Employee

Benefits

2024



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HEALTH & WELFARE

ELIGIBILITY

Employees regularly working at least <u>30</u> hours per week are eligible to enroll in AlexRenew benefits. New Hires are eligible on their first day of employment unless otherwise noted in this summary. Separate eligibility definitions will be noted if different. If you enroll, you can also cover your dependents, including your legal spouse, domestic partner, and eligible children up to age 26. Documentation supporting your dependents eligibility will be required upon enrollment and anytime a new addition is requested to your benefits.

| Dependent Type | Documentation |
|---------------------------------|---|
| Spouse | Marriage Certificate |
| Domestic Partner (DP) | Affidavit of Domestic Partnership (see HR for form) |
| Birth Child up to age 26 | Birth Certificate or Qualified Medical Child Support Order |
| Adopted Child up to age 26 | Adoption Certificate or Birth Certificate |
| Child up to age 26 for whom You | Proof of legal guardianship |
| Are the Legal Guardian | |
| Disabled Child age 26 and older | Birth Certificate AND Copy of front page most recent Tax Return |
| Step Child up to age 26 | Birth Certificate AND Marriage Certificate |

MEDICAL

AlexRenew's medical and prescription coverage is provided through United Healthcare. To find an innetwork provider, visit www.myuhc.com, download the app or call Member Services at 1-866-633-2446. Medical is a voluntary benefit, shared cost between AlexRenew and the employee. An abbreviated summary of employee costs are below:

| | High Deductible Plan | |
|-------------------------------------|----------------------|----------------------|
| Benefits | In-Network | Out-of-Network |
| Annual Deductible | | |
| Individual | \$3,200 | \$4,000 |
| Family | \$6,400 (embedded) | \$8,000 |
| Annual Out-of-Pocket Max | 7-1, 5-2 (5-3-3-3-5) | 40,000 |
| Individual | \$4,000 | \$6,000 |
| Family | \$8,000 (embedded) | \$12,000 |
| Lifetime Maximum | Unlimited | Unlimited |
| Physician's Office | | |
| Preventive Care | No Charge | 30% after deductible |
| Sickness or Injury | 10% after deductible | 30% after deductible |
| Specialist Visit | 10% after deductible | 30% after deductible |
| Urgent Care | 10% after deductible | 30% after deductible |
| Emergency Services | 10% after deductible | 30% after deductible |
| Hospital – Inpatient | 10% after deductible | 30% after deductible |
| Outpatient Surgery | 10% after deductible | 30% after deductible |
| Diagnostic test (x-ray, blood work) | | |
| - Designated Network | 10% after deductible | 30% after deductible |
| - Network | 50% after deductible | 30% after deductible |
| Imaging (CT/PET scans, MRIs) | 10% after deductible | 30% after deductible |
| Mental Health | | |
| Inpatient | 10% after deductible | 30% after deductible |
| Outpatient | 10% after deductible | 30% after deductible |
| Prescription Drug Plan | | |
| Individual | 10% after deductible | 30% after deductible |
| Family | 10% after deductible | 30% after deductible |

PRESCRIPTION DRUG PLAN

When you enroll in the medical plan, your drug coverage is included. This coverage allows you to fill your prescriptions at retail pharmacies through mail order or home delivery. The amount of your copay depends on the type of prescription that you purchase. United Healthcare has partnered with OptumRx to provide the prescription services, www.optumrx.com.

| | High Deductible Plan Core Preventive Drugs ONLY | |
|------------------------------|--|-------------------------------------|
| | Retail Network & Non-Network (up to 31-day supply) | Mail Order (up to 90-day supply) |
| Tier 1 (Generic) | \$10.00 | \$ 25.00 |
| Tier 2 (Formulary Brand) | \$35.00 | \$ 87.50 |
| Tier 3 (Non-Formulary Brand) | \$70.00 | \$175.00 |

| Medical & Prescription | Bi-Weekly Cost |
|------------------------|----------------|
| Employee Only | \$ 48.90 |
| Employee + Spouse/DP | \$125.93 |
| Employee + Child(ren) | \$ 98.77 |
| Employee + Family | \$161.40 |

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the AlexRenew medical plan, a health savings account will be opened on your behalf with Optum Bank. An HSA is a personal bank account that you own. You can use the HSA to save money, federal income-tax free, to pay for qualified medical expenses. Or, you can save the money for a future need – even into retirement. You own the money in the HSA, no "use it or lose it" rule. If you choose to leave AlexRenew or switch health plans, you keep the money. Customer support is available for assistance at 1-800-791-9361 or email: customercare@optum.com. Access your account online at www.optumbank.com

In **January 2024**, AlexRenew will deposit a one-time **\$2,200** individual or **\$4,400** family contribution into each participant's account. A new hire entering the plan year will receive a pro-rated amount of the AlexRenew contribution. Participants can elect through payroll deductions additional voluntary contributions, pre-tax up to **\$1,950** (single tax filer) or **\$3,900** (family) plus catch-up contribution of \$1,000 for participants over age 55.

DENTAL

AlexRenew's dental plan is provided through Delta Dental. You can enroll in the dental plan regardless of whether you enroll in AlexRenew's group medical plan. You may select a dentist of your choice. However, you will receive the highest level of benefits available in the program by choosing a Delta Dental PPO provider. In addition, your out-of-pocket costs will usually be lower if you use a participating provider. To find a participating provider, simply visit www.deltadentalva.com or contact Customer Service 1-800-237-6060. Dental is a voluntary benefit, shared cost between AlexRenew and the employee. An abbreviated summary of employee costs are below:

| Benefits | PPO | Out-of-Network |
|--------------------------------------|----------------------|----------------------|
| Annual Deductible | | |
| Individual | \$ 50 | \$ 50 |
| Family | \$ 150 | \$ 150 |
| Annual Benefit Maximum | \$1,500 | \$1,500 |
| Coverage Type | | |
| Diagnostic & Preventive | 0% (no deductible) | 0% (no deductible) |
| Basic Dental Care | 20% after deductible | 20% after deductible |
| Major Dental Care | 50% after deductible | 50% after deductible |
| Orthodontia (adult & child coverage) | 50% (no deductible) | 50% (no deductible) |
| Orthodontia Lifetime Maximum | \$1,000 | \$1,000 |

| Dental | Bi-Weekly Cost |
|-----------------------|----------------|
| Employee Only | \$ 3.15 |
| Employee + Spouse | \$ 6.40 |
| Employee + Child(ren) | \$ 6.00 |
| Employee + Family | \$ 9.76 |

VISION

AlexRenew offers a separate comprehensive vision plan through United Healthcare/Spectera. You can enroll in the vision plan regardless of whether you enroll in AlexRenew's group medical plan. To find a preferred provider, simply visit www.myuhcvision.com, select "find a provider", view providers or you can contact Customer Service at 1-800-638-3120. Vision is a voluntary, company sponsored plan at no cost to the employee. An abbreviated summary of employee costs are below:

| | In- Network | Out-of-Network |
|-----------------------|--|------------------------|
| Copays | \$10 Exam | \$40 Exam |
| | \$25 Materials | \$40 Materials |
| Well Vision Exam | Covered in full 100% | Reimbursed up to \$45 |
| Frequency | Once every 12 months | Once every 12 months |
| Lenses | | |
| Single Vision | Covered in full 100% | Reimbursed up to \$40 |
| Bifocal Lenses | Covered in full 100% | Reimbursed up to \$60 |
| Trifocal Lenses | Covered in full 100% | Reimbursed up to \$80 |
| Lenticular Lenses | Covered in full 100% | Reimbursed up to \$80 |
| Progressive Lenses | Discount only at participating providers | No benefit |
| | Once every 12 months | |
| Frequency | | Once every 12 months |
| Frames | Allowance up to \$130 & | Reimbursed up to \$45 |
| Frequency | 30% discount on balance | Once every 24 months |
| | Once every 24 months | - |
| Contact Lens | | |
| Fit & Follow Up Exams | Up to 2 visits, covered in full 100% | No benefit |
| Elective | Allowance up to \$130 | Reimbursed up to \$130 |
| | | (in lieu of glasses) |
| Medically Necessary | Covered in full 100% | Reimbursed up to \$210 |
| Frequency | Once every 12 months | |
| | (in lieu of eyeglasses) | |
| | | |

PREMIUM ONLY PLAN (SECTION 125)

Your medical and dental payroll deductions are taken on a pre-tax basis (before your federal, state and social security taxes are calculated); saving additional tax dollars on each paycheck. This is a company sponsored plan at **no cost** to the employee.

EMPLOYEE ASSISTANCE PROGRAM

Services provided by ComPsych, available 24 hours a day, seven days a week with confidential support, guidance and resources; assistance for you or an immediate household family member; in-person sessions for short-term problem resolution up to <u>8 complimentary sessions</u>. EAP also provides FamilySource for child care, adoption, education, elder care, pet care and personal convenience needs, LegalConnect which provides unlimited telephone access to our in-house team of dedicated attorneys and FinancialConnect which provides assistance with financial and insurance issues through unlimited telephone access to Certified Public Accountants and Certified Financial Planners on staff. To utilize this service reference **Company ID: EAPWFIS**, call a specialist at <u>1-866-301-9552</u> or www.guidanceresourcescom. Company sponsored plan at <u>no cost</u> to the employee.

LIFE AND AD&D INSURANCE

Mutual of Omaha is the provider for all the life insurance and accidental death and dismemberment insurance. A benefit of one-and-a-half times your annual salary up to a maximum of \$400,000 is provided to each eligible employee. This is a company-sponsored plan at **no cost** to the employee.

VOLUNTARY LIFE INSURANCE - EMPLOYEE

Employees can elect to purchase additional life insurance in increments of \$10,000 up to a max benefit of \$500,000 with a guarantee issue of \$150,000 for employees under age 65 at initial enrollment. Elections over the guarantee issue, late entrants, or increase in benefit will require medical underwriting approval. To calculate bi-weekly cost, complete the following formula.

| Benefit Amount: \$ | - |
|-------------------------------|------------|
| divide by \$1,000 = | |
| multiply by monthly rate = \$ | |
| multiply by 12 months = \$ | |
| divide by 26 pay periods = \$ | _ cost/pay |

| Age | Monthly Rate per \$1,000 |
|---------|--------------------------|
| < 30 | \$0.07 |
| 30 – 34 | \$0.08 |
| 35 – 39 | \$0.10 |
| 40 – 44 | \$0.16 |
| 45 – 49 | \$0.26 |
| 50 – 54 | \$0.49 |
| 55 – 59 | \$0.77 |
| 60 – 64 | \$0.88 |
| >65 | \$1.60 |

VOLUNTARY LIFE INSURANCE - SPOUSE

Employees can elect to purchase additional life insurance on their Spouse in increments of \$5,000, not to exceed 50% of the benefit amount elected by the employee to a maximum of \$250,000, guarantee issue of \$30,000. The cost is calculated the same as voluntary life insurance on the Employee utilizing the Employee's date of birth. Employees must have the voluntary life on themselves in order to purchase additional coverage for their spouse.

VOLUNTARY LIFE INSURANCE - CHILD(REN)

Employees can elect to purchase additional life insurance for their eligible Children (age 6 months to 26 years old) benefit guarantee issue of \$10,000. The cost is **\$4.30 per pay period**. Employees must have voluntary life insurance on themselves in order to purchase additional coverage for their children.

SHORT TERM DISABILITY

Mutual of Omaha is the administrator of the plan, with AlexRenew continuing to pay employee's salary based on approval from the administrator. A benefit of 70% to 100% of base weekly salary is provided to each eligible employee. The benefit begins following a 7-day waiting period, with duration maximum of 25 weeks. Employees may voluntarily elect to utilize PTO for the 7-day waiting period. This is a company-sponsored plan at **no cost** to the employee.

| Eligibility | Period of Time | Benefit |
|---|------------------------|-------------------------|
| New Hires | Day 8 through 26 Weeks | 70% base weekly salary |
| Eligible after 90-days continuous employment | | , , |
| Employees | Day 8 through 12 Weeks | 100% base weekly salary |
| Eligible after 1 st year of employment | | |
| | 12 Wks+1 Day to 16 Wks | 80% base weekly salary |
| | 16 Wks+1 Day to 26 | 70% base weekly salary |
| | Weeks | |

LONG TERM DISABILITY

Mutual of Omaha is the provider for the program. A benefit of 60% of base monthly salary to a maximum of \$12,500 is provided to each eligible employee. The benefit begins following the disability date, a 180-days elimination period and duration maximum subject to age at disability. This is a company-sponsored plan at **no cost** to the employee.

SUPPLEMENTAL HEALTH

United Healthcare is the provider for the program which includes Accident, Critical Illness and Hospital Indemnity. The plan pays out a financial benefit when an eligible medical event occurs (off-the-job-only). The benefit lessens the financial burden of critical care for employees and covered family members. The benefit amounts will be paid regardless of the actual expenses incurred. The insurance is guaranteed for all benefit eligible employees. The benefit is a company sponsored plan at **no cost** to the employee.

FLEXIBLE SPENDING ACCOUNTS (FSA)

Benefit Resource Inc (BRI) is the administrator for the program for Dependent Care and Commuter Benefit. Employees can elect to withhold monies from their paycheck on a pre-tax basis for qualified dependent care or transportation expenses. Participant Services is available to assist with your questions by phone 1-800-473-9595, live chat, or email at ParticipantServices@BenefitResource.com. Employees can also access accounts online at www.BRiweb.com or download the mobile app BRiMobile from www.BenefitResources.com/tools. Company Code: alexrenew "Use It Or Lose It" - all receipts for dependent care expenses must be submitted by December 31st 2024 to qualify for reimbursement. For 2024, the maximum contributions are as follows:

Dependent Care:

- Annual contribution max if gross earnings less than \$135,000 = \$5,000
- Annual contribution max if gross earnings greater than \$135,000 = **\$1,000**

Commuter Benefits:

 AlexRenew provides up to monthly max limit \$ 315 (over 24-pay periods) for individuals that elect commuter benefit option for qualified commuter benefits to include public transportation (i.e. Metro, VRE, Amtrak, buses) and ridesharing (i.e. vanpooling).

LEGAL SERVICES

Legal Resources provides discounted 25% or paid in full 100% legal services, www.legalresources.com or call 1-800-728-5768. Examples of attorney fees paid at 100% are legal counsel and advice for all covered benefits, traffic court representation, will preparation, reviewing financial contracts, uncontested divorce representation, and defending a civil action in district court. Experienced, local attorneys provide all the services covered by the plan. The plan covers employee, spouse and dependent children up to age 23, if full time student. Parents and Parent-in-Laws are also eligible for the 25% discount only in the service area. This is a company sponsored plan at **no cost** to the employee.

IDENTITY THEFT

IdentityForce provides the best identity, privacy and credit protection. Innovative technology and ongoing monitoring keep your personal information and identity secure. Provides early warning system with prompt notification on your computer, phone or tablet, allowing you to take action before the damage is done. You are in control, know and improve your credit score, protect your personal information online and keep your keystrokes, pin numbers and credit card information safe. Certified Protection Experts offer comprehensive, 24/7 recovery services. Member Services: 1-800-728-5768. Identity Theft, Gold Plan (monitors one credit reporting agency) is a company sponsored plan at **no cost** to the employee. Employees can elect to upgrade to the Platinum Plan (monitors all credit reporting agencies), add their spouse or family member at a minimal cost per paycheck.

RETIREMENT PLANS

VIRGINIA RETIREMENT SYSTEM (VRS)

A defined benefit plan that provides a lifetime monthly benefit in retirement based on your age and total service credit. All full-time employees are required to participate in the plan.

- Employees hired before July 1, 2010 are covered under the provisions of VRS Plan 1;
- Employees hired between July 1, 2010 and December 31, 2013 are covered under the provisions of VRS Plan 2;
- Employees hired on or after January 1, 2014 covered under the provisions of VRS Hybrid Plan.

Covered members only, effective July 1, 2022, AlexRenew will pay an employer contribution of 8.19% and the employee will pay the member contribution of 5.0% of creditable compensation pre-tax (before state and federal withholding) for a total of 13.19% into their retirement plan. Employees are vested after 5 years of service credit on the VRS defined plan, 4 years of service credit on the Hybrid defined contribution employer contributions and vested immediately on the member contributions. Employees can view their personalized benefit statement anytime at www.varetire.org. VRS Hybrid Plan members can also access information about their defined contribution plan at www.missionsg.org.

457(B) RETIREMENT SAVINGS PLAN

Empower is our provider for the deferred compensation plan. New Hires after September 1, 2014 will be automatically enrolled at 1% employee contribution with the ability to opt-out. In 2023, you may defer a maximum of \$23,000 and an additional catch-up contribution of \$7,500 if over age 50. You reduce your current income taxes while investing for retirement. Your earnings accumulate tax-deferred.

For more information about your retirement plan or to make changes to your account, you can contact Customer Service at 1-800-701-8255 or go online at www.empowermyretirement.com.

For 2023, AlexRenew will contribute an employer match up to 2.5% of an employee's 4.0% contribution with a 4-year vesting schedule on the employer match, member contributions are vested immediately.

| Employee Contribution | Employer Contribution | Total Contribution |
|------------------------------|-----------------------|--------------------|
| 1.00% | 1.00% | 2.00% |
| 1.50% | 1.25% | 2.75% |
| 2.00% | 1.50% | 3.50% |
| 2.50% | 1.75% | 4.25% |
| 3.00% | 2.00% | 5.00% |
| 3.50% | 2.25% | 5.75% |
| 4.00% | 2.50% | 6.50% |

The employer contribution would be based on a vesting schedule as follows:

- 50% vested after 2 years' service
- 75% vested after 3 years' service
- 100% vested after 4 years' service

WELLNESS

WELL-BEING PROGRAM

A total well-being program that includes health, financial and environmental benefits, company sponsored at **no cost** to the employee.

- Seminars and Activities, i.e. financial planning, legal/identity theft, health related topics.
- *Flu Shots*, onsite vaccine clinic, offered to employees and benefit eligible family members, once per year per member.
- Well-Being Coaching, access to certified coach who will work with you, one on one to address
 health and well-being issues such as burnout, time management and coping with stress. You
 have access to 5 free sessions per year. Call 1-800-344-9752 to schedule session.
- United Healthcare
 - Care24 Services offer you access to a wide range of health and well-being information, 7 days a week, 24 hours a day. You can speak with registered nurses and masters level counselors who can help with almost any problem ranging from medical and family matters to personal legal, financial and emotional needs. To take advantage of this employer sponsored benefit, call 1-888-887-4114.
 - NurseLine can assist you in finding a doctor or hospital; understand treatment options; ask medication questions; choose appropriate medical care; locate available resources; call Customer Care or visit www.myuhc.com.
 - Health Discount Program provided by UnitedHealth Allies allows you to to save on wellness resources such as weight management; nutrition counseling; fitness clubs; fitness equipment and apparel; natural products and foods; stress reduction and relaxation resources; and smoking cessation programs.

ONE LIFE FITNESS

Voluntary fitness membership, 100% paid by the employee, provides access to one or multiple clubs, offered at discounted rates, employees pay for the membership through payroll deductions. Included with every membership is one session with a personal trainer. No annual contract required. Please visit your nearest fitness center to enroll and mention that you work at AlexRenew to get the best rates.

CARE@WORK

The membership allows employees to search on Care.com to find local caregivers including nannies/babysitters, senior caregivers, pet sitters/groomers, housekeepers, summer/vacation camps, special needs caregivers, transportation assistance, personal assistance, tutors and more. Employees will also have access to the Care.com safety center for resources and best hiring practices. For more information and to register go to www.alexrenew.care.com. This is a company sponsored benefit at no.cost to the employee.

WELLNESS INCENTIVE PROGRAM

Incentive program managed by BHS and designed for employees to earn points for wellness related activities, employees that earn 200 points from March 1st 2024 through January 31st 2025 will receive **§750** in form of a health savings account contribution (if enrolled in AlexRenew medical plan) or equivalent value wellness gift card (if not enrolled in AlexRenew medical plan). Track progress and earn points on the BHS Portal Link www.portal.bhsonline.com (username: AlexRenew).

LEAVE BENEFITS

PAID TIME OFF

Paid Time Off (PTO) allows eligible employees personal time away from work, i.e. vacation, medical appointments, illness or unforeseen circumstance causing unscheduled absence. Employees working in the administrative offices and maintenance department are also required to use PTO for Holidays unless the holiday falls on a normal scheduled day off. PTO is accrued each pay period (bi-weekly) based on years of service.

The illustration below is based on a work schedule, 8 hours per day, 5 days a week

| Years' Service | Hours/Pay Period | Total Hours | Total PTO Hours for Holidays | Total PTO Hours for all other occurrences | Maximum Hours (rolling- calendar) |
|-------------------|---------------------|----------------|------------------------------------|--|--|
| 0 to 3 | 10.27 | 267 | 72 | 195 | 252 |
| 4 to 6 | 11.19 | 291 | 72 | 219 | 288 |
| 7 to 10 | 11.81 | 307 | 72 | 235 | 312 |
| 11 to 15 | 12.42 | 323 | 72 | 251 | 336 |
| 16 to 19 | 13.35 | 347 | 72 | 275 | 372 |
| 20+ | 13.96 | 363 | 72 | 291 | 396 |

| Years' Service | Total Days (PTO & Holidays) | Total Floating Holidays (effect 1/1/24) | Total PTO Days for Holidays | Total PTO Days for all other occurrences | Maximum PTO Days (rolling- calendar) |
|-------------------|--------------------------------------|---|-----------------------------------|---|--|
| 0 to 3 | 35.38 | 3 | 9 | 23.38 | 31.5 |
| 4 to 6 | 38.38 | 3 | 9 | 26.38 | 36.0 |
| 7 to 10 | 40.38 | 3 | 9 | 28.38 | 39.0 |
| 11 to 15 | 42.38 | 3 | 9 | 30.38 | 42.0 |
| 16 to 19 | 45.38 | 3 | 9 | 33.38 | 46.5 |
| 20+ | 47.38 | 3 | 9 | 35.38 | 49.5 |

Illustration below for **Operations and Laboratory staff** supporting 24/7 operations, no holidays, holiday premium pay for working scheduled holidays

| Years Service | Hours/Pay Period | Total Hours | Total PTO Hours for Holidays | Total PTO Hours for all other occurrences | Maximum Hours (rolling- calendar) |
|------------------|---------------------|----------------|------------------------------------|--|--|
| 0 to 3 | 10.27 | 267 | 0 | 267 | 252 |
| 4 to 6 | 11.19 | 291 | 0 | 291 | 288 |
| 7 to 10 | 11.81 | 307 | 0 | 307 | 312 |
| 11 to 15 | 12.42 | 323 | 0 | 323 | 336 |
| 16 to 19 | 13.35 | 347 | 0 | 347 | 372 |
| 20+ | 13.96 | 363 | 0 | 363 | 396 |

| Years Service | Total Days (PTO & Holidays) | Total Floating Holidays | Total PTO Days for Holidays | Total PTO Days for all other occurrences | Maximum PTO Days (rolling- calendar) |
|------------------|--------------------------------------|-------------------------------|-----------------------------------|---|---|
| 0 to 3 | 35.38 | 3 | 0 | 32.38 | 31.5 |
| 4 to 6 | 38.38 | 3 | 0 | 35.38 | 36.0 |
| 7 to 10 | 40.38 | 3 | 0 | 37.38 | 39.0 |
| 11 to 15 | 42.38 | 3 | 0 | 39.38 | 42.0 |
| 16 to 19 | 45.38 | 3 | 0 | 42.38 | 46.5 |
| 20+ | 47.38 | 3 | 0 | 44.38 | 49.5 |

Illustration below for <u>Maintenance staff</u> based on a work schedule 10 hours per day, 4 days a week, if all holidays on scheduled work day, varies year to year. In 2024, both Team Alex and Team Renew will use 70 hours PTO for holidays.

| Years Service | Hours/Pay Period | Total Hours | Total PTO Hours for Holidays | Total PTO Hours for all other occurrences | Maximum Hours (rolling- calendar) |
|------------------|---------------------|----------------|------------------------------------|--|--|
| 0 to 3 | 10.27 | 267 | 70 | 197 | 252 |
| 4 to 6 | 11.19 | 291 | 70 | 221 | 288 |
| 7 to 10 | 11.81 | 307 | 70 | 237 | 312 |
| 11 to 15 | 12.42 | 323 | 70 | 253 | 336 |
| 16 to 19 | 13.35 | 347 | 70 | 277 | 372 |
| 20+ | 13.96 | 363 | 70 | 293 | 396 |

| Years Service | Total Days (PTO & Holidays) | Total Floating Holidays | Total PTO Days for Holidays | Total PTO Days for all other occurrences | Maximum PTO Days (rolling- calendar) |
|------------------|--------------------------------------|-------------------------------|--------------------------------------|---|---|
| 0 to 3 | 35.38 | 3 | 9 | 23.38 | 31.5 |
| 4 to 6 | 38.38 | 3 | 9 | 26.38 | 36.0 |
| 7 to 10 | 40.38 | 3 | 9 | 28.38 | 39.0 |
| 11 to 15 | 42.38 | 3 | 9 | 30.38 | 42.0 |
| 16 to 19 | 45.38 | 3 | 9 | 33.38 | 46.5 |
| 20+ | 47.38 | 3 | 9 | 35.38 | 49.5 |

PURCHASE LEAVE (PTO)

In an effort to help employees achieve a better balance between work and personal life, AlexRenew offers employees with less than five (5) years of service at the beginning of each calendar year the option to buy up to forty (40) hours of PTO through the Purchase Leave program during open enrollment. New hires may also purchase a pro-rated amount of PTO within 30-days from their hire date.

PAID TIME OFF CASH-OUT PROGRAM

Benefit allows for employees to receive a payout of a portion of their paid time off (PTO) leave each calendar year increments of 10 hours up to max 80 hours, provided the employee meets all eligibility criteria as follows:

- At least one year of continuous service by the end of the calendar year in which the election is being taken (December 31st).
- A minimum PTO leave balance in excess of 100 hours at the time of election. Purchased PTO may not count towards the 100 hour balance. At the time of cash-out, a balance of 40 hours or greater must be retained in PTO bank.
- An employee must have taken a minimum of 40 hours of scheduled PTO, excluding time taken for holidays through the calendar year.
- An employee must not have been placed on unpaid administrative leave or suspension during any pay period for the calendar year.
- The employee's overall job performance must be rated as a successful or high contributor during the election period and at time of cash-out.

HOLIDAYS

AlexRenew's administrative offices and maintenance department will be closed in observance of the nine (9) designated holidays listed below:

New Year's Day

Independence Day

Day After Thanksgiving

Memorial Day

Labor Day

Thanksgiving Day

Christmas Eve

Christmas Day

Employees working in the administrative offices and maintenance department are required to use their PTO unless the holiday falls on a normal scheduled day off.

FLOATING HOLIDAYS

Full time employees are eligible for three (3) Floating Holidays to be used at their discretion each calendar year. They must be taken in full day increments based on employee's work schedule. Floating Holidays do not roll over from year to year. The time must be used in the same calendar year, "use or lose". The three days reset each January 1st. New hires receive a pro-rated amount of floating holidays the first calendar year based on their hire date.

BEREAVEMENT LEAVE

Paid benefit granted to employees after the loss of an immediate family member up to three (3) days for the scheduled hours the day before, the day of and the day after the funeral. An additional two (2) days for attending funeral services outside the immediate area, greater than 250 miles.

JURY DUTY/WITNESS DUTY LEAVE

Paid benefit granted to employees who have been summoned to appear for jury duty or any employees except defendants in a criminal case, who are summoned or subpoenaed to appear in federal, state or local court.

MILITARY LEAVE

Employees who are members of the active duty U.S. Armed Services and their Reserve components, as well as the Coast Guard, federal National Guard service and the Commissioned Corps of the Public Health Service or at any time the President of the United States has designated any category of persons as a "uniformed service" for purpose of USERRA. Paid military leave will not exceed 15 calendar days in a fiscal leave year.

FAMILY MEDICAL LEAVE

Eligible employees will receive up to six (6) weeks paid and six (6) weeks unpaid, total of twelve weeks or up to 26 weeks for military caregivers during a rolling calendar 12-month period. Employees must have worked at least 1,250 hours during the 12-month period immediately before the date when the leave is requested to commence. Leave may be granted for the following circumstances: birth of child and to care for such newborn; placement of child into foster care; to care for spouse or child or parent of employee with a serious health condition; or where a serious health condition makes the employee unable to perform the functions of their job. Employees should contact a member of Human Resources to initiate the leave request.

COMPANY SPONSORED VOLUNTEER DAY

AlexRenew provides up to one day of paid volunteer time per calendar year toward a charitable organization in the City of Alexandria. The purpose of a volunteer day is to encourage employees to support the local community and for all employees to share in this effort.

OTHER BENEFITS

CREDIT UNION

All employees are eligible for membership with Commonwealth One Federal Credit Union. They offer competitive rates on loans, checking, terms on savings, Visa credit cards, Roth IRA, Coverdell Education and an interactive website service. Your membership comes with lifelong benefits as long as you remain a member. Even if you move, you can still retain your membership. Employees can join by visiting a local branch, or by completing an application online at www.cofcu.org.

TICKETS AT WORK

Entertainment discounts for employees; save money, avoid admission lines, have your tickets before you go and convenient delivery options. Go to www.ticketsatwork.com, company code: AlexRenew or call toll free 1-866-273-5825.

PET INSURANCE

Nationwide Insurance provides two levels of pet insurance for both cats and dogs. Pricing for both of these plans is based on your state of residency. Discounts are provided for covering multiple pets, 10% for 2 to 3 or 15% for 4 or more. This is a voluntary plan, 100% paid for by the employee, payroll deducted and premiums are submitted to Nationwide on employee's behalf. For more information, contact Member Services: 1-855-874-4944 or www.petsvoluntarybenefits.com

Tools For You

Benefit Resource Center available to answer benefit plan/policy questions and provide resolution for elevated claims and eligibility issues. Contact the benefit specialists at BRCEast@usi.com or call 1-855-874-6699. And stay organized install the mobile app "MyBenefits2GO" which provides quick access to carrier information, plan summaries, identification cards and educational videos. When registering reference code "C25594"

COMPUTER PURCHASE PLAN

Employees can purchase from select products through AlexRenew and set up payroll deduction with no interest. Eligible employees must complete 90 days of continuous service and receive a satisfactory or higher performance review. An employee can only have one computer purchase payroll deduction at a time. A maximum purchase price of \$3,000, including applicable taxes and shipping, with a term maximum of 26 pay periods. Please see Human Resources for information on how to purchase.

WATER ENVIRONMENT FEDERATION (WEF) MEMBERSHIP

AlexRenew pays for the full cost of annual membership dues. WEF works to provide its members with the necessary tools to engage in or learn ways to improve quality of life through sustainable management of water resources, water protection and water and wastewater treatment. www.wef.org

WORK SCHEDULE

Alternative work schedules are offered for administrative personnel this includes partial telework and compressed work-week options. Plant staff support the overall operations 24/7 and work assigned schedules.

Dress Code

Smart Casual attire for administrative personnel is our standard business attire Monday through Friday. Employees who are hosting or attending meetings with vendors or employees from another organization should dress appropriately, which may mean wearing normal business attire.

UNIFORMS

AlexRenew pays for the full cost of uniforms for all the plant employees effective their date of hire. Operations and Maintenance personnel are required to wear company issued uniforms during their normal work day. Due to the nature of our business, employees are required to change out of their uniforms and leave them on site prior to departing the facility. Employees are responsible for all company issued uniforms and may be liable for loss or damage due to negligence.

SAFETY SHOES

AlexRenew pays for the cost of steel-toed safety shoes up to \$175 per pair. Operations and Maintenance personnel will receive vouchers for two pair of steel-toed safety shoes. All other personnel receive one voucher for one pair of steel-toed safety shoes.

ANNUAL DISCLOSURE NOTICES

THE WOMEN'S HEALTH CANCER RIGHTS ACT OF 1998 (WHCRA)

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women's Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed;
- Surgery and reconstruction of the other breast to produce a symmetrical appearance;
- Prostheses; and
- Treatment of physical complications of the mastectomy, including lymphedema.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan.

NEWBORNS ACT DISCLOSURE - FEDERAL

Group health plans and health insurance issuers generally may not, under Federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, Federal law generally does not prohibit the mother's or newborn's attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under Federal law, require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours).

NOTICE OF SPECIAL ENROLLMENT RIGHTS

If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing toward your or your dependents' other coverage). However, you must request enrollment within 30 days after your or your dependents' other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

Further, if you decline enrollment for yourself or eligible dependents (including your spouse) while Medicaid coverage or coverage under a State CHIP program is in effect, you may be able to enroll yourself and your dependents in this plan if:

- coverage is lost under Medicaid or a State CHIP program; or
- you or your dependents become eligible for a premium assistance subsidy from the State.

In either case, you must request enrollment within 60 days from the loss of coverage or the date you become eligible for premium assistance. To request special enrollment or obtain more information, contact person listed at the end of this summary.

NOTICE REGARDING WELLNESS PROGRAMS

United Healthcare Simply Engaged is a voluntary wellness program available to all employees. The program is administered according to federal rules permitting employer-sponsored wellness programs

that seek to improve employee health or prevent disease, including the Americans with Disabilities Act of 1990, the Genetic Information Nondiscrimination Act of 2008, and the Health Insurance Portability and Accountability Act, as applicable, among others. If you choose to participate in the wellness program you will be asked to complete a voluntary health risk assessment or "HRA" that asks a series of questions about your health-related activities and behaviors and whether you have or had certain medical conditions (e.g., cancer, diabetes, or heart disease).

However, employees who choose to participate in the wellness program will receive an incentive of wellness credits for eligible services. Although you are not required to participate, only employees who do so will receive credits.

Protections from Disclosure of Medical Information

We are required by law to maintain the privacy and security of your personally identifiable health information. Although the wellness program and Alexandria Renew and UHC Simply Engaged will never disclose any of your personal information either publicly or to the employer, except as necessary to respond to a request from you for a reasonable accommodation needed to participate in the wellness program, or as expressly permitted by law. Medical information that personally identifies you that is provided in connection with the wellness program will not be provided to your supervisors or managers and may never be used to make decisions regarding your employment.

Your health information will not be sold, exchanged, transferred, or otherwise disclosed except to the extent permitted by law to carry out specific activities related to the wellness program, and you will not be asked or required to waive the confidentiality of your health information as a condition of participating in the wellness program or receiving an incentive.

You may not be discriminated against in employment because of the medical information you provide as part of participating in the wellness program, nor may you be subjected to retaliation if you choose not to participate.

If you have questions or concerns regarding this notice, or about protections against discrimination and retaliation, please contact Human Resources.

WELLNESS PROGRAM DISCLOSURE

Your health plan is committed to helping you achiever your best health. Rewards for participating in a wellness program are available to all employees. If you think you might be unable to meet a standard for a reward under this wellness program, you might quality for an opportunity to earn the same reward by different means. Contact us at Human Resources and we will work with you (and, if you wish, with your doctor) to find a wellness program with the same reward that is right for you in light of your health status.

Questions regarding any of this information can be directed to:
Wendy Callahan
1800 Limerick Street, Alexandria, VA 22314
703-721-3500 x2284
wendy.callahan@alexrenew.com

THIS NOTICE DESCRIBES HOW MEDICAL INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION.

PLEASE REVIEW IT CAREFULLY.

Your Information. Your Rights. Our Responsibilities.

Recipients of the notice are encouraged to read the entire notice. Contact information for questions or complaints is available at the end of the notice.

Your Rights

You have the right to:

- Get a copy of your health and claims records
- Correct your health and claims records
- Request confidential communication
- Ask us to limit the information we share
- Get a list of those with whom we've shared your information
- Get a copy of this privacy notice
- · Choose someone to act for you
- File a complaint if you believe your privacy rights have been violated

Your Choices

You have some choices in the way that we use and share information as we:

- Answer coverage questions from your family and friends
- · Provide disaster relief
- Market our services and sell your information

Our Uses and Disclosures

We may use and share your information as we:

- · Help manage the health care treatment you receive
- Run our organization
- · Pay for your health services
- Administer your health plan
- Help with public health and safety issues
- Do research
- Comply with the law
- Respond to organ and tissue donation requests and work with a medical examiner or funeral director
- Address workers' compensation, law enforcement, and other government requests
- Respond to lawsuits and legal actions

Your Rights

When it comes to your health information, you have certain rights. This section explains your rights and some of our responsibilities to help you.

Get a copy of health and claims records

- You can ask to see or get a copy of your health and claims records and other health information we have about you. Ask us how to do this.
- We will provide a copy or a summary of your health and claims records, usually within 30 days of your request. We may charge a reasonable, cost-based fee.

Ask us to correct health and claims records

- You can ask us to correct your health and claims records if you think they are incorrect or incomplete. Ask us how to do this.
- We may say "no" to your request, but we'll tell you why in writing, usually within 60 days.

Request confidential communications

- You can ask us to contact you in a specific way (for example, home or office phone) or to send mail to a different address.
- We will consider all reasonable requests, and must say "yes" if you tell us you would be in danger
 if we do not.

Ask us to limit what we use or share

 You can ask us not to use or share certain health information for treatment, payment, or our operations. We are not required to agree to your request.

Get a list of those with whom we've shared information

- You can ask for a list (accounting) of the times we've shared your health information for up to six years prior to the date you ask, who we shared it with, and why.
- We will include all the disclosures except for those about treatment, payment, and health care
 operations, and certain other disclosures (such as any you asked us to make). We'll provide one
 accounting a year for free but will charge a reasonable, cost-based fee if you ask for another one
 within 12 months.

Get a copy of this privacy notice

You can ask for a paper copy of this notice at any time, even if you have agreed to receive the notice electronically. We will provide you with a paper copy promptly.

Choose someone to act for you

- If you have given someone medical power of attorney or if someone is your legal guardian, that person can exercise your rights and make choices about your health information.
- We will make sure the person has this authority and can act for you before we take any action.

File a complaint if you feel your rights are violated

- You can complain if you feel we have violated your rights by contacting us using the information at the end of this notice.
- You can file a complaint with the U.S. Department of Health and Human Services Office for Civil Rights by sending a letter to 200 Independence Avenue, S.W., Washington, D.C. 20201, calling 1-877-696-6775, or visiting www.hhs.gov/ocr/privacy/hipaa/complaints/
- We will not retaliate against you for filing a complaint.

Your Choices

For certain health information, you can tell us your choices about what we share. If you have a clear preference for how we share your information in the situations described below, talk to us. Tell us what you want us to do, and we will follow your instructions. In these cases, you have both the right and choice to tell us to:

- · Share information with your family, close friends, or others involved in payment for your care
- Share information in a disaster relief situation

If you are not able to tell us your preference, for example if you are unconscious, we may go ahead and share your information if we believe it is in your best interest. We may also share your information when needed to lessen a serious and imminent threat to health or safety. In these cases we never share your information unless you give us written permission:

- Marketing purposes
- · Sale of your information

Our Uses and Disclosures

How do we typically use or share your health information? We typically use or share your health information in the following ways. Help manage the health care treatment you receive We can use your health information and share it with professionals who are treating you. Example: A doctor sends us information about your diagnosis and treatment plan so we can arrange additional services.

Pay for your health services

We can use and disclose your health information as we pay for your health services. Example: We share information about you with your dental plan to coordinate payment for your dental work.

Administer your plan

We may disclose your health information to your health plan sponsor for plan administration. Example: Your company contracts with us to provide a health plan, and we provide your company with certain statistics to explain the premiums we charge.

Run our organization

- We can use and disclose your information to run our organization and contact you when necessary.
- We are not allowed to use genetic information to decide whether we will give you coverage and the price of that coverage. This does not apply to long term care plans. Example: We use health information about you to develop better services for you.

How else can we use or share your health information?

We are allowed or required to share your information in other ways – usually in ways that contribute to the public good, such as public health and research. We have to meet many conditions in the law before we can share your information for these purposes. For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/index.html

Help with public health and safety issues

We can share health information about you for certain situations such as:

- Preventing disease
- Helping with product recalls
- Reporting adverse reactions to medications
- Reporting suspected abuse, neglect, or domestic violence
- Preventing or reducing a serious threat to anyone's health or safety

Do research

We can use or share your information for health research.

Comply with the law

We will share information about you if state or federal laws require it, including with the Department of Health and Human Services if it wants to see that we're complying with federal privacy law.

Respond to organ and tissue donation requests and work with a medical examiner or funeral director

- We can share health information about you with organ procurement organizations.
- We can share health information with a coroner, medical examiner, or funeral director when an individual dies.

Address workers' compensation, law enforcement, and other government requests

We can use or share health information about you:

- For workers' compensation claims
- For law enforcement purposes or with a law enforcement official
- With health oversight agencies for activities authorized by law
- For special government functions such as military, national security, and presidential protective services

Respond to lawsuits and legal actions

We can share health information about you in response to a court or administrative order, or in response to a subpoena.

Our Responsibilities

- We are required by law to maintain the privacy and security of your protected health information.
- We will let you know promptly if a breach occurs that may have compromised the privacy or security of your information.
- We must follow the duties and privacy practices described in this notice and give you a copy of it.
- We will not use or share your information other than as described here unless you tell us we can
 in writing. If you tell us we can, you may change your mind at any time. Let us know in writing if
 you change your mind.

For more information see: www.hhs.gov/ocr/privacy/hipaa/understanding/consumers/noticepp.html.

Changes to the Terms of this Notice

We can change the terms of this notice, and the changes will apply to all information we have about you. The new notice will be available upon request, on our web site (if applicable), and we will mail a copy to you.

Other Instructions for Notice

• Effective Date of this Notice- January 1, 2024

IMPORTANT NOTICE ABOUT YOUR PRESCRIPTION DRUG COVERAGE & MEDICARE

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Alexandria Renew Enterprises and about your options under Medicare's prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare's prescription drug coverage:

- 1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.
- 2. Alexandria Renew Enterprises has determined that the prescription drug coverage offered by the United Healthcare is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?

You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide to Join A Medicare Drug Plan? If you do decide to join a Medicare drug plan and drop your current Alexandria Renew Enterprises coverage, be aware that you and your dependents will be able to get this coverage back (during open enrollment or in the case of a special enrollment opportunity).

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?

You should also know that if you drop or lose your current coverage with Alexandria Renew Enterprises and don't join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You

may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information About This Notice Or Your Current Prescription Drug Coverage... Contact the person listed below for further information NOTE: You'll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Alexandria Renew Enterprises changes. You also may request a copy of this notice at any time.

For More Information About Your Options Under Medicare Prescription Drug Coverage...

More detailed information about Medicare plans that offer prescription drug coverage is in the "Medicare & You" handbook. You'll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans. For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the "Medicare & You" handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: October 1, 2023

Name of Entity/Sender: Alexandria Renew Enterprises

Contact--Position/Office: Human Resources

Address: 1800 Limerick St., Alexandria, VA 22314

Phone Number: 703-721-3500

PREMIUM ASSISTANCE UNDER MEDICAID AND THE CHILDREN'S HEALTH INSURANCE PROGRAM (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial **1-877-KIDS NOW** or **www.insurekidsnow.gov** to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and **you must request coverage** within 60 days of being determined eligible for premium assistance. If you have questions about

enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

VIRGINIA – Medicaid and CHIP

Website: https://coverva.dmas.virginia.gov/learn/premiumassistance/famis-select https://coverva.dmas.virginia.gov/learn/premiumassistance/health-insurance-premium-payment-hipp-programs

Medicaid Phone: 1-800-432-5924 CHIP Phone: 1-855-242-8282

To see if any other states have added a premium assistance program since July 31, 2023, or for more information on special enrollment rights, contact either:

U.S. Department of Labor Employee Benefits Security Administration www.dol.gov/agencies/ebsa 1-866-444-EBSA (3272) U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov 1-877-267-2323, Menu Option 4, Ext. 61565



New Health Insurance Marketplace Coverage Options and Your Health Coverage

Form Approved OMBNo.1210-0149 (expires 6-30-2023)

PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. To assist you as you evaluate options for you and your family, this notice provides some basic information about the new Marketplace and employment based health coverage offered by your employer.

What is the Health Insurance Marketplace?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers "one-stop shopping" to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away. Open enrollment for health insurance coverage through the Marketplace begins in October 2013 for coverage starting as early as January 1, 2014.

Can I Save Money on my Health Insurance Premiums in the Marketplace?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

Does Employer Health Coverage Affect Eligibility for Premium Savings through the Marketplace?

Yes. If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium, or a reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the "minimum value" standard set by the Affordable Care Act, you may be eligible for a tax credit. Note: If you purchase a health plan through the Marketplace instead of accepting health coverage offered by your employer, then you may lose the employer contribution (if any) to the employer-offered coverage. Also, this employer contribution -as well as your employee contribution to employer-offered coverage- is often excluded from income for Federal and State income tax purposes. Your payments for coverage through the Marketplace are made on an after-tax basis.

How Can I Get More Information?

For more information about your coverage offered by your employer, please check your summary plan description or contact. Wendy Callahan, Human Resources 703-721-3500 ext 2284

The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit HealthCare.gov for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

¹ An employer - sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs.

PART B: Information About Health Coverage Offered by Your **Employer**

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in the Marketplace, you will be asked to provide this information. This information is numbered to correspond to the Marketplace application.

| 3. Employer name | 4. Employer Identification Number (EIN) | | | | |
|---|---|-------------|--|--|--|
| Alexandria Renew Enterprises | 54-6002976 | | | | |
| 5. Employer address | 6. Employer phone number | | | | |
| 1800 Limerick Street | 703-721-3500 | | | | |
| 7. City | 8. State | 9. ZIP code | | | |
| Alexandria | Virginia | 22314 | | | |
| 10. Who can we contact about employee health | coverage at this job? | | | | |
| Wendy Callahan, Director of Human Resources | | | | | |
| 11. Phone number (if different from above) | 12. Email address | | | | |
| 703-721-3500 ext 2284 | wendy.callahan@alexrenew.com | | | | |
| ere is some basic information about health coverage offered by this employer: | | | | | |

- As your employer, we offer a health plan to:
 - All employees. Eligible employees are:

Active employees working 30 hours or more per week

- Some employees. Eligible employees are:
- With respect to dependents:
 - We do offer coverage. Eligible dependents are:

Spouse/Domestic Partner and dependent children up to age 26

If checked, this coverage meets the minimum value standard*, and the cost of this coverage to you is intended to be affordable, based on employee wages.

Even if your employer intends your coverage to be affordable, you may still be eligible for a premium discount through the Marketplace. The Marketplace will use your household income, along with other factors, to determine whether you may be eligible for a premium discount. If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in the Marketplace, HealthCare.gov will guide you through the process. Here's the employer information you'll enter when you visit HealthCare.gov to find out if you can get a tax credit to lower your monthly premiums.

[•] An employer - sponsored health plan meets the "minimum value standard" if the plan's share of the total allowed benefit costs covered by the plan is no less than 60 percent of such costs (Section 36 B(c)(2)(C)(ii) of the Internal Revenue Code of 1986)

CONTACT INFORMATION

Human Resources Department

1800 Limerick Street Alexandria, VA 22314 Fax (703) 997-8666

Wendy L. Callahan, CBP, CCP, PHR, WLCP

Chief Human Resources Officer Phone: (703) 721-3500 ext. 2284

Email: Wendy.Callahan@alexrenew.com

Marisa Martineau

Learning & Talent Development Specialist

Phone: (703) 721-3500 ext. 2234

Email: Marisa.Martineau@alexrenew.com

Jessica Delgado

Human Resources Generalist (703) 721-3500 ext. 2224

Jessica.Delgado@alexrenew.com

Alex Rigby

Safety & Security Coordinator
Phone: (703) 721-3500 ext. 2216

Email: <u>Alex.Rigby@alexrenew.com</u>

Benefit Providers

Benefit Resource Inc www.BenefitResource.com

Participant Services: 1-800-473-9595

Email: participantservices@benefitresource.com

ComPsych Employee Assistance Program

Company ID: EAPWFIS www.guidanceresources.com Specialist: 1-866-301-9552

Mission Square / VRS Hybrid Plan

www.missionsq.org

Customer Service: 1-800-669-7400

Empower 457b Retirement Savings Plan

Group # 780743

<u>www.empowermyretirement.com</u> Member Service: 1-800-701-8255

Optum Bank (HSA) www.optumbank.com

Customer Service: 1-866-234-8913

United Healthcare (Medical/Prescription)

Group # 743109 www.myuhc.com

Member Services: 1-866-633-2446

Mail Order Pharmacy (Optum): 1-855-842-6337

Mutual of Omaha

www.mutualofomaha.com

Customer Service: 1-800-877-5176

Delta Dental

Group # 000600352 www.deltadentalva.com

Customer Service: 1-800-237-6060

Legal Resources

www.legalresources.com

Customer Service: 1-800-728-5768

Nationwide Pet Insurance

www.petsvoluntarybenefits.com

Member Services: 1-855-874-4944

United Healthcare/Spectera Vision

www.myuhcvision.com

Customer Service: 1-800-638-3120

Virginia Retirement System (VRS)

www.varetire.org

Customer Service: 1-888-827-3847