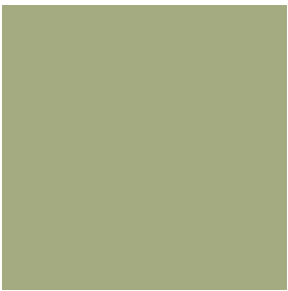


The choice is yours.



2025 Benefits  
Guide



**BENEFITS FOR A HEALTHY LIFE**  
Your 2025 benefit choice



# Welcome to Your Benefits Enrollment

Whether at work or at home, your quality of life and productivity are important to us. This is why EFI is pleased to offer you a quality, comprehensive benefits program with options that recognize the varying needs of our employees and their families.

This guide is designed to assist you in making your benefit enrollment choices and serves as a handy reference. We encourage you to take the time to review this Benefits Guide to educate yourself about your benefit options and choose the best coverage to fit your needs.



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## Important Reminders

### Eligibility

You may enroll in the group health plan if your regular work schedule is 20 hours per week or more. Once you become eligible, so do your eligible dependents, which include your spouse, domestic partner and any eligible dependent children up to age 26.

Coverage will begin on your date of hire. You have 30 days to enroll in benefits as a new hire, otherwise your next opportunity to enroll will be during the annual Open Enrollment period in November or if you have a life status event during the year such as marriage, birth, divorce or other qualifying events.

### Benefits Available:

- Medical
- Dental
- Vision
- Health Savings Account
- Flexible Spending Account
- Basic Life and AD&D Insurance
- Dependent Life Insurance
- Supplemental Life Insurance
- Short-Term and Long-Term Disability
- Voluntary Benefits
- *And more!*

This document is an outline of the coverage proposed by the carrier(s) based on information provided by EFI. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

The intent of this document is to provide you with general information regarding the status of, and/or potential concerns related to, your current employee benefits environment. It does not necessarily fully address all of your specific issues. It should not be construed as, nor is it intended to provide, legal advice. Questions regarding specific issues should be addressed by your general counsel or an attorney who specializes in this practice area.

# Medical Benefits

## Administered by Anthem or Kaiser

We realize that nothing is more important than the health of you and your family. That is why EFI offers you a variety of health plans to help meet the needs of you and your family.

Every year, EFI evaluates our medical plan options, plan designs and employee premium contributions to confirm they align with the market and the needs of our employees.

Anthem plans and the Kaiser HMO also provide access to Telehealth services. Telehealth provides an on-demand 24/7/365 access to non-urgent health care through a national network of licensed board-certified US-based doctors and pediatricians. Many use Telehealth for conditions such as cold and flu, fever, headache, pink eye, rashes, sinus infections, ear infections, sore throats, etc. Telehealth services for Anthem members will be provided by Live Health Online.

Anthem/CarelonRx as our prescription drug vendor offers additional benefits through their Rx90 with Optional Home Delivery program.

With CarelonRx Mail program, members will receive their maintenance medicine at their home, safely and securely.

With Optional Home Delivery, members may choose to use CarelonRx Mail (voluntary program) to fill prescriptions for maintenance medicines. Members may choose between CarelonRx Mail order or any in-network retail pharmacy to fill their maintenance medication.

With CarelonRx's Retail 90 program, members may pick up a 90-day supply of medication, instead of a 30-day supply at a participating network of retail pharmacies.

### Retail Health Clinics

You can get quick, convenient access to quality medical care at a lower cost than using an Urgent Care Center. A retail health clinic nurse practitioner or physician assistant can treat you for a range of minor illnesses and provide routine vaccinations. You can find such clinics in major pharmacies or retail stores. To find a convenience care clinic near you, go to [www.anthem.com/nh/employer](http://www.anthem.com/nh/employer) or call the toll-free number on your Anthem ID card.



## For 2025, the following medical plans are available:

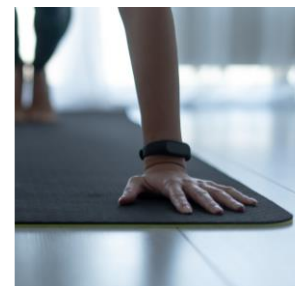
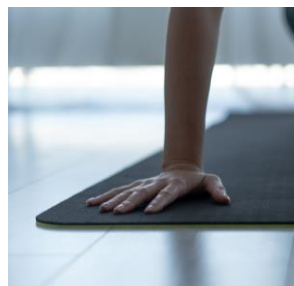
- All employees have the option of:
  - › Anthem PPO 1000
  - › Anthem PPO 2000
  - › Anthem PPO with Health Savings Account
  - › Anthem/Carelon Rx is the prescription drug vendor for all Blue Shield plans
- ❖ **California Employees** also have the option of the Kaiser HMO Plan

## Medical Opt Out

If you are covered under your spouse's or partner's plan, or you do not want to be covered under the EFI medical plan, you may opt out of EFI's medical coverage.

There are no payments from EFI for opting out of medical coverage. You may opt out of medical but still elect to enroll in dental and/or vision.

NOTE: See page 8 for important information about the Spousal Surcharge if you plan to cover a spouse or domestic partner in one of the EFI medical plans.





## Health Savings Account (HSA)

### Benefits of being enrolled in the Anthem PPO with an HSA

The Anthem PPO with Health Savings Account plan is a high deductible medical plan that includes a Health Savings Account. With the exception of preventive care services, you pay 100% for all covered medical and drug services until you meet the annual deductible. Once the deductible is met, you will pay 30% of covered in-network services (or the applicable prescription drug co-pays) until you reach the out-of-pocket limit. If you enroll in the PPO with Health Savings Account, you may contribute to a Health Savings Account, and you will receive a contribution from EFI toward your Health Savings Account. This Plan also has the lowest employee premium contributions of the plans that are offered.

### An HSA Offers Triple Tax Savings

- Contributions to your HSA are tax-free and lower your taxable income.
- If you are able to invest your HSA, the interest earnings are not taxed.
- You can use your HSA to pay for eligible medical expenses, and you won't be taxed on that withdrawal

### Your Money, Your Decisions

With an HSA-qualified plan, you're the one in control. You have the power to make smarter health care choices. Did you know an MRI of the spine can range from under \$500 to over \$1,000, depending on the provider? If you have any out-of-pocket costs, you can save significantly by taking a few minutes to find quality, affordable providers.

### Use Your HSA Now ... or Save it for Retirement

Your HSA is designed to help you pay for medical expenses now, or you can choose to save it in a tax-free savings account to pay for future qualified health care expenses. Annual Contribution maximums are set by the Internal Revenue Service (IRS). If you are over 55, you can make additional "catch up contributions" up to \$1,000 to help increase your HSA balance. Your account balance rolls over year after year and continues to grow with your contributions.

### Pay for the Care You Need

Use the money in your HSA to pay for eligible medical expenses such as:

- Doctor's visits
- Dental work
- Prescriptions
- Acupuncture
- Diagnostic tests

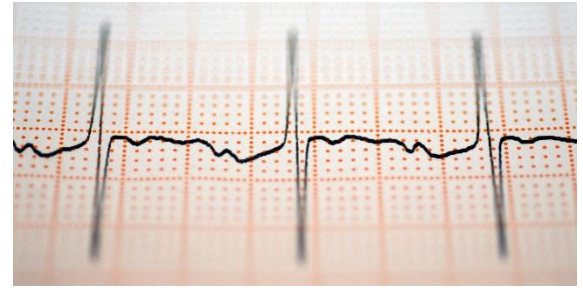
This is just a small list of the medical expenses you can pay for with your HSA. You can find a full list at

<https://www.irs.gov/pub/irs-pdf/p969.pdf>

Consider the benefits of a health savings account (HSA) or flexible spending account (FSA). By contributing to these accounts, you lower your taxable income, reducing the amount you pay in taxes each year. The money in these accounts can be used to pay for eligible medical, dental and vision expenses.

An HSA rolls over from year to year, letting the funds accumulate all the way into retirement. Your account stays with you even if you change jobs. An FSA may not roll over, so you should only contribute what you will spend each year.

# Compare Medical Benefits



2025 EFI MEDICAL PLANS				
	Anthem PPO 1000	Anthem PPO with Health Savings Account	Anthem PPO 2000	Kaiser HMO
	Offered to All Employees	Offered to All Employees	Offered to All Employees	Offered to CA EEs Only
<b>Annual Deductible</b>	Network: \$1,000 Ind / \$2,000 Fam Non-Network: \$2,000 Ind / \$4,000 Fam	Network: \$2,500 Ind only / \$5,000 Family Non-Network: \$5,000 Ind only / \$10,000 Family	Network: \$2,000 Ind / \$4,000 Fam Non-Work \$4,000 Ind / \$8,000 Fam	\$1,500 individual / \$3,000 family
<b>Out-of-Pocket Maximum</b>	Network: \$7,000 Ind / \$14,000 Fam Non-Network: \$14,000 Ind / \$28,000 Fam	Network: \$7,000 Ind only / \$14,000 Family Non-Network: \$14,000 Ind only / \$28,000 Family	Network: \$7,000 Ind / \$14,000 Fam Non-Network \$14,000 Ind / \$28,000 Fam	\$4,000 Ind, \$8,000 Family
<b>Coinsurance What you pay</b>	Network: 20% after deductible Non-Network: 40% after deductible	Network: 30% after deductible Non-Network: 50% after deductible	Network: 25% after deductible Non-Network: 45% after deductible	30% paid by you for some services
<b>EFI HSA Contribution</b>	Not Applicable	EFI will make a contribution to your HSA account of \$250 single/\$500 family, and you may also make contributions up to the IRS limits.	Not Applicable	Not applicable
<b>Network Level</b>	Unless noted all benefits listed below reflect network coverage only.			
	The non- network deductible is \$2000/\$4000 and co-insurance is 40%.	The non- network deductible is \$5000/\$10000 and co-insurance is 50%.	The non- network deductible is \$4000/\$8000 and co-insurance is 45%.	Not applicable
<b>Primary/ Specialty Physician</b>	You may self-refer to any network physician	You may self-refer to any network physician	You may self-refer to any network physician	You are required to select a primary care physician.
<b>Office Visit</b>	\$20 copay Primary Care Physician \$40 copay Specialty Physician	30% after deductible	\$40 copay Primary Care Physician \$60 copay Specialty Physician	\$40 copay Primary Care Physician \$50 Specialty Physician
<b>Telemedicine including Behavioral Visits</b>	Through LiveHealth Online - \$0 copay for PCP and Behavioral Health, \$40 for Specialist  K Health - \$0 copay  Telehealth with in-office provider - \$20 PCP and \$40 Specialist	30% after deductible Not covered for non-network	Through Live Health Online - \$0 copay for PCP and Behavioral Health, \$40 for Specialist  K Health - \$0 copay  Telehealth with in-office provider - \$40 PCP and \$60 Specialist	Covered at \$0 cost to you
<b>Emergency Room</b>	\$200 copay Network and Non network	30% after deductible Network and Non network	\$400 copay Network and Non network	30% co-insurance after deductible
<b>Urgent Care</b>	\$20 copay	30% after deductible	\$40 copay	30% co-insurance after deductible
<b>Inpatient Hospital</b>	20% after deductible	30% after deductible	25% after deductible	30% co-insurance after deductible
<b>Outpatient Hospital</b>	20% after deductible	30% after deductible	25% after deductible	30% co-insurance after deductible
<b>X-ray &amp; Lab</b>	No charge	30% after deductible	No charge	\$15 after deductible
<b>Chiropractic</b>	\$20 copay Maximum of 30 days per calendar year	30% after deductible Maximum of 30 days per calendar year	\$40 copay Maximum of 30 days per calendar year	\$10 copay 30 visits per calendar year
<b>Acupuncture</b>	\$20 copay Maximum of 20 days per calendar year	30% after deductible Maximum of 20 days per calendar year	\$40 copay Maximum of 20 days per calendar year	Covered with physician referral only
<b>Physical Therapy</b>	\$20 copay 60 visits combined PT/OT/Speech	Network: 30% after deductible 60 visits combined PT/OT/Speech	\$40 copay 60 visits combined PT/OT/Speech	\$25 copay

	<b>Anthem PPO 1000</b>	<b>Anthem PPO with Health Savings Account</b>	<b>Anthem PPO 2000</b>	<b>Kaiser HMO</b>
	<b>Offered to All Employees</b>	<b>Offered to All Employees</b>	<b>Offered to All Employees</b>	<b>Offered to CA EEs Only</b>
<b>Preventive Care - Includes Annual Physicals, Well Baby &amp; Well Woman Exams</b>	No Charge	No Charge	No charge	Preventive Care/Well Woman Exams: No charge Well Baby Exams: No charge (through age 23 months)
<b>Infertility</b>	Non-specialist: \$20 copay Specialist: \$40 copay  <i>Note:</i> Inpatient and Outpatient facility charges are subject to the standard medical benefit  <b>Precertification Required</b>	30% after deductible  <b>Precertification Required</b>	Non-specialist: \$40 Copay Specialist: \$60 Copay  <i>Note:</i> Inpatient and Outpatient facility charges are subject to the standard medical benefit  <b>Precertification Required</b>	50% Coinsurance
<b>DME</b>	\$100 deductible then 20%	30% after deductible	\$100 deductible then 25%	20% co-insurance
<b>Inpatient Mental Health/ Substance Abuse</b>	20% after deductible	30% after deductible	25% after deductible	30% co-insurance after deductible
<b>Outpatient Mental Health/ Substance Abuse</b>	Office: \$20 copay	30% after deductible	Office: \$ 40copay	\$20 copay
<b>Retail Prescriptions (up to 30-day supply)</b>	Anthem/CarelonRx \$10 Generic \$40 Preferred Brand \$100 Non-Preferred Brand Non-Network 40%	Anthem/CarelonRx After Deductible: \$10 Generic \$40 Preferred Brand \$100 Non-Preferred Brand Non-Network Not Covered	Anthem/CarelonRx \$15 Generic \$60 Preferred Brand \$150 Non-Preferred Brand Non-Network 45%	Generic \$20 Brand \$30
<b>Up to 100-day supply, must be purchased through home delivery or at a Participating Retail Pharmacy</b>	\$25 Generic \$80 Preferred Brand \$200 Non-Preferred Brand Non-Network Not Covered	After Deductible: \$25 Generic \$80 Preferred Brand \$200 Non-Preferred Brand Non-Network Not Covered	\$30 Generic \$120 Preferred Brand \$300 Non-Preferred Brand Non-Network Not Covered	Generic \$20 Brand Name \$60 100-day supply
<b>Specialty and Self Injectables</b>	Network: 30% of negotiated rate up to a \$150 maximum per prescription Available through Anthem/CarelonRx Only Non-Network: Not Covered	After Deductible: Network: 30% of negotiated rate up to a \$150 maximum per prescription Available through Anthem/CarelonRx Only Non-Network: Not Covered	Network: 30% of negotiated rate up to a \$200 maximum per prescription Available through Anthem/CarelonRx Only Non-Network: Not Covered	Most specialty items at a Plan Pharmacy 20% co-insurance (not to exceed \$250) for up to 30-day supply





# Comparing Your Medical Benefit Options

To help you choose the right plan for you, consider the monthly premium, number of times you go to the doctor each year, any planned procedures you have in the upcoming year, any prescriptions you take, as well as the plan's deductible, coinsurance and out-of-pocket maximum.

## Anthem PPO 1000 and 2000

These PPO plans cover In-Network and Out-of-Network services with standard copays or deductible/ coinsurance. The familiar design allows you and your family to see providers inside or outside of the network with a mid-range premium cost.

## Anthem PPO with Health Savings Account

This Qualified High Deductible Health Plan with a Health Savings Account would provide coverage for In-Network and Out-of-Network services. While having the lowest premium costs, it has larger initial out-of-pocket costs because most charges are applied to the high deductible before coinsurance/copays begin. EFI contributes to a Health Savings Account, and you can use this money towards out-of-pocket costs.

You may want to consider putting some of the money you save on monthly premiums into an HSA, so that you have a balance to pull from when you have a doctor's visit or an unplanned medical need.

## Helpful Terms to Know

If you are trying to decide which health care plan from which to choose, make sure you understand the deductible, out-of-pocket max and copayment limits in order to make an educated comparison.

**Copay** – A flat fee you pay for covered services, such as doctor visits.

**Deductible** – The amount you pay each year before your plan starts to pay.

**Out-of-Pocket Maximum** – The most you have to pay out-of-pocket each year for health care services.

**Premium** – The amount you pay per paycheck to enroll in the health plan.

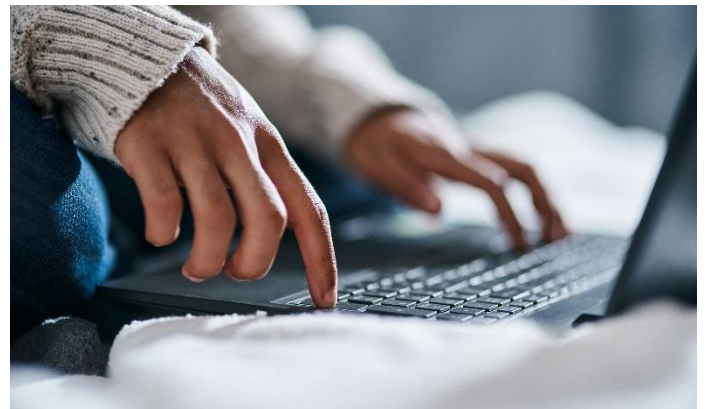
## Preventive Services

**All plans cover in-network preventive services at 100%. Deductibles, Co-insurance and Copays are not applied to preventive services.**

## Tax Savings Considerations

**The greatest tax savings opportunities are with the Anthem PPO with Health Savings Account.** In addition to EFI's contribution, employees can place funds into the **Health Savings Account** (up to \$4,300 for single or \$8,550 for family) for current tax savings on your contributions, earn interest without tax, and future tax savings on any remaining funds that you save for use in a later year or for retirement. Additional tax savings in the current year are available by enrolling in a Limited Purpose FSA.

Tax savings for the current year is available through the Anthem PPO 1000 and PPO 2000 plan and the Kaiser HMO plan by pairing the medical plan with a **Health Flexible Spending Account** for current year tax savings. Funds do not provide future tax savings and are forfeited if not used by the end of the grace period of the following year.





# Medical Benefits



## Spousal Surcharge

### Additional medical plan monthly charge may apply for Working Spouse/Domestic Partner Coverage

As have many other employers, EFI has updated contributions for coverage under the medical plans to recognize that working spouses/domestic partners may have coverage available from their employers.

To keep monthly payments as low as possible for EFI participants, a monthly surcharge (\$350) is added to your premium contribution if your spouse or domestic partner joins one of the EFI medical plans despite being eligible for coverage at his/her own employer.

If your spouse or domestic partner has coverage at his/her employer, make sure you (and your spouse or domestic partner) evaluate your employment-based sources of coverage, and their costs, as you prepare to enroll in EFI Benefits.

**IMPORTANT:** If your spouse/domestic partner does not work, or if he/she does work but is not eligible for a medical plan through his/her employer, **you must make a specific plan coverage election to avoid the Spousal Surcharge.**



## Your Benefits Action Enrollment Plan – Tips for Success

### Evaluate

- Read all of your benefits communications carefully
- Consider your EFI benefit options and your benefit needs and discuss this with your family, if applicable
- Determine if:
  - You have other coverage options, including those available through your spouse/domestic partner
  - Your spouse/domestic partner has access to medical coverage through his or her own employer and decide if it is more cost-effective for your spouse/domestic partner, and possibly your children, to enroll in your spouse's employer's plan.
- Decide how much you will contribute to the:
  - **Health Savings Account (HSA)**, which is available if you have enrolled in the Anthem PPO with HSA medical plan
  - **Flexible Savings Accounts (FSA)**
    - › *Health Care FSA*
    - › *Limited Purpose Health FSA* – you may elect this FSA if you are not eligible for the Health Care FSA because you have enrolled in the Anthem PPO with HSA medical plan
    - › *Dependent Care FSA* – if it is the right choice for your family's dependent day care needs

### Act

- Use the tools and resources available on the EFI Employee Corner as you learn more about your benefit options, so you can make the most of them
- Make sure to have available the birthdates and Social Security Numbers for dependents you will enroll in EFI benefit coverage and/or designate as beneficiaries for your coverage.
- Understand how the spousal surcharge works and if it applies to you.

### Enroll

- To enroll in EFI benefits, please complete your enrollment through the EFI employee self-service portal. You must enroll within 30 days of your hire date.

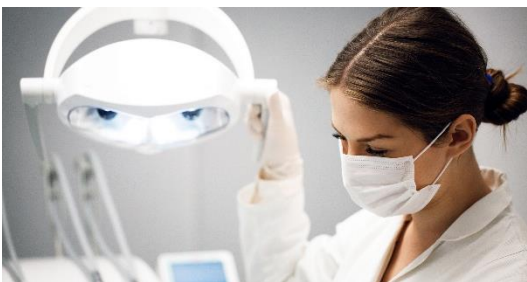
# Dental Benefits

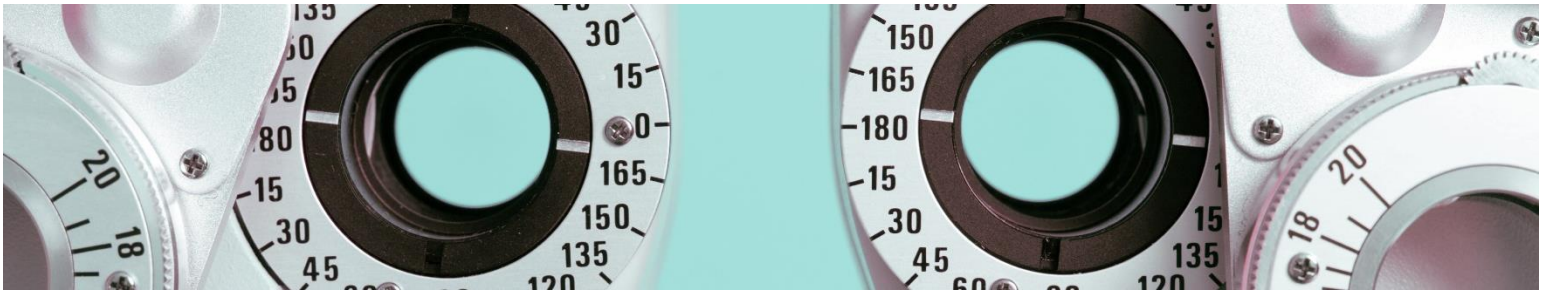
## Administered by Anthem



For 2025, you may elect the Anthem Premium Dental Plan which uses the Dental Complete network. Because preventive care is so important, the plan covers these services in full with no deductible or copay. If you choose to visit a non-network provider, your out-of-pocket costs may be higher.

PREMIUM PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
Annual Deductible	\$50 for Individual \$150 for Family	\$75 for Individual \$225 for Family
Calendar Year Maximum	\$2,000	\$1,500
Diagnostic and Preventive Services (e.g., X-rays, cleanings, exams)	100% (deductible waived)	100% (deductible waived)
Basic and Restorative Services (e.g., fillings, extraction, root canals)	80%	80%
Major Services (e.g., dentures, crowns, bridges)	50%	50%
Orthodontia (adults and dependent children)	50% Lifetime Maximum: \$3,000	50% Lifetime Maximum: \$3,000





# Vision Benefits

## Administered by Anthem



You have two vision plan options to choose through Anthem. Each includes benefits for eye exams, eyeglasses, and contact lenses. You may visit a provider within the Anthem Network and take advantage of higher benefits coverage or visit an out-of-network provider of your choice for a reduced benefit. If you choose to go out-of-network, you will need to pay the provider directly and then submit a claim to Anthem for reimbursement based on a reimbursement schedule.

### BOTH PLANS USE THE EYEMED VISION NETWORK

SERVICE	BASE PLAN	Copay	PREMIUM PLAN	Copay
<b>Routine Eye Exam (once every 12 months)</b>	Focuses on your eyes and overall wellness	\$20	Focuses on your eyes and overall wellness	\$10
<b>EYEGLASS FRAMES</b>				
<b>One pair of eyeglass frames</b>	Once every 24 months	\$150 allowance, then 20% off any remaining balance	Once every 12 months	\$200 allowance, then 20% off any remaining balance
<b>EYEGLASS LENSES (INSTEAD OF CONTACT LENSES)</b>				
<b>One pair of standard plastic prescription lenses</b>	Single vision lenses Bifocal lenses Trifocal lenses	\$20	Single vision lenses Bifocal lenses Trifocal lenses	\$10
<b>Eyeglass lens upgrades</b>	With a Blue View Vision provider, you may upgrade lenses at a discounted cost	\$15 - \$175	With a Blue View Vision provider, you may upgrade lenses at a discounted cost	\$15-\$175
<b>Lens enhancements (from a Blue View Vision provider)</b>	Transitions Lenses (child under age 19) Standard polycarbonate Factory Scratch Coating	\$0	Transitions Lenses (child under age 19) Standard polycarbonate Factory Scratch Coating	\$0
<b>CONTACTS</b>				
<b>Contacts (instead of eyeglass lenses)</b>	Elective conventional (non-disposable) Elective disposable Non-elective (medically necessary)	\$150 allowance, 15% \$150 allowance Covered in full	Elective conventional (non-disposable) Elective disposable Non-elective (medically necessary)	\$200 allowance, 15% \$200 allowance Covered in full
<b>Contact lens exam (fitting and evaluation)</b>	Once every 12 months		Once every 12 months	
<b>Extra Savings</b>	<p><b>Glasses, Sunglasses and other Eyewear Accessories</b> 20% off retail price for items including most non-prescription sunglasses, eyewear accessories such as lens cleaning supplies, contact lens solutions, eyeglass cases, etc.</p> <p><b>Retinal Screening</b> No more than a \$39 copay on routine retinal screening at same time as covered eye exam.</p> <p><b>Laser Vision Correction</b> Discount offers on LASIK surgery and much more available through Anthem's Special Offers program</p>			
<b>Your Coverage with Out-of-Network Providers</b>				
Visit <a href="http://anthem.com">anthem.com</a> or access your Sydney Health app for details, if you plan to see a provider other than an Anthem Blue View Vision network provider				
Exam: Up to \$42		Contacts: Up to \$105		
Frame: Up to \$45		Lined Bifocal Lenses: Up to \$60		
Single Vision Lenses: Up to \$40		Lined Trifocal Lenses: Up to \$80		

You will receive **ONE Anthem ID card** for your medical, Rx, dental and vision. Each member of your family will receive an ID card. Anthem's Vision Network is EyeMed and there is a separate phone number for service on the back of your ID card.

# Anthem Programs



## Sydney Health Mobile App

Use SydneySM Health to keep track of your health and benefits — all in one place. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead — moving your health forward by building a world of wellness around you.

- Make sure to download this Anthem app – gives you mobile access to your account
- Once you register on the app, you have access to Anthem Live Online Health (virtual care)
- K Health is a chat based urgent care option also available through Sydney Health

## Sydney Virtual Care (through the Sydney Health Mobile App)

When you aren't feeling your best — physically, mentally, or emotionally — or you need guidance managing a health condition, help is available. You can connect to the care you need using our SydneySM Health mobile app. You can have a video visit with a doctor 24/7 for common health issues, and mental and emotional healthcare is available by appointment.

## Lark

A program focused on helping you improve your health with 24/7 coaching support. This program can help you lose weight, eat healthier, increase activity, sleep better, and manage stress.

## Smartshopper

An engagement and incentive program that is included with your health plan, you can shop for healthcare services and compare prices for common procedures and tests. In addition to helping, you find lower-cost locations for care, SmartShopper rewards you for making cost-effective choices.

## Wellbeing Solutions

- Focus on your wellbeing and earn rewards up to **\$1,100**
- The more activities you complete, the greater your reward
- The Wellbeing Solutions program connects you with easy-to-use digital health and wellness tools that can help you stay your healthiest. When you complete any of the activities listed below sponsored by your employer, you'll earn rewards to put toward electronic gift cards for select retailers. You choose the activities you'd like to complete to receive the maximum of \$700 in rewards.
- Along with the Wellbeing Solutions activities below, you can earn even more through the Gym Reimbursement program. Simply log your workouts to earn up to \$400 in fitness center reimbursements, for a total of up to \$1,100 in rewards.
- Rewards for getting a preventive exam, mammogram, etc.
- Rewards available for weight management, tobacco cessation, and others
- 24/7 Nurse line is available – 800-337-4770
- Brochures are available – see 2025 Open Enrollment Information

## Telehealth provided by LiveHealth Online (LHO)

- When you are not feeling well you can get the support you need easily using LiveHealth Online. Whether you have a cold, you're feeling anxious or need help managing your medication, doctors and mental health professionals are right there, ready to help you feel your best. Using LiveHealth Online you can have a video visit with a board-certified doctor, psychiatrist or licensed therapist from your smartphone, tablet or computer from home or anywhere.

## Chat-based Urgent Care Option for members – K Health (also available in the Sydney App)

- Virtual Care – connect directly to care from the convenience of your home. Assess your symptoms quickly using the Symptom Checker or talk to a doctor via chat or video session.



# Spending Accounts

## Flexible Spending Accounts

Flexible Spending Accounts (FSAs) are tax-saving ways to pay health care and dependent care expenses that you would typically pay out-of-pocket. Expenses such as medical, dental and vision deductibles and copays can quickly add up, and dependent day care or elder care expenses can be even more expensive. FSAs allow you to pay these expenses with pretax dollars, so you save money by reducing your taxable income.

EFI offers you three types of FSA's: Health Care FSA, Dependent Care FSA and the Limited Purpose Health FSA.

To participate in an FSA, you must enroll in the applicable FSA during an open enrollment period or within 30 days of your hire and elect your annual contribution. Your contributions will be deducted from your paycheck on a pretax basis in equal installments throughout the year and deposited into your account(s).

For 2025, you may contribute up to \$3,300 to the Health Care FSA and \$5,000 to the Dependent Care FSA annually. Both accounts function separately. When you have eligible expenses, you submit a claim for reimbursement from your FSAs.

If you are enrolled in the PPO with HSA medical plan, you may only enroll in the Limited Purpose FSA and you may contribute up to \$3,300 annually. The Limited Purpose FSA allows you to be reimbursed for dental and vision expenses as well as the co-pays and co-insurance amounts you incur after you have met the high deductible in the PPO with HSA plan.

Any unused funds left in your health, Limited Purpose or dependent care account at the end of the plan year or grace period will be forfeited. If you are unable to estimate your health care and dependent care costs accurately, it is better to be conservative and underestimate rather than overestimate your expenses.

## Health Savings Account

Employees who enroll in the Anthem PPO with Health Savings Account Plan are eligible to contribute to a Health Savings Account (HSA). The HSA is a tax-advantaged account designed to help you save for current and future health care expenses. The current participants enrolled in the PPO with HSA will receive \$250 for employee only coverage and \$500 for family coverage from EFI toward your Health Savings Account (HSA). For new hires, EFI contributions will be pro-rated based on the month of your hire.

HSA contributions may be deducted from your paycheck on a pretax basis and are subject to annual IRS limits. Funds contributed to your HSA accumulate tax-free, roll over from year to year and are not subject to the use it or lose it rules that apply to traditional flexible spending accounts.

Distributions from your HSA are tax-free as long as they are used to pay for eligible health care expenses. You will be responsible for income taxes and penalties on withdrawals used to pay for non-health care related expenses. A list of eligible health care expenses can be found in IRS Publication 502 accessible at [www.irs.gov/pub](http://www.irs.gov/pub). (Search "Publication 502").

For 2025, the maximum contribution to your HSA is as follows

- Individual Coverage: \$4,300
- Family Coverage: \$8,550

Please keep in mind the EFI HSA contribution will count toward the 2025 maximum contribution limits.

If you are age 55 or older, you may contribute an additional \$1,000 catch-up contribution.



# Life and Disability Benefits



## Life and Accidental Death & Dismemberment Insurance

Insured by Symetra

### Basic Life and AD&D Insurance

Providing economic security for your family if you die or experience an injury is a major consideration in personal financial planning. EFI provides you with Basic Life and Accidental Death & Dismemberment (AD&D) insurance coverage through Symetra at no cost to you. You automatically receive basic life coverage equal to 1x your basic annual salary up to a maximum of \$600,000. Employees on commission plans will have their salary calculated based on targeted commission. As an alternative, you may elect to enroll in a flat \$50,000 of life insurance. AD&D coverage is equal to 1x your basic annual salary, up to a maximum of \$600,000. You must choose a beneficiary to receive benefits in the event of your death.

### Dependent Life Insurance

Life insurance from Symetra is also provided for spouses and eligible dependents who are enrolled in the health plans at no cost to you. A spouse will be covered for a flat benefit amount of \$2,000. Dependent children from Live Birth to age 26 (financial dependency required), coverage will equal \$2,000.

### Supplemental Life Insurance

Additional life insurance is available at an affordable cost to you through Symetra. Your Term Life coverage options are:

- **Employees:** The lesser of \$500,000 in coverage or 5x earnings, up to \$500,000 (in increments of \$10,000). The guaranteed issue amount is \$200,000. Any requests over this amount require evidence of good health, and coverage is dependent upon carrier approval.
- **Spouse:** Up to a maximum of \$500,000 in coverage, not to exceed 100% of supplemental employee coverage. The guaranteed issue amount is \$50,000.
- **Child:** \$2,000 for dependent children from Live Birth up to age 26 (financial dependency required) can elect up to \$10,000 in increments of \$2,500.

Your cost for coverage varies depending on your age and coverage amount.

## Disability Insurance

Insured by Symetra

### Short-Term Disability (STD)

Providing income protection should you become disabled and cannot work is a priority for EFI. If your doctor certifies your disability, you may be eligible to receive a combination of salary continuance, short-term disability and state mandated benefits (where applicable) for up to 90 days. Payments range from 100% down to 80% during the 90-day period and have a maximum of \$2,500 per week.

### Long-Term Disability (LTD)

EFI provides long-term disability coverage for employees who have been continuously disabled for 90 days or more. Employees are eligible to receive 60% of their basic monthly earnings to a maximum of \$10,000 per month.

### Family Medical Leave (FMLA) Management

EFI recognizes that there may be times that an extended absence from work will be necessary due to illness or family responsibilities. In order to assist you with the leave of absence process, EFI has an additional resource through Symetra. EFI will pay for up to 4 weeks of FMLA leave.

### Other Leaves

EFI provides time off work for jury duty, military leave, and bereavement leave. Additionally, EFI provides four weeks of paid FMLA as well as two weeks of Parental Leave upon the birth or adoption of a baby.



# Voluntary Benefits

## Employee Paid Voluntary Benefits

Not everyone's personal situation is the same; your family needs may be different from the needs of your coworkers. In recognition of these differences, we offer voluntary benefits, which you can purchase at group rates.

### Accident Insurance

This Symetra insurance helps offset medical expenses that are not covered by traditional health plans. Enrolling in accident insurance can give you the peace of mind that you will be protected financially in the event of an accident or injury. Read more about this available benefit at [Scheduled benefit accident insurance](#).

### Critical Illness Insurance

Symetra also offers Critical Illness Insurance to provide additional financial assistance for direct and indirect expenses related to serious illnesses such as a heart attack and stroke. Read more about this available benefit at [Critical illness insurance \(with cancer coverage\)](#).

### Hospital Confinement Insurance

Not all medical plans will cover all of your expenses should you have a long stay in the hospital. Symetra gives you the option of enrolling in Hospital Confinement Insurance to help offset the gaps caused by deductibles and coinsurance. Read more about this available benefit at [Hospital indemnity insurance](#).

### Auto and Home Insurance

This insurance provides a wide range of personal lines property and casualty insurance at special group discounts that are not available on an individual basis. Identity Theft is included with home and auto insurance and Earthquake Protection is available with home insurance. To enroll in coverage, contact Farmers Auto and Home directly at 800-438-6381.

### MetLife Legal

The group legal plan provides employees with access to local attorneys for such services as drawing up wills, trusts and other legal matters. Participants simply contact the Client Service Center toll free at (800) 821-6400 to identify plan attorneys in their area and then discuss their legal matter directly with that attorney. Employees can enroll via the employee Self Service Portal for this coverage. Visit [www.legalplans.com](http://www.legalplans.com).

### Pet Insurance - Pets Best

You have an unbreakable bond with your pet which is why Pets Best coverage eliminates the stress, heartache, and uncertainty associated with unexpected events. When your pet gets sick or injured, they can get treatment they need, when they need it. Use any licensed veterinarian in the US or Canada including specialty and emergency clinics. There is also optional coverage for routine care, and around the clock support from the 24/7 pet helpline. Premiums are paid directly to Pets Best and are determined by type, size and age of the animal. Enroll at [www.petsbest.com/EFIPETS](http://www.petsbest.com/EFIPETS) and reference code EFIPETS or by calling 888-984-8700.

## Motivity Care

If you are caring for an adult or aging loved one, Motivity Care supports you by providing a technology platform and access to a live concierge manager. Having Motivity Care means you are prepared for every stage of aging or if the unexpected happens.

The Motivity Care technology platform centralizes all vital information – medical, legal, financial, and personal - eliminating the need for multiple apps. Everything is securely in one place. It's customizable. You can safely share a document, a file or the whole platform with a family member, an aide, a neighbor, a doctor, a lawyer, or anyone involved in caring for you or your loved one. You can safely control who sees what right from your phone or computer.

Motivity Care also provides access to a live concierge manager. The Motivity Care concierge packages are available so you can work with their team of experts and quickly get what you need. They will provide the right vetted resources to address any caregiving challenge, specific to your budget.

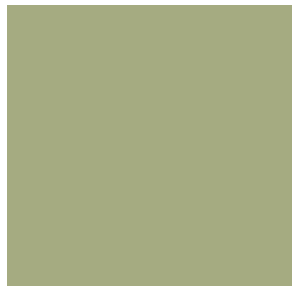
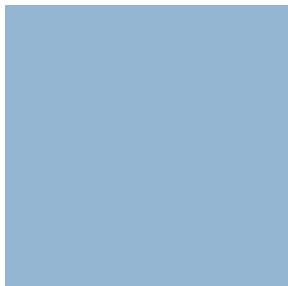
You can also use Motivity Care yourself to keep all your benefit information at your fingertips, via app and desktop. Having Motivity Care means you have the security and information you need, wherever you are: work, home or traveling. More information is available at [www.motivitycare.com](http://www.motivitycare.com).

## Long Term Care + Life Insurance Benefit

This benefit provides you with up to \$150,000 in life insurance and a long-term care benefit that is a 4% payout each month. Your LTC benefit pays up to 75 months. The LTC helps pay for services to care for you when you can no longer perform everyday activities on your own. New hires will be given an opportunity to enroll in this plan with Chubb. To enroll, go to <https://www.groupitci.com/efi-chubb> to learn more and view your rates before you enroll. You can talk to an expert by calling 844-349-7565.

## ID Watchdog

With ID Watchdog® as an employee benefit, you have a more convenient and affordable way to help better protect and monitor your identity. You'll be alerted to potentially suspicious activity and enjoy greater peace of mind knowing you don't have to face identity theft alone. To learn more and Enroll, visit the microsite [www.idwatchdog.com/myplan/efi](http://www.idwatchdog.com/myplan/efi). You can call 866-513-1518 with any questions.





# Financial Benefits

By offering a generous compensation package that includes a retirement plan, life insurance, flexible spending accounts, financial advice, credit union membership, and discount memberships, EFI is demonstrating we understand that an important part of balancing life is taking care of your financial needs.

## 401(k) Savings Plan: Fidelity Investments

EFI provides ways to assist employees in investing in their future. You can defer from 1-75% of your annual salary to the plan on a pre-tax basis. You may also elect to defer up to 75% of your eligible compensation to the plan as a Roth contribution. If you make both pre-tax and after-tax Roth deferrals, the total you may defer is 75%. The maximum amount you may contribute to the plan for 2025 is \$23,500. Employees aged 50 or older can contribute an extra \$7,500 above the IRS maximum, for a total contribution of \$31,000 for 2025. Employees ages 60 to 63 may contribute an extra \$11,250 above the IRS maximum in 2025, however, at age 64, the limit reverts to the lower catch-up amount. The EFI 401(k) Plan may provide for a discretionary matching contribution of 50% up to 4% of your eligible compensation. The company match is made on pre-tax and Roth contributions.

As a new hire, you will automatically be enrolled in the 401(k) Plan at 6% pre-tax about 30 days after your date of hire. If you want a contribution amount different than 6%, or you want to contribute earlier than 30 days, you can contact Fidelity at any time to make a change. You may receive a 2% EFI company match when you contribute at 4% or more.

## Credit Union: Technology Credit Union

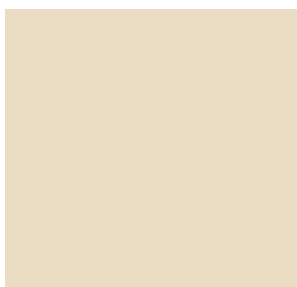
In order to help you plan and reach your financial goals, membership in the Technology Federal Credit Union is open to all EFI employees and family members. Available in person, on the phone or on the Web, the Technology Credit Union helps you manage your financial picture by providing payment and transaction services, consumer loan services and other additional information.

## Tuition Reimbursement

EFI offers a tuition reimbursement program for EFI employees with the purpose of fostering career development and enhancing organizational capabilities and effectiveness. Employees who participate in the program may receive reimbursement for coursework and associated expenses, up to \$5,000 per calendar year for accredited courses completed with a "C" or better for undergraduate work, and a "B" or better for graduate-level courses. Contractors, temporary employees, interns, and co-op personnel are not eligible to participate.

## Adoption Subsidy

In order to assist employees in the expenses associated with adopting, EFI pays a \$3,000 subsidy bonus to employees. The adoption subsidy is considered taxable income.



# Additional Benefits

## Employee Assistance Program

EFI is committed to helping you achieve a healthy work/life balance. Your Employee Assistance Program through Total Care EAP is available to help you, and your family find solutions to the challenges we come across in life, whether big or small. Counselors are available to help with such issues as marital and family problems, child or elder care assistance, federal tax assistance, and legal services. You and your dependents may receive up to 5 in-person visits\* with a counselor per incident, per calendar year. Further telephone consultations are also available.

*\*For California residents: regulations limit the amount of in person visits to 3 in a six-month period.*

To learn more contact 800-252-4555 or 800-225-2527.

## BENEPLACE – The EFI Savings Marketplace

EFI employees have exclusive access to the Beneplace discount network which allows you exclusive ways to save on products and services you use every day. Shop everything from hotels and car rentals to flowers and gifts. Lower your monthly bills, save on big purchases, plan a vacation and even refinance a loan.

### Signing up is quick and easy.

Go to <https://EFI.Savings.Beneplace.com> and enter your email address. Follow the verification link and start saving! You will have access to hundreds of exclusive offers and other ways to save.

## Commuter Benefit

The commuter benefit is a pre-tax benefit account used to pay for public transit – including train, subway, bus, ferry and eligible vanpooling and qualified parking as part of your daily commute to work. This is a great way to put extra money in your pocket each month and make your commute more convenient and affordable. In 2025, you may contribute up to a maximum of \$325 for eligible transit and vanpooling and \$325 for qualified parking. You may enroll or make changes to your contributions or commuter account at any time. There's no 'use it or lose it' as long as you are enrolled in the program.

To learn more, please visit [www.padmin.com](http://www.padmin.com).

## Bank of America offers banking benefits for EFI

Employees with an EFI payroll direct deposit into an existing or new eligible personal Bank of America® checking or savings account will get a special bundle of banking benefits on that account. Additionally, employees may be eligible for certain discounts on a new mortgage.





## Time Off

At EFI, we recognize the hard work and your contributions that make us successful. To be at our best, we know it is essential to take time off for rest, relaxation and rejuvenation. EFI offers the following programs to support this belief.

### Vacation – Non-Exempt

All regular non-exempt (hourly) full-time employees are eligible to take 13 days of vacation per year during their first three years of service with EFI, 18 days per year during their fourth through sixth year, and 20 days during their seventh year and each year thereafter.

Eligible part-time employees have vacation accrual prorated based on their standard work schedule.

### Flex Time Off - Exempt

The Flex Time Off program allows exempt (salaried) employees to take responsibility to manage their own time off and collaborate and communicate with their managers and groups to support one another with workload. Instead of accruing and tracking vacation time, you will plan the time you would like to take off with your manager. Flex Time Off is not accrued or earned, and there is no payout of time off when an employee terminates employment. Flex Time Off employees also follow the rules and requirements under the disability, maternity, FMLA and other leave policies of EFI.

### Holidays

EFI observes 12 holidays per year (1 day of your choosing).

### Company Time Off (CTO)

EFI designates four CTO or “shut down” days when most employees are away from work and able to recharge. For exempt employees, these are considered designated vacation days. For non-exempt (hourly) employees, these days may be taken as vacation or as unpaid days. These CTO days apply to all EFI employees and may change from year to year.

## EFI Special Programs

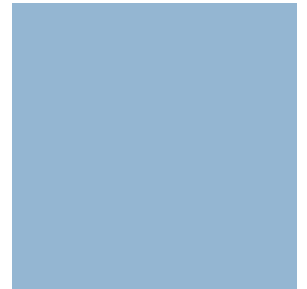
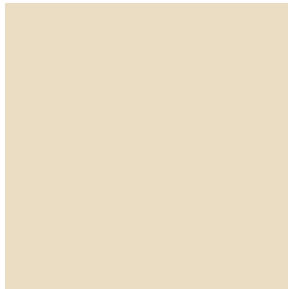
We appreciate the individual needs of our employees and so we offer varying employee programs that recognize these.

### Patent Bonus

EFI encourages creativity and ingenuity by supporting employees who pursue patents for their ideas by paying a bonus at the time the patent is recognized.

### Talent Ambassador Program

EFI knows that it is our current employees who can best help us find the skilled employees we need for future positions. As a result, EFI rewards employees who have filled a position through their referral. For each qualified referral, you will receive a \$3,000 cash bonus (less taxes) for a salaried position and \$1,000 (less taxes) for an hourly position.



This guide is intended to describe the eligibility requirements, enrollment procedures, plan highlights, and coverage effective dates for the benefits offered by Electronics for Imaging. 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 the 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.