



2024 Maritz Benefits Open Enrollment November 1 - 15, 2023

PLAN HIGHLIGHTS FOR 2024

- Changes to medical plan rates
- Express Scripts Preferred Formulary Changes
- Changes to IRS Health Savings Account Limits
- One-time offer of guaranteed employee life coverage
- Enhancements to Allstate Identity Theft Protection Plan
- Enhancements to Hinge Health Program
- Enhancements to Legal Plan



IT'S TIME TO ENROLL

You've got choices. You owe it to yourself to take a close look at those choices and actively elect the right plans for you and your family.

Annual enrollment is your once-a-year opportunity to change your benefits without a qualifying life event and make sure they continue to fit the needs of you and your family. If you experience a qualified status change during the year, you may be able to change your benefits outside of this annual enrollment period if you submit your request within 31 days of your qualifying life event and provide supporting documentation.

If you are enrolling a spouse or child in medical, dental or vision for 2024 and the Benefits Department does not have supporting documentation on file to verify their relationship to you, please email a copy of your marriage certificate (if adding a spouse), or birth certificates (if adding children) no later than November 30, 2023 to **Benefits@Maritz.com**. If the documents are not received, those family members will be removed from coverage.

Enrollment is easy with the **Maritz Benefits** website and **Workday**. The website is your one-stop shop to view benefit details and helpful resources.

ID Cards

ID cards are not automatically reissued each year unless you are newly enrolling or adding a new family member. For any new enrollments, Cigna and Express Scripts digital ID cards will be available by January 1st.

ID cards are not automatically mailed for new enrollments. You will be able to access your digital ID card by registering at **MyCigna.com** and **Express-Scripts.com** or by downloading the mobile apps. A Cigna ID card can be mailed to you by requesting it in your MyCigna portal or by calling Cigna at (800) 244-6224. For Express Scripts, you'll need your member ID to register which is 000 followed by your Maritz employee ID number. An Express Scripts ID card can be mailed to you upon request by calling Express Scripts at (800) 953-3379. With your digital ID card, you can show it to your provider on your mobile device, add it to your digital wallet, share it with your provider via email or text, save or print, or upload it to your patient portal.

Dental and vision cards are mailed for any new enrollments and should be received by January 1st.

If you do not take action to elect or waive each benefit plan option for 2024, your current coverage for all plans will end after 12/31/2023 with the following exceptions:

- 401K
- Home/Auto Insurance or YouDecide benefits
- Company-paid benefits

If you are hired between November 1 and the end of the year, you will need to enroll twice! Your new hire election is for coverage through 12/31/2023 and your Open Enrollment election is for coverage 1/1/2024- 12/31/2024.



ELIGIBILITY

You are eligible for all of the benefits below if you are a regular full-time employee.

Medical

- Cigna Consumer-Driven Health Plan (CDHP)
- Wex Health Savings Account (HSA)

Vision

- EyeMed Vision

Flexible Spending Account (FSA)

- Wex Dependent Care FSA

Financial Benefits

- T. Rowe Price 401(k) Plan

Disability Coverage

- Company-paid Short-term and Long-term disability coverage

Need Coverage for More Than Just You?

You can enroll your spouse and/or your children and step children under age 26, as well as children of any age if they have a physical or mental disability that makes them dependent on your support.

Dental

- Delta Dental Standard PPO
- Delta Dental Buy-Up PPO

Life Insurance and Accidental Death & Dismemberment (AD&D)

- Employer-paid Basic Life
- Employer-paid Basic AD&D
- Optional Life insurance and AD&D for yourself, your spouse, and/or your children under 26 years old. (Evidence of insurability may apply.)

Additional Benefits

- Voya Accident Plan
- Voya Critical Illness Plan
- Voya Hospital Confinement Indemnity Plan
- Arag Legal Services Plan
- Allstate Identity Theft Protection
- Wex Commuter (Transit and Parking) Benefit
- YouDecide discounts, Home/Auto Insurance, Pet Insurance, and more
- Employee Assistance Program (EAP)
- Company paid Parental & Caregiver Leave
- Company paid International Business Travel
- Company paid Travel Accident Coverage
- Company paid Tuition Reimbursement
- Paytient – line of credit to pay for eligible healthcare expenses
- Vacation, Paid Flex Days, and Holidays

CIGNA MEDICAL PLAN

This medical plan is a Consumer Driven Health Plan (CDHP), with a Health Savings Account (HSA) utilizing the Cigna Open Access Plus Network. With this plan, you can utilize the service of almost any provider. However, benefits are greater when you use in-network providers, hospitals, and facilities.



Well Credit:

Employees hired on or before May 31, 2023: To be eligible for up to a \$600 well credit (\$25 per paycheck for each employee and spouse enrolled) in 2024, the biometric screening was required to be completed by September 30, 2023.

Employees who were hired, became benefits eligible, or enrolled in the medical plan due to a qualifying life event after May 31, 2023: You will not be required to complete the biometric screening and will automatically receive the well credit for 2024.

If you are unable to participate in a screening, or do not meet the established goal, you may still be eligible for an incentive. For additional details, refer to the **Healthy You! Wellness Program page** of the Benefits Website or the **Wellness Program page** in this booklet.



2024 Medical Plan Rates - Cigna & Express Scripts

Coverage Tier	Semi-Monthly Premiums Without Well Credit	Maximum Eligible Well Credit	Semi-Monthly Premiums With Full Well Credit
Employee Only	\$96.72	\$25	\$71.72
Employee + Spouse	\$311.64	\$50	\$261.64
Employee + Child(ren)	\$231.39	\$25	\$206.39
Employee + Family	\$379.78	\$50	\$329.78

The well credit and the premium will be listed as separate line items on your paycheck. The well credit is listed in the earnings section and the premium is listed in the pre-tax deductions section.

2024 Medical Plan Limits – Cigna & Express Scripts

Annual Limits	Open Access Plus Network	Out-of- Network
Calendar Year Deductible Applies to all covered expenses unless otherwise indicated	\$2,000 Employee Only Coverage \$4,000 all other coverage tiers	\$3,000 Employee Only coverage \$6,000 all other coverage tiers
Maritz HSA Contribution Per Calendar Year	\$125 per quarter up to \$500 max per year for Employee Only coverage \$250 per quarter up to \$1,000 max per year for all other coverage tiers	
Out-of-Pocket Maximum Includes calendar year deductible and coinsurance paid by employee	\$4,000 per individual \$8,000 per family	\$6,000 per individual \$12,000 per family



2024 MEDICAL PLAN SUMMARY

Description	Plan (Cigna) Pays In-Network	Plan (Cigna) Pays Out-of- Network
Routine Preventive Care - Well-child care, immunizations, routine physicals and adult wellness screenings	100% (Deductible waived for preventive care)	Not Covered
All other services - includes physician charges, diagnostic tests, hospital and other facility charges, durable medical equipment, etc.	80% (After annual deductible is satisfied)	60% (After annual deductible is satisfied)
Coverage limits per calendar year	<ul style="list-style-type: none"> • Physical Therapy - 60 days • Chiropractic Care - 30 days • Skilled Nursing Facility - 120 days • Home Health Care - 100 days • Hearing Aids - \$1,000 	

2024 PRESCRIPTION DRUG COVERAGE

Your medical plan includes integrated pharmacy benefits administered through Express Scripts.

Prescription Drug Coverage	Generic		Preferred Brand		Non-Preferred Brand	
Coinsurance %	20% after deductible*		30% after deductible*		40% after deductible*	
Min & Max Copays apply after deductible is satisfied or waived	Retail (30 Days)	Mail Order (90 Days)	Retail (30 Days)	Mail Order (90 Days)	Retail (30 Days)	Mail Order (90 Days)
Minimum Co-Payment \$	\$10	\$25	\$25	\$60	\$50	\$125
Maximum Co-Payment \$	\$30	\$75	\$75	\$180	\$150	\$375

*Deductible must be satisfied before the plan pays any portion of prescriptions, except for medications on the ACA Preventive or Preventive Plus lists, or medications you receive through SaveonSP.

The Express Scripts Patient Assurance Program sets copay limits on certain preferred brand glucose-lowering drugs and products at a \$25 copay for up to a 31-day supply or \$75 for a 90-day supply.



2024 PRESCRIPTION DRUG COVERAGE (CONTINUED)

- Most maintenance medications must be filled through Home Delivery after three retail fills or future fills are denied at retail.
- To see your estimated out-of-pocket cost for medications in the current calendar year, login to **Express Scripts**, select Manage Prescriptions, then Price a Medication.
- To see your estimated out-of-pocket cost for medications in the next calendar year (even if you aren't currently enrolled), go to the Express Scripts open enrollment site at **Express-Scripts.com/Maritz**. Keep in mind that your out of pocket costs can change depending on whether or not you have satisfied your annual deductible. The estimated costs shown on this site assume your deductible has not yet been met.
- To find out if there will be changes to medications covered in 2024, go to **Maritz Benefits**, select **Prescriptions**, then click the National Preferred Formulary Drug list link.
- Please note that the value of manufacturer coupons does not count toward your deductible and out-of-pocket maximum. Only the amount you pay out of your own pocket, or from your HSA, will apply.

These preventive drugs are covered at 100% (deductible waived):

- Contraceptives
- Certain immunizations (travel vaccines not covered)
- Prenatal vitamins
- Smoking Cessation products
- Low-to-moderate doses of generic statin (cholesterol-lowering) drugs
- HIV Pre-Exposure Prophylaxis antiretroviral therapy for those who meet high-risk criteria
- Breast cancer preventive drugs (brand drugs Tamoxifen, Raloxifene, Soltamox or generic anastrozole and exemestane)

Deductible is waived, but you pay coinsurance listed on page 6, for drugs to treat the following conditions (referred to as Preventive Plus drugs):

- | | |
|----------------------------|-------------------------------|
| • Certain anti-depressants | • Diabetes |
| • Asthma | • Heart Disease & Stroke |
| • Bone Disease & Fractures | • Respiratory Syncytial Virus |
| • Cavities | • Malaria |
| • Colonoscopy Preparation | • Obesity |

Refer to the **Maritz Benefits** website for details.

IMPORTANT NOTES:

- Certain injectable medications ordered individually by your doctor to be injected in their office must be ordered through Express Scripts (or Accredo for specialty medications) instead of Cigna's pharmacy in order to be covered.
- Gene therapy drugs must be ordered through Cigna instead of Express Scripts in order to be covered.

Certain specialty medications received through Accredo, the Express Scripts specialty pharmacy, will be free of charge (\$0) if they are part of the SaveonSP program. To see if your specialty medication is part of the SaveonSP program, go to **Maritz Benefits**, hover over the Health tab, and select Prescriptions. Click on the link for the SaveonSP Medications.



MEDICAL PLAN PROGRAMS

The programs shown below are included with your Cigna medical plan election at no cost to you.

Hinge Health At-Home Therapy Program	Livongo Hypertension Program	Livongo Diabetes Program	Omada® Digital Weight Loss Program
<p>A 12-week coach-led digital program for qualified members with chronic back and joint pain. Members eligible for this program will be provided with a free tablet and wearables, unlimited health coaching, and personalized exercise therapy.</p> <p>Preventive, acute, and chronic therapy programs are available as well as therapy following surgery. Therapy programs for women's pelvic health are also available starting 1/1/24.</p> <p>To get started, go to Hinge Health or call 855.902.2777 and complete the online screening process to see if you qualify.</p>	<p>Provides members diagnosed with Hypertension enrolled in this program with a free cellular connected blood pressure monitor, a mobile app that gives personalized feedback, and one-on-one coaching. The monitor automatically sends your readings to the easy-to-use app. You will receive useful information and tips to help you stay on track to manage your blood pressure and feel your best. Livongo coaches provide answers to your questions and advice on improving your health.</p> <p>To get started, go to Livongo or call 800.945.4355. (Enter Maritz as the Client Specific Registration Code when prompted.)</p>	<p>Provides members diagnosed with Diabetes who enroll in the program with a free Livongo cloud-connected smart glucose meter; free unlimited Livongo InTouch test strips and lancets; remote monitoring with real-time outreach driven by dangerous readings via phone, text and email; coaching by Livongo Certified Diabetes Educators and Express Script Diabetes Specialty pharmacists; and a Mango Health app to help you stay engaged and earn rewards.</p> <p>To get started, go to Livongo or call 800.945.4355. (Enter Maritz as the Client Specific Registration Code when prompted.)</p>	<p>This is a digital lifestyle change program for those at risk for diabetes that can help you lose weight, feel fantastic and develop long-term healthy habits. This program includes an interactive program to guide your journey; a wireless smart scale to monitor your progress; weekly online lessons to empower you; a professional Omada health coach to keep you on track; and a small online group of participants to keep you engaged.</p> <p>To get started, go to Omada and take the 1-minute health screener to see if you're eligible.</p>

Cigna Healthy Pregnancies, Healthy Babies®

Provides expectant mothers with the information and support needed to optimize their chances of having a healthy, full-term pregnancy. This program helps to prevent high-risk pregnancy and premature births through early risk detection and on-going monitoring and coaching at no cost to the member. To inspire and motivate moms to do everything possible to care for themselves during pregnancy, members who enroll during the first trimester of pregnancy receive a \$150 incentive, and members who enroll during the 2nd trimester receive a \$75 incentive through Motivate Me upon completion of the program.

To get started, call Cigna at the number on the back of your ID card.

Cleveland Clinic Second Opinion

Cigna health plan members have online access to Cleveland Clinic experts to review medical records and diagnostic test results and render an online medical second opinion at no cost to all eligible participants without having to leave the comfort of home. The second opinion includes treatment options or alternatives and recommendations regarding future therapeutic considerations.

To get started, log in to **Cleveland Clinic's Second Opinion for Cigna** webpage.

- Create your log-in (name, email address and password)
- Complete your Profile
- Select Check Insurance
- Select Cigna
- Enter your subscriber ID
- Select Yes or No to answer if you are the subscriber
- Service Key enter 'Cigna'

Questions? Call 1.800.223.2273 ext. 43223 or email myconsult@ccf.org.

Cost Comparison Tools

Compare facilities and physicians on **Healthcare Bluebook's website**.

Green
Providers with the lowest rates

Yellow
Providers with slightly higher rates

Red
Providers with highest rates.

You are also eligible to earn rewards** by selecting green color-coded providers for certain procedures with a "GO GREEN TO GET GREEN" designation.

**Search must be performed within 12 months prior to procedure on website, app, or via phone to be eligible for rewards.

HEALTH SAVINGS ACCOUNT

About the HSA

Enrollment in the Maritz Medical plan includes access to a **Health Savings Account (HSA)**, a tax-free savings account to help you pay and/or save for eligible medical, dental, vision, and prescription drug expenses with tax-free dollars. The HSA is yours to keep - even if you retire or leave Maritz. And it's your choice whether to use your HSA for near-term or long-term eligible expenses - even into retirement.

For 2024, together, you and Maritz can contribute a total of \$4,150 for Employee Only coverage and \$8,300 for all other coverage tiers. If you are or will be age 55 or older in 2024, you can contribute an additional \$1,000 in "catch-up" contributions.

NOTE: You must meet certain IRS eligibility requirements to contribute to an HSA. See the **Maritz Benefits** website for eligibility details.

Grow Your HSA Through:

☒ Personal contributions

You can make pre-tax contributions to the HSA, up to IRS limits. You can stop, start, or change your contribution amount at any time throughout the year from the Benefits Application in Workday.

☒ Maritz contributions

Maritz will automatically contribute tax-free dollars to your HSA based on the coverage tier you elect.

Employee Only coverage: \$125 per quarter up to \$500 per calendar year

All Other Coverage Tiers: \$250 per quarter up to \$1,000 per calendar year



HSA Triple-Tax Savings

How you save when you open an HSA:

1. Money goes in on a pre-tax basis through paycheck contributions.
2. Money can grow tax-free with interest or investment earnings on the amounts in your account.
3. Money is withdrawn tax-free when used for eligible healthcare expenses.*

*HSAs are not taxed at the federal income level when used for qualified expenses. While most states recognize HSA funds as tax-free, there are some exceptions. Please consult a tax advisor regarding your state's specific rules.

COMPASS ACCIDENT, CRITICAL ILLNESS & HOSPITAL CONFINEMENT PLANS



Each plan pays a benefit, regardless of any benefits you receive from other insurance programs. The benefits will be paid directly to you, and you may use the money to pay for out-of-pocket medical expenses, transportation expenses, mortgage payments, tuition expenses, household expenses, hiring outside help, or however you like.

For a detailed listing of covered benefits and costs, go to **Voya** and click on the Learn More links.

As a supplement to the protection that the medical and disability plans provide, you have the opportunity to enroll in supplemental medical benefits for additional coverage through **Voya**. These supplemental medical benefits will pay cash benefits for covered illnesses, hospital stays, or injuries.

Depending on the additional level of protection you would like, you can enroll in one, two, or all three of these supplemental medical options. If you enroll in more than one, it is possible to receive benefits from multiple plans for the same accident or illness.

You do not have to be enrolled in the Maritz medical plan in order to be eligible for the Hospital Confinement, Accident, or Critical Illness plans. If you are enrolled, your spouse and unmarried children up to age 26 are also eligible to enroll.

There are no health questions or physical exams required to purchase coverage. Pre-existing conditions are covered; however, for the Critical Illness plan, there must be at least 12 months between diagnoses before a benefit will be paid, as long as the new diagnosis is made on or after your first day of coverage under the plan.

The plans are portable and can be taken with you if you ever leave Maritz.



ACCIDENT PLAN

The Accident Plan pays a benefit for specific injuries resulting from a covered accident that occurs while you are not at work if the accident occurs on or after your coverage effective date. The benefit amount depends on the type of injury and care received. Common injuries covered are burns; emergency dental work; eye injury; torn cartilage or tendons, ligaments, or rotator cuff, concussion; paralysis; joint dislocations; and fractures. You may be required to seek care for your injury within a set amount of time.

Examples of benefits paid under the Accident Plan:

- Hospital Admission - \$750
- Coma lasting 14 days or more - \$8,500
- Urgent Care Facility Treatment - \$150
- Initial Doctor Visit - \$60
- Torn Knee Cartilage, Surgical Repair - \$400
- Leg Fracture - \$1,200 if no surgery or \$2,400 if surgery required

Your <u>semi-monthly</u> cost for this Accident benefit:	
Employee Only	\$3.56
Employee + Spouse	\$6.13
Employee + Child(ren)	\$7.01
Employee + Family	\$9.58

CRITICAL ILLNESS PLAN

The Critical Illness Plan pays a lump-sum benefit upon diagnosis of a heart attack, stroke, cancer, or major organ transplant:

- \$10,000 for you or your covered spouse
- \$5,000 for a covered child
- 25% for Coronary Bypass or Carcinoma in situ
- 10% paid for skin cancer

Semi-monthly cost for this Critical Illness benefit:
Rates are based on the employee's age for the employee and for spouse coverage. Cost ranges from \$2.10 if you are less than 25 years old to \$31.30 if you are age 70 or older. The cost for child coverage is \$.40 per pay period.

Your cost will be calculated and displayed in Workday when selecting the coverage. For a complete list of rates for all age bands for employee or spouse coverage, go to **Voya's** website.

HOSPITAL CONFINEMENT PLAN

The Hospital Confinement Indemnity Plan pays a benefit for each day of inpatient hospitalization as follows:



- \$500 Hospital Admission Day One
- \$100 Confinement Daily Benefit
 - › Up to a maximum of 30 days
- \$300 ICU Confinement Daily Benefit
 - › Up to maximum of 15 days

Your <u>semi-monthly</u> cost for this Hospital benefit:			
Employee Only	\$4.98	Employee + Child(ren)	\$7.80
Employee + Spouse	\$10.33	Employee + Family	\$13.15

The \$500 Hospital Admission/Initial Confinement benefit is payable once per calendar year per covered member, up to a maximum of 4 Initial Confinement benefits for all covered members.

Please Note: If you are enrolled in this plan with Employee + Children or Family coverage and then deliver a baby during the calendar year, you will be eligible to receive a benefit for each day the baby is hospitalized in addition to the benefit you will receive for your own hospitalization, but you will need to file two claims -- one for yourself and one for your baby. However, if this baby is your first child and, therefore, you are only enrolled in Employee Only or Employee + Spouse coverage at the time of delivery, you will only be eligible to receive a benefit for the mother's hospitalization if she is covered on the plan on the day of delivery.

There is a combined confinement maximum benefit of 30 days, regardless of admission type (ICU or non-ICU).

Re-confinements that occur within 14 days after being discharged for the same or a related condition are considered as a continuation of the previous confinement.

DENTAL PLANS

There are two preferred networks of dentists that may be used with both plans – a PPO network and a Premier network. Both plans are administered by **Delta Dental of Missouri**. When you use these networks, you will be charged less for most services and will, therefore, incur a lower out-of-pocket expense. Dentists participating in the PPO network generally agree to lower negotiated rates than dentists in the Premier network. However, both networks would protect you from being balance billed for any amounts the dentist would normally charge over the discounted rate they have negotiated with Delta Dental.

2024 Dental Plan Rates

Your Semi-Monthly Cost	Standard Dental	Buy-Up Dental
Employee Only	\$3.93	\$10.73
Employee + Spouse	\$11.78	\$28.77
Employee + Child(ren)	\$9.41	\$23.01
Employee + Family	\$15.10	\$36.80

2024 Dental Plan Summary

Annual/Lifetime Limits	Standard	Buy-Up
Deductible (per calendar year)		
Per Individual	\$100	\$50
Maximum Per Family	\$300	\$150
Maximum Benefits Paid by the Plan (Per calendar year per family member)	\$1,000	\$1,500
Orthodontia Lifetime Limit (Per family member)	\$1,000	\$2,000
Description of Service	Plan Pays	
Preventive Care - Cleanings and x-rays		
PPO Network Dentists	100%	100%
All Other Dentists	80%	80%
Basic Care - Fillings, extractions, root canals	60%	80%
Major Care - Crowns, bridgework, dentures, oral surgery, implants	50%	50%
Orthodontia		
Children and Adults	50%	50%



Participants diagnosed with periodontal disease, pregnant women, diabetics, those with kidney failure or undergoing dialysis and those with suppressed immune symptoms are eligible for up to four periodontal and/or dental cleanings per calendar year. Go to **Delta Dental** for details.

VISION PLAN - EYEMED

You have access to the providers in the **EyeMed** Insight Network with the **PLUS** provider designation. See chart below for enhanced exam and frame benefit when using an Insight provider with the **PLUS** designation.



2024 Vision Plan Rates	Your Semi-Monthly Cost
Employee Only	\$3.56
Employee + Spouse	\$7.56
Employee + Child(ren)	\$6.98
Employee + Family	\$12.07

Vision Care Services	In-Network Member Cost	Out-of-Network Member Reimbursement
EXAM SERVICES		
Exam at PLUS Providers	\$0 copay	Up to \$45
Exam at all other Insight Providers	\$20 copay	Up to \$45
FRAME		
Any available frame at PLUS Providers	\$0 copay; 20% off balance over \$225 allowance	Up to \$88
Frame at all other Insight Providers	\$0 copay; 20% off balance over \$175 allowance	Up to \$88
CONTACT LENSES		
(Contact Lens allowance includes materials only)		
Contacts - Conventional	\$0 copay; 15% off balance over \$175 allowance	Up to \$140
Contacts - Disposable	\$0 copay; 100% of balance over \$175 allowance	Up to \$140
Contact - Medically Necessary	\$0 copay; paid-in-full	Up to \$210
STANDARD PLASTIC LENSES		
Single Vision	\$25 copay	Up to \$30
Bifocal	\$25 copay	Up to \$50
Trifocal	\$25 copay	Up to \$65
Lenticular	\$25 copay	Up to \$100
Progressive - Standard	\$80	Up to \$50
Progressive - Premium Tier 1	\$100	Up to \$50
Progressive - Premium Tier 2	\$110 copay	Up to \$50
Progressive - Premium Tier 3	\$125 copay	Up to \$50
Progressive - Premium Tier 4	\$80 copay; 20% off retail price less \$120 allowance	Up to \$50
LENS OPTIONS		
Polycarbonate - Std < 19 years of age	\$0 copay	Up to \$5

To see if your provider is in the EyeMed network, go to **EyeMed** and search for providers in the Insight network.



PAYTIENT

Paytient Health Payment Account (HPA)

All regular full-time employees are eligible to apply for an interest-and fee-free line of credit with Paytient to pay for out-of-pocket healthcare expenses over time. Enrollment in the Maritz medical plan is not required.

Paytient Card

Once you set up an account with Paytient, you will receive a virtual Paytient Visa card to pay for eligible out of pocket expenses. A physical card will also arrive at your home in 7-10 days.

You can use the Paytient card to pay for medical, dental, vision, and pharmacy expenses for you and your family members. You can also use the card to pay for veterinary expenses for your pets!

Line of Credit and Repayment Terms

Employees who qualify can have up to a \$1,500 revolving line of credit open at a time. For each separate transaction, you will set up a personalized repayment plan with Paytient that works for your budget, which will be deducted from your paychecks on an after-tax basis. You set the number of months to repay each transaction, up to a maximum of 36 months - interest free!

You can use your card to pay for eligible healthcare expenses for any family member you wish, as long as you understand you will be responsible for repaying with deductions from YOUR paychecks.

No Credit Check

There is no credit check when you apply for a Paytient account. When you apply for a Paytient account, you will be asked to enter your monthly/annual income and monthly/annual debt to determine if you your current expenses don't exceed your current income and verify you have enough remaining income to repay Paytient through payroll deductions. In the rare event that you are denied, contact Paytient member services at (866) 345-9591 for further assistance in getting your account approved.

Here's How it Works

Create your account - Visit paytient.com/maritz and select Sign Up. Enter your Maritz email address to verify your eligibility, then answer the questions to complete setting up your account.

Swipe Card - Once approved, swipe, tap, or insert your Paytient card to pay for an out-of-pocket health expense (to see where you can use your card, log in or open the Paytient mobile app).

Click - Click the notification that appears on your smartphone. If you don't have a smartphone, you can also log into the portal at paytient.com/maritz instead.

Select Your Repayment Plan - The notification will prompt you to select a repayment plan. Choose the interest-free

personalized payment plan that works for your budget. If none is chosen within 24 hours, the system will default to the plan selected when you first created your account.

Pay - Payments will be automatically deducted on the schedule you select, so you can set it and forget it!

LIFE AND ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)

No one really likes to think about life insurance. However, we all know it is something we need to have in place in case something unexpected occurs.



Employer-Paid Basic Life Insurance

Basic Life Insurance - 1½ times your annual base salary (up to \$250,000 for regular full-time employees) plus \$1,000 Basic Dependent Life coverage.

Employer-Paid Basic AD&D Insurance - 1½ times your annual base salary (up to \$250,000), which provides coverage due to accidents.

Optional Employee and Family AD&D

AD&D benefits are paid in addition to any life insurance for death, loss of limbs, sight or hearing, or paralysis that results from a covered accident.

Guaranteed Coverage up to Certain Limits

Voya will be providing all full-time employees a **one-time offer** of guaranteed optional Employee Life coverage during this year's open enrollment period up to certain limits, without having to answer any health questions or being approved for coverage. Employees can elect or increase by 1x basic annual earnings up to the lesser of 3x basic annual earnings or \$250,000. Any increase above these limits will require approval. If you choose not to enroll or increase coverage up to these limits during this one-time guaranteed enrollment window, you will not have another opportunity to enroll or increase coverage until next year's open enrollment period unless you experience a qualified status change. At that time, you would have to be approved for coverage regardless of the amount elected.

2024 Supplemental Life and AD&D Coverage Options

<u>Life</u>	<u>AD&D</u>
For You 1 to 5 times your basic annual earnings, to a maximum of \$500,000	For You 1 to 5 times your basic annual earnings, to a maximum of \$500,000
For Your Spouse \$25,000, \$50,000, \$75,000, or \$100,000	For You and Your Family Spouse Only: 50% of employee's coverage amount; Child(ren) Only: 15% of employee's coverage amount;
For Your Children \$5,000, \$10,000, or \$25,000 (up to age 26)	Spouse and Child(ren): Spouse 40%, Child(ren) 10% of employee's coverage amount

Supplemental Employee, Spouse, and Child Life Insurance

If you elect an amount of coverage that requires Evidence of Insurability (EOI), you will receive an email from Voya a few weeks after Open Enrollment with a link to their **website** to answer health questions. You will be notified once the additional amount you elected has been approved. Your new coverage will not take effect until your EOI is approved.



Monthly Supplemental Life Coverage Costs (per \$1,000 of coverage) *Rates are based on the employee's age for spouse life.		
Employee's Age	Employee Life Cost	Spouse Life Cost*
Under 25	\$.03	\$.05
25-29	\$.04	\$.06
30-34	\$.05	\$.08
35-39	\$.06	\$.10
40-44	\$.08	\$.12
45-49	\$.13	\$.18
50-54	\$.20	\$.32
55-59	\$.35	\$.52
60-64	\$.49	\$.94
65-69	\$.89	\$1.61
70+	\$1.43	\$1.61

Coverage Reduced at Age 65 and 70

Your Basic and Supplemental Life and AD&D coverage will be reduced to 65% of your normal coverage amount once you reach age 65. At age 70, coverage will be reduced to the 50% of the normal coverage amount.

Child Life Insurance	\$.055 per \$1,000 of coverage
Supplemental AD&D Employee Only	\$.015 per \$1,000 of coverage
Supplemental AD&D Family	\$.028 per \$1,000 of coverage

Added benefits through Voya include:

- Beneficiary Assistance
- Travel Assistance
 - › Pre-trip information
 - › Emergency personal services
 - › Medical assistance services
 - › Emergency transportation services
- Funeral Planning and Concierge Services
 - › Pre-planning services
 - › At-need services
 - › Funeral home Price Finder reports

Please note that if you are a VP or above and currently have GVUL coverage through MetLife for you, your spouse, or children, the open enrollment period for these life insurance plans will continue to be held annually in June. However, your AD&D coverage with Voya will be part of this open enrollment period if you wish to make any changes for next year.

DEPENDENT CARE FSA

A Dependent Care Flexible Spending Account (FSA) allows you to set aside a portion of your salary, before taxes, to pay for qualified dependent care (daycare) expenses. Because that portion of your income is not taxed, you end up with more money in your pocket. The annual IRS limit for this type of account is \$5,000. If you are married and file separate returns, you can each elect \$2,500 for the calendar year.



To be eligible for this type of account, both you and your spouse (if applicable) must work, be looking for work or be full-time students. You may receive reimbursement up to the current balance in your account at the time the request is made.

Eligible Dependents

- Children under age 13 who are claimed as a dependent for tax purposes
- Disabled spouse or disabled dependent of any age
- Aging parents who live in your home and are unable to take care of themselves

Eligible Expenses

- Childcare center
- Babysitter/nanny (birth through age 12)
- Summer day camp
- Before- or after-school care
- Disabled dependent and/or spouse care
- Elder care

Ineligible Expenses

- Costs claimed as a dependent care tax credit on your tax return
- Services provided by one of your dependents
- Expenses for nighttime babysitting or overnight camps
- Expenses paid for school (Kindergarten and above)

Tip: Use It So You Don't Lose It!

Take the time to plan your contributions carefully. Generally, you cannot make changes to your FSA election amount after the plan year starts unless you experience a qualified life event. Dependent Care FSAs have an IRS-required "use it or lose it" rule, so you'll want to plan your contributions carefully and use all the money you set aside in the plan year, otherwise you'll lose it.

Account Year	Grace Period to incur claims	Deadline to submit claims
2023	3/15/2024	4/30/2024
2024	3/15/2025	4/30/2025

Please note: If your participation ends prior to December 31, your grace period and deadline to submit claims will be reduced. Refer to the **Maritz Benefits website** for details.



DEPENDENT CARE FSA (CONTINUED)

Options for Using Your FSA

Debit Card

You can use your WEX debit card to pay for dependent care expenses directly from your account. However, you still need to provide documentation to **Wex** to verify the daycare expenses being paid with your debit card.

Recurring Dependent Care Reimbursement Form

This process only requires you to submit one form per year for each daycare provider used during the year. This form must be completed by you as the participant and by your daycare provider, confirming the amount per week that you pay for daycare. A separate form must be completed for each provider if you use more than one.

Dependent Care Verification Form

Print a copy of the form from the **Wex** website. After filing your dependent care reimbursement claim online, complete this Dependent Care Verification form and have your daycare provider sign where indicated. Submit the completed form to **Wex** as your supporting documentation for the claim.

Upload Itemized Receipts Online

File a claim and submit supporting documentation on the **Wex** website. Supporting documentation for your daycare expenses can be the itemized bill from your daycare provider that includes the name of your daycare provider, name of your child, dates the care was provided, and the amount.

Be sure to keep your receipts, since the IRS requires documentation. Wex may also request further documentation for amounts paid with your card. Consider taking a picture with your smartphone so it's available if you need it. If you have questions, contact Wex Health at 866-451-3245 or customerservice@wexhealth.com.

Wex Mobile App

The free Wex mobile app gives you the power to manage your benefits anytime, anywhere.

Download it today on your Apple or Android device.

LEGAL PLAN - ARAG



When faced with everyday legal issues, the majority of individuals don't hire an attorney because these costs are often unplanned, unbudgeted and more expensive than expected. When legal events occur, you want to make the best decisions to address your specific legal situation. You want to know what you are getting into before you commit additional time and resources. And most importantly, you want to be assured of a quality outcome for yourself and your family.

That's why Maritz offers you a **Legal Services Plan** offering through **ARAG** as part of our benefits package for a low semi-monthly cost of **\$10.95 per paycheck** that is conveniently payroll deducted.

Diversity, Equity & Inclusion Coverage includes:

Domestic Partnership Agreement, HIPAA/Hospital Visitation Authorization, Funeral Directive, Gender Identifier Change, Social Security/Veterans/Medicare Dispute, and School Administration Hearing.

Items in blue are being added as of 1/1/2024. Services included:

- Contested Divorce (30 hours of legal services) and uncontested divorce
- Child Support/Custody
- Credit Records Correction
- Drivers License Suspension, Revocation, and Restoration - with DWI
- Egg/Sperm/Embryo Donation
- Executor Appointment
- Government Benefits Dispute
- ID Theft Protection
- Financial education and counseling (available to all employees, even those who do not enroll in the Legal Services Plan)
- Civil Damage Claims
- Consumer Protection Matters
- Criminal Matters
- Debt-Related Matters
- Family Law
- General Matters
- Landlord/Tenant Matters
- Pre-Birth/Post-Birth Parentage Order
- Protection of Inheritance Rights
- Real Estate Matters
- Services for Parents/Grandparents such as document preparation, document review, miscellaneous legal services up to 4 hours per year, and wills & power of attorney
- Small Claims Court
- Surrogacy Agreement
- Tax Matters
- Traffic Matters
- Wills and Estate Planning

For more information, go to **ARAG** and enter access code **18341mhi**. Any insured event which occurs prior to your effective date in this plan will be considered excluded and no benefits will apply.

EMPLOYEE ASSISTANCE PROGRAM (EAP)



The EAP is a confidential and voluntary support service that can help you take the first step toward change. Let us help you find solutions to the challenges you face at any age and stage of life to develop the life management skills needed to enjoy life more fully. You and your immediate family members can access immediate and confidential support in a way that is most suited to your preferences, comfort level and lifestyle.

You can access the following services anytime at **Guidance Resources** or with a toll-free call:

- Information, resources, and referrals on family matters, such as child and elder care; kennels and pet care; event and vacation planning; moving and relocation; car buying; college planning; and more.
- Legal information and referrals for situations requiring expertise in family law, estate planning, landlord/tenant relations, consumer and civil law, and more. Legal support services provide one free 30 minute in-person consultation per legal issue, and subsequent meetings at a reduced fee.
- Guidance with financial matters, including household budgeting, and short and long-term planning.

Our **Employee Assistance Program** will continue to be administered through our relationship with Lincoln Financial, our short-term and long-term disability provider. ComPsych is the EAP provider and Employee Connect is the program name.

There is no cost to you or your family to use your Employee Assistance Program. To receive EAP services, call 1-888-628-4824 24 hours a day, 7 days a week. To access the **EAP website**, log in with the username **LFGsupport** and the password **LFGsupport1**.

There is a nationwide network of licensed and experienced counselors, including psychologists, clinical social workers, certified alcohol and drug counselors, and marriage, family, and child counselors.

Short-term Professional Counseling provides in-person sessions for personal and emotional issues. Eligible for up to five* sessions with a counselor per person, per issue, per year. *In California, up to three sessions in six months, starting with initial contact by employee. Telephone counseling sessions are unlimited.

On-site Critical Incident Stress Management services are also available if needed, which is a group meeting organized for employees affected by a critical or traumatic event. If you need to request on-site services for a group of employees, contact **Benefits@Maritz.com**.

All calls and counseling sessions are confidential, except as required by law (e.g., when a person's emotional condition is a threat, or there is suspected abuse of a minor child, and in some states, spousal or other abuse). No one, including your employer, will ever know that you have used the program unless you choose to tell them.

COMMUTER: TRANSIT AND PARKING - WEX



Accessing Funds

There are a few ways you can access your commuter benefits.

- Use your **Wex Benefits** debit card to pay providers directly at the time of service from your commuter account.
- Pay out of pocket and submit a reimbursement request through the **Wex** mobile app or through your **Wex** consumer portal. Sign up for direct deposit to receive your reimbursement as quickly as possible.
- Washington DC residents have the option of the SmartCommute Program, which allows you to load commuter dollars onto a reloadable smart card and easily transfer funds from your Wex commuter account to the card.

Mobile App

Download the free Commuter Mobile App on Apple and Android Devices.

A commuter plan allows you to set aside pre-tax dollars for qualified transit, vanpooling, and parking expenses. Commuter benefits let you pay for transportation to and from work with tax-free money.

Examples of eligible transportation for transit benefits include train, bus, subway, and ferry, Uber POOL and Lyft Line rides in select cities.

Examples of eligible parking expenses include parking at or near public transportation to get to work, parking meters at or near work, and parking passes. Parking at a temporary work location, or parking expenses not related to commuting to work are not eligible expenses.

Transit and Parking are two separate accounts and must be elected separately. There is a separate IRS contribution limit of \$300 per month for each account. The IRS limits for 2024 are projected to increase to \$315 for each account but will not officially be announced until later in the year.

How it Works

During open enrollment, along with the other benefits you are electing in Workday, you will make an election to enroll in Commuter benefits. Enter the amount per month you want deducted from your paycheck pre-tax to pay for your eligible transportation and parking expenses for commuting to and from work.

Once you enroll, the amount elected will be deducted from your pay starting with your January 15 paycheck, and continue each month until you take action to stop or change the amount.

Don't let large balances accumulate to prevent losing funds if your employment ends or your transit needs change. Consider changing monthly deductions as often as needed so you are using funds as you are paying them into your account each paycheck.

Commuter Benefits can be elected or changed at any time during the year – no qualified change in status required.

Reimbursement Deadlines

180 days following date expense was incurred; or 60 days following date participation ends. If your employment ends, your final commuter paycheck deduction can only be used to reimburse you for expenses or services that occurred prior to your last day of participation.



ALLSTATE IDENTITY THEFT PROTECTION

Allstate delivers comprehensive fraud monitoring and powerful mobile and desktop cybersecurity to help protect you, your family, and your finances from emerging threats. Once you are enrolled, be sure to log in and complete your profile to activate the full credit and financial monitoring portion of this benefit.

Family protection (if enrolled in Family coverage)

- Identity protection for “Everyone under your roof, under your wallet, under your plan”.
- Senior family coverage (parents, grandparents and in-laws age 65+, no matter where they live)
- Elder fraud protection which includes an elder fraud center and scam support
- Family digital safety tools which includes web filtering, screen time management, parental monitoring and alerting, location tracking, and more.

Cyber protection: New in 2024

- Personal and family device security for mobile and desktop devices which includes anti-virus protection, missing and stolen device tools for Android and Windows, webcam protection for Windows, phishing protection for Windows, Android, and iOS, Android smart watch protection, and more.
- VPN with anti-tracking and blocking, MFA, internet kill switch, and split tunneling
- Password manager
- Network security

Privacy and data monitoring

- Allstate Digital Footprint® which includes personalized online account discovery, privacy insights, and privacy management tools.
- Data breach notifications
- Robocall blocker
- Ad blocker
- Solicitation reduction
- Sex offender alerts

2024 Identity Theft Coverage Rates

Coverage Tier	Semi-Monthly Rate
Employee Only	\$4.98
Family	\$8.98

Identity and financial monitoring

- High-risk transaction monitoring
- Financial account and transaction monitoring
- Lost wallet protection
- Dark web monitoring for personal data and passwords using human-sourced intelligence
- Social media account takeover monitoring
- And more

Credit monitoring

- Auto-on monitoring
- Rapid alerts
- Tri-bureau credit monitoring
- Credit score tracking
- Unlimited TransUnion credit scores
- Annual tri-bureau report and score
- Credit freeze assistance
- Credit lock
- Credit report disputes

Restoration

- Full-service remediation support
- Pre-existing condition remediation
- Fraud resolution tracker
- Unemployment Fraud Center
- Stolen tax refund advance
- Up to \$1 million reimbursement for identity theft expenses & stolen funds[†] with an individual plan and up to \$2 million with a family plan, includes coverage for: 401(k)/HSA fraud, deceased family member fraud, personal ransomware expense reimbursement, up to \$500 stolen wallet emergency cash, and more benefits.

YOUDECIDE VOLUNTARY BENEFITS

Auto and Home Insurance, Student Loan Financing, and Other Discounts through YouDecide

For more information or to enroll in these voluntary benefits, go to the Benefits and Pay application in Workday and click **YouDecide** in the External Links column.

- **Auto and Home Insurance** – Receive special group rates from Electric Insurance and Travelers, two of the nation's leading carriers. Both options offer the convenience of payroll deduction.
- **Pet Insurance** - Receive special group rates through YouDecide with the convenience of payroll deduction.
- **Student Loan Refinancing** – Receive a \$300 welcome bonus when you apply and refinance through **SoFi**. SoFi is the leader in student loan refinancing, and one of the few lenders that can consolidate and refinance both federal and private loans. Refinance to a shorter term and receive serious savings over the lifetime of the loan.
- **Other Discounted Benefits** – Throughout the year, access the **YouDecide** website to save money on everything from flat screen TVs and movie tickets to gym memberships, and childcare!

Once enrolled in Auto/Home Insurance, Pet Insurance, or other discounted benefits through **YouDecide**, you do not have to “re-elect” or “renew” coverage year-to-year. You may enroll or cancel any time during the year.





WELLNESS - VIRGIN PULSE INCENTIVE PROGRAM

Eligible employees and their spouses can earn up to \$600 each towards their Maritz medical premiums for the following calendar year by completing a biometric screening by September 30 of the current year and meeting or exceeding good health standards based on controllable health factors.

The biometric screening is free to eligible employees and their spouses.



Appeals or Alternatives

If you completed the biometric screening and did not reach one or more of the goals, you can still earn a well credit for that goal by filing an appeal or completing two Coaching sessions with Virgin Pulse as an alternative. (Completing two Coaching sessions will qualify you to earn the full credit for any goals that you missed.)

To meet the tobacco/nicotine-free goal, you must attest to being tobacco-free during the health survey prior to the biometric screening or complete a Tobacco Coaching session plus a Tobacco Journey in your Virgin Pulse portal by November 30, 2023.

The deadline is November 30, 2023, for completing all appeals and alternatives to qualify for well credits in 2024.

Here's how your well credit earning potential breaks down:

Amount	Action
\$100	Tobacco/Nicotine Free
\$100	Body Mass Index (BMI) 18.5 - 24.9
\$100	Blood Pressure 120/80 or lower
\$100	LDL Cholesterol 100 or less HDL Cholesterol 40 or more
\$100	Triglycerides 150 or less
\$100	Glucose 110 or less or A1c 5.69% or less
\$600	Total Well Credit Possible for 2024 medical plan year

Note for Maritz regular full-time employees hired or enrolled after 5/31/2023: If you enroll in the 2024 Cigna medical plan, you will not have to complete the biometric screening in 2023 and will automatically receive the \$600 Well Credit for both yourself and your enrolled spouse through 12/31/2024.



COMPANY PAID BENEFITS

Basic Life and Basic AD&D - Voya

Maritz provides coverage equal to: Basic Life: 1 ½ times annual base salary **and** Basic AD&D: 1 ½ times annual base salary

Short-Term Disability Coverage - Lincoln Financial

Maritz pays up to 26 weeks of disability benefits for absences from work greater than 5 days in length due to a serious, non-work related illness or accident that is medically substantiated (benefit is a % of base salary, determined by years of full-time service with Maritz): **Less than 6 months:** 60% up to # weeks employed **5 – 9 years:** 13 weeks at 100%, 13 weeks at 60%
6 months - 4 years: 6 weeks at 100%, 20 weeks at 60% **10+ years:** 20 weeks at 100%, 6 weeks at 60%

Long-Term Disability Coverage - Lincoln Financial

Maritz offers coverage for absences from work greater than 180 days in length due to a serious, non-work related illness or accident. Once 26 weeks of short-term disability benefits have been exhausted, Lincoln Financial pays monthly long-term disability benefits equal to 60% (greater of current year base salary or prior year total earnings)

Paid Parental and Caregiver Leave - Lincoln Financial

Payments are based on 100% of base salary: Employees on Google Account with at least 90-days of employment are eligible for up to 12 weeks per rolling 12-month period for Paid Parental Leave (for employees on Google Account), or 2 weeks for Paid Caregiver Leave. Paid Parental provides bonding time for a new parent (maternal or paternal) due to birth, adoption or foster care placement. Paid Caregiver provides time off to care for immediate family member with a serious health condition.

Employee Assistance Program (EAP) - ComPsych (Partner of Lincoln Financial)

Licensed and experienced counselors provide confidential counseling (up to 5 visits) and referral services at no cost to employees to help with developing life management skills. Both in-person and telephonic sessions are offered, as well as Work-Life services, Legal & Financial Services. Telephone counseling sessions are unlimited.

Travel Accident Coverage - ACE USA

Coverage for loss of life or accidents while traveling on company business. Also includes evacuation assistance when traveling outside the U.S.

International Travel Medical Benefits - Cigna

Employer provided coverage for medical and prescription services if needed while traveling internationally on Maritz business.

Tuition Reimbursement - Regular full-time employees with at least 90-days of employment on Google Account, performing at an acceptable performance level are eligible to participate. Reimbursement of 75% of the cost of tuition and other eligible costs for grade "C" or better will be paid, up to \$5000 max per calendar year.

Holidays - Company provides a generous paid holiday schedule which is updated each calendar year. See posted information on MyMaritz for details. *Maritz is also generally closed between Christmas and New Year's.*

Vacation, Flex, & Sick Days

Company provides a generous paid vacation policy, based on years of service and position. Vacation is earned or accrued each month during the fiscal year. See posted information on MyMaritz for details.

Regular full-time employees: up to 3 weeks of vacation first 9 years of service; 4 weeks of vacation 10-19 years of service; 5 weeks of vacation for 20+ years of service. All full-time employees also earn 3 paid flex days per fiscal year.

VP level and above are entitled to one (1) additional vacation week during the first 20 years of service.

An employee absent from work due to his or her own illness or injury is allowed time off with pay. See the Absence Policy on MyMaritz for details.



BENEFITS CONTACT INFORMATION

401(K)	Rps.troweprice.com	800.922.9945
Accident Plan	Presents.voya.com/EBRC/Maritzholdingsinc	877.236.7564
Commuter	Benefitslogin.wexhealth.com	866.451.3399
Critical Illness	Presents.voya.com/EBRC/Maritzholdingsinc	877.236.7564
Dental	Deltadentalmo.com	800.335.8266
Dependent Care FSA	Benefitslogin.wexhealth.com	866.451.3399
Disability/FMLA/Parental/Caregiver	Mylincolnportal.com	888.408.7300
Employee Assistance Program (EAP)	GuidanceResources.com user=LFGsupport pass=LFGsupport1	888.628.4824
Healthcare Bluebook	Healthcarebluebook.com/cc/maritz	800.341.0504
Health Savings Account (HSA)	Benefitslogin.wexhealth.com	866.451.3399
Hinge Health	Hingehealth.com/maritz	855.902.2777
Hospital Confinement Indemnity	Presents.voya.com/EBRC/Maritzholdingsinc	877.236.7564
Identity Theft Protection	Myaip.com	800.789.2720
Legal	AragLegal.com Access Code=18341mhi	800.247.4184
Life Insurance and AD&D	Presents.voya.com/EBRC/Maritzholdingsinc	888.238.4840
Livongo - Diabetes	Join.livongo.com/MARITZ/hi	800.945.4355
Livongo - Hypertension	Ready.livongo.com/MARITZ/hi	800.945.4355
Medical	Mycigna.com	800.244.6224
Omada	Go.omadahealth.com/maritz	636.827.6120
Paytient	Paytient.com/maritz	866.345.9591
Prescription Drugs	Express-Scripts.com	800.953.3379
Vision	Eyemed.com	866.800.5457
Voluntary Benefits Discounts	Youdecide.com/portal/login/mtz936	877.271.5455
Wellness Program Partner	Join.virginpulse.com/maritz	888.671.9395

MARITZ BENEFITS DEPARTMENT CONTACTS

Patricia Roberts	401k and Executive Life GVUL	Patricia.Roberts@Maritz.com
Karen Banderman	Leaves of Absence	Karen.Banderman@Maritz.com
Michelle Konakci	Medical, Dental, Vision, Life	Michelle.Konakci@Maritz.com
Kellie Wanko	YouDecide, Tuition Reimbursement, Wellness	Kellie.Wanko@Maritz.com
General Benefits Information	Benefits@Maritz.com or MaritzBenefits.com	