retirement age, whichever comes first
Waiting period	14 days	180 Days

Evidence of Insurability

If you choose to enroll in short-term disability or life insurance (up to the maximum benefit) as a new hire you will be automatically approved.

If you decide not to elect the coverage at this time and later want to sign up, you will have to go through medical underwriting and it will be up to the insurance carrier to approve or deny your enrollment.

Have you named a beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit the benefits section of HGMe to add or change a beneficiary.



Financial - Retirement and Banking

Your benefits include programs to help ensure financial security for you and your family. We also provide access to voluntary benefits designed to help you save for your future as well as today.



401(k) Savings Plan

HG's 401(k) Savings Plan, through John Hancock, provides advantages you may not get with other types of savings plans and helps you meet one of life's important goals – saving for a financially secure retirement.

Log into your John Hancock account by visiting <https://www.cd.bcomplete.com/> to learn more.

Eligibility

You are eligible to participate if you are at least 18 years of age and are a full-time or part-time employee.

Your Contributions

You can contribute to your 401(k) with before-tax money or Roth after-tax money. The type of contributions you make will depend on your financial goals and circumstances.

Both before-tax and Roth after-tax contributions count toward the IRS maximum of \$23,000.

If you are age 50 or older, you may make additional catch-up contributions – up to \$7,500.

Company Matching Contributions

HG will match \$0.50 for each dollar invested, up to a maximum of 3%, when a team member contributes 6% of their salary.

Investment Elections

The plan offers you a variety of investment options to choose from. It's important to carefully consider your investment goals, retirement timeframe, and risk tolerance when deciding how to invest your plan contributions.

Vesting

Vesting refers to your ownership of the money in your account. You are always 100% vested in your own contributions. You are 25% vested in employer contributions after 1 year, 50% vested after 2 years, 75% vested after 3 years and 100% vested at 4 years.



Bank of America Services

As an HG Team Member, you can get a special bundle of no-fee banking services. All you need to do is set up your Harbor Group payroll direct deposit into your personal eligible Bank of America® checking or savings account.

NO Bank of America monthly maintenance fees

NO non-Bank of America ATM fees

NO Bank of America domestic wire transfer fees

Plus, you can:

- Use our free Mobile Banking app, which makes it easy to bank on the go
- Enjoy rewards and benefits personalized for you
- Schedule an appointment to meet with a financial center specialist

To learn more, visit:
go.bofa.com/harborgroup

Additional Benefits

As part of HG's benefits package, you have access to a variety of additional programs that can help save you money and provide important assistance with everyday needs.

Accident Insurance

You can't always avoid accidents – but you can help protect yourself from accident-related costs that can strain your budget. Accident insurance supplements your primary medical plan and disability programs by providing cash benefits in cases of accidental injuries. You can use this money to help pay for uncovered medical expenses, such as your deductible or coinsurance, or for ongoing living expenses, such as your mortgage or rent. Benefits are paid in addition to other coverages you may have, such as medical or an AD&D plan.

Critical Illness Insurance

This plan protects against the financial impact of certain covered illnesses such as a heart attack or cancer. You receive a direct lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services and day care.

A Health Screening Benefit is available for both Accident (ACC) and Critical Illness (CI) insurance – just file a claim with The Hartford (details on our website) showing you had one of many approved screenings and receive \$50 for ACC and \$75 for CI.

Hospital Indemnity Insurance

A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity plan provides supplemental payments directly to you – unless assigned to someone else – that you can use to cover expenses that your medical plan doesn't cover for hospital stays.



Learn More

Visit the Human Resources page on **HG360** and the **Virtual Benefits Fair** for more information about all of Harbor Group's benefit offerings.



Additional Benefits (Cont.)












As part of HG's benefits package, you have access to a variety of additional programs that can help save you money and provide important assistance with everyday needs.

Legal Plan

The legal services plan through Legal Resources offers participants and their eligible dependents access to legal advice and services from a nationwide network of attorneys with coverage for many personal legal issues. Services include telephone advice and office consultations on an unlimited number of legal matters, in addition to full representation for covered matters.

The legal plan is available for \$8.77 per paycheck.

Note: You don't pay an hourly rate if you use a network attorney.

 <p>General Advice and Consultation</p> <ul style="list-style-type: none">- Unlimited in-person or telephone advice and consultation for fully covered services	 <p>Preparation and Review of Routine Legal Documents</p> <ul style="list-style-type: none">- Unlimited pages and occurrences	 <p>Wills and Estate Planning</p> <ul style="list-style-type: none">- Will preparation and periodic updates- Advance medical directive- Financial powers of attorney- Contingent trust for minor children
 <p>Family Law</p> <ul style="list-style-type: none">- Uncontested domestic adoption- Uncontested divorce- Uncontested name change	 <p>Real Estate</p> <ul style="list-style-type: none">- Purchase, sale, or refinance of primary residence- Deed preparation- Tenant-Landlord matters- Landlord-Tenant consultation	 <p>Traffic Violations</p> <ul style="list-style-type: none">- Traffic infractions and misdemeanors- Speeding- Reckless driving- Driving under the influence 1st Offense
 <p>Elder Law</p> <ul style="list-style-type: none">- Estate advice- Powers of attorney for members' parents	 <p>Consumer Relations and Credit Protection</p> <ul style="list-style-type: none">- Warranty disputes- Billing disputes- Collection agency harassment	 <p>Civil Actions</p> <ul style="list-style-type: none">- Representation as defendant- Representation as plaintiff- Insurance matters- Initial administrative hearing- Small Claims Court advice
 <p>Criminal Matters²</p> <ul style="list-style-type: none">- Defense of misdemeanor- Misdemeanor defense of juveniles <p>Fully covered for first offense involving alcohol or illegal drugs</p>	 <p>Identity Theft</p> <ul style="list-style-type: none">- Prevention assistance- Education services- Identity recovery assistance	

Commuter Benefits

Another great way to save money through tax-free spending is HG's commuter benefits program. You can use before-tax dollars to pay for monthly parking or transit costs related to your work commute (excluding tolls). It's easy and flexible. Before-tax deductions are allowed up to the IRS limit of \$315 per month for parking or transit. For more information, visit <https://www.wexinc.com/products/benefits/commuter/>.

Mass Transit

Whether you take the train, bus, subway, ferries, UberPOOL, Lyft Shared, or a combination of these transit options to get to work, these costs are eligible expenses (which means that no matter how you get to work, you can save \$\$ by using your commuter benefits).

Parking

If you commute with your own vehicle, you can use the benefit to pay for parking at or near your regular place of employment, use SpotHero to reserve or pre-pay parking spots in select cities, or take advantage of park and ride facilities (if available).

Enroll

After you've carefully considered your benefit options and anticipated needs, it's time to make your benefit selections. Follow the instructions to enroll yourself and any eligible dependents in health and insurance benefits for 2024.

How to Enroll

Log in to HG's Human Resources site, HGMe. Once logged in, click on Benefits, next click on New Hire Benefit Enrollment and make your elections and/or changes.

Benefits Customer Service Center

If you have questions, please contact the Benefits Customer Service Center at:

1-855-282-5640 | enrollment@totalfocushr.com

Monday – Friday, 8 AM – 4:30 PM EST

(Tenemos representantes te hablan Español disponible)



Changes During The Year

After your enrollment opportunity ends, you will not be able to change your benefits coverage during the year unless you experience a qualifying life event, such as marriage, divorce, birth, adoption, or a change in your or your spouse/ domestic partner's employment status that affects your benefits eligibility.

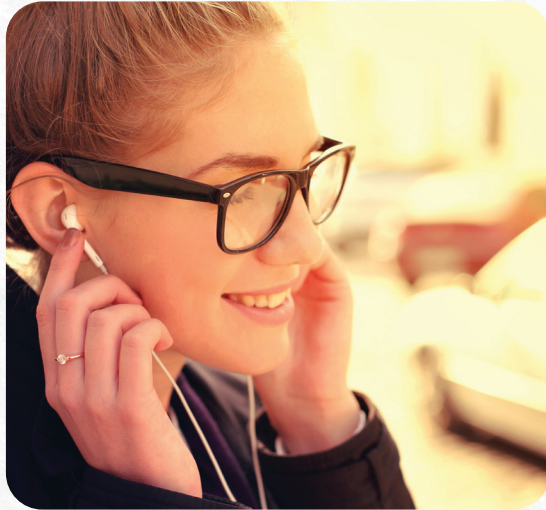




Contacts

Please contact the appropriate provider listed below to learn more about a specific benefit plan.

BENEFIT PLAN	PROVIDER	CONTACT INFORMATION	WEBSITE
Benefits Customer Service	Total Focus HR Solutions	1-855-282-5640 enrollment@totalfocushr.com	
Medical, Prescription, Health Savings Account (HSA) and Flexible Spending Accounts (FSAs)	Anthem	1-833-592-9956	www.anthem.com
Dental	Delta Dental	1-800-237-6060	www.deltadental.com
Vision	EyeMed	1-866-723.0513	www.eyemedvisioncare.com
Employee Assistance Program (EAP)	The Hartford	1-800-964-3577	www.guidanceresources.com HLF902 ABILI
Telemedicine Services	Anthem	1-833-592-9956	www.anthem.com
Life , Disability and AD&D Insurance	The Hartford	1-888-277-4767	www.thehartford.com/ employee-benefits
Legal Plan	Legal Resources	1-800-728-5768 info@legalresources.com	Legalresources.com
Accident, Critical Illness and Hospital Indemnity Insurance	The Hartford	1-866-547-4205	www.thehartford.com/ employee-benefits
401(k) Savings Plan	John Hancock	1-877-525-7655	https://wwwcd.bcomplete.com/
Commuter	WEX	1-833-225-5939	https://www.wexinc.com/products/ benefits/commuter/



This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by Harbor Group. It is not a legal plan document and does not imply a guarantee of employment or a continuation of benefits. While the guide is a tool to answer many of your benefit questions, full details of the plans are contained in the Summary Plan Descriptions (SPDs), which govern each plans' operation. The noted plan changes in this guide may serve as a Summary of Material Modifications (SMM) to the SPD. Whenever an interpretation of a plan benefit is necessary, the actual plan documents will prevail.