



WELCOME TO OPEN ENROLLMENT

Employee Benefits Guide – Texas

July 1, 2025 – June 30, 2026



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This is only a Summary of Benefits. Refer to your Certificate of Coverage for specific plan details, limitations and exclusions. If a discrepancy exist between the information provided in this document and the Plan Documents, the Plan Documents will govern.



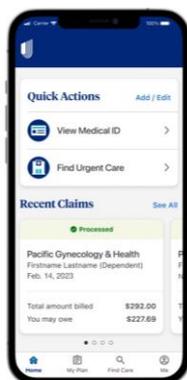
IMPORTANT CONTACTS

Benefit	Company / Group Number	Phone Number	Website/Email
Medical HDHP/PPO Network: Blue Choice PPO HMO Network: Blue Essentials HMO	BCBS HDHP #TBD BCBS PPO #TBD BCBS HMO #TBD	800-521-2227	www.bcbstx.com
Telemedicine (PPO/HDHP Only)	Virtual Visits via BCBS/MDLive	888-680-8646	www.mdlive.com/bcbstx
Dental	BCBS Group #TBD	800-521-2227	www.bcbstx.com
Vision	BCBS Group #TBD	855-556-8796	www.eyemedvisioncare.com/bcbstxvis
Basic and Voluntary Life/AD&D	BCBS Group #TBD	877-442-4207	www.bcbstx.com/ancillary/employees
Short Term Disability	BCBS Group #TBD	877-442-4207	www.bcbstx.com/ancillary/employees
Long Term Disability	BCBS Group #TBD	877-442-4207	www.bcbstx.com/ancillary/employees
Health Savings Account (HSA)	Optum Bank	866-234-8913	www.optumbank.com
Employee Assistance Program (EAP)	AWP	800-343-3822	www.awpnow.com
Accident/Critical Illness/ Hospital Indemnity	BCBS Group #VF030049	877-442-4207	www.bcbstx.com/ancillary/employees
Benefit Broker	ExperINS	512-862-1800	customerservice@experins.com

Did you know?

Your insurance carriers offer instant online access to your family's health information. With their free app, you can find In-Network doctors, check claim status, and view ID cards. Register on their website to access your free resources!

- Find network care options in your area
- Talk to a doctor by video 24/7
- See reviews and ratings for doctors
- Generate and share digital health plan ID cards
- View claims and account balances
- Manage prescription drugs and refills
- Estimate the costs of common procedures
- View your copay, deductible and out-of-pocket expenses



Eligibility and Enrollment



When to Enroll

Open Enrollment is your annual opportunity to change your benefit elections. The benefits you choose during open enrollment will become effective on July 1, 2025.

Who is Eligible

- Full-time employees are eligible for benefits on the first of the month following date of hire.
- Employees regularly scheduled to work at least 30 hours per week are considered full-time for benefit purposes.

Making Changes

- Open Enrollment: Log in to your Paylocity account to make benefit elections
- Qualifying Event: Contact HR and provide documentation within 30 days of the QE.

Qualifying Events (Examples)

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in child's dependent status
- Death of a spouse, child, or other qualified dependent
- Change in residence
- Change in employment status or a change in coverage under another employer-sponsored plan

Who Can I Cover?

- Spouse
- Domestic Partner
- Children up to age 26 regardless of marital, student or employment status
- Disabled Children of any age

Per IRS regulations, forms for enrollment changes due to qualifying events must be submitted within 30 days of the event. For more information on making changes, contact your Human Resources team



MEDICAL INSURANCE

Search for a Provider at www.bcbstx/find-care/find-a-doctor-or-hospital. Choose "Search as a Guest," then select Blue Choice PPO OR Blue Essentials HMO as the Network.

Benefit	HDHP Member Pays	HMO In-Network ONLY Member Pays	PPO COPAY Member Pays
Provider Network	Blue Choice PPO	Blue Essentials HMO	Blue Choice PPO
PCP / Referrals Required	No	Yes	No
4 th Quarter Deductible Carryover	No	No	Yes
Annual Deductible (calendar year)	\$5,000 Individual \$10,000 Family	\$1,000 Individual \$2,000 Family	\$2,000 Individual \$4,000 Family
Annual Out-of-pocket Maximum (calendar year)	\$5,000 Individual \$10,000 Family	\$6,000 Individual \$12,000 Family	\$6,000 Individual \$12,000 Family
Co-insurance Carrier Member	100% 0%	80% 20%	80% 20%
Physician Visit Primary Care Physician Specialist Virtual Visit–MDLive	0% after ded. 0% after ded. 0% after ded.	\$25 copay \$50 copay Not Available	\$30 copay \$60 copay \$30 copay
Preventive Care	No Charge	No Charge	No Charge
Mental and Behavioral Health Inpatient Outpatient	0% after ded. 0% after ded.	20% after ded. \$25 copay	20% after ded. \$30 copay
Hospital Services Inpatient Outpatient	0% after ded. 0% after ded.	20% after ded. 20% after ded.	20% after ded. 20% after ded.
Outpatient Diagnostic Lab & X-ray	0% after ded.	20% after ded.	No Charge
Imaging (CT, PET Scan, MRI)	0% after ded.	20% after ded.	20% after ded.
Urgent Care	0% after ded.	\$50 copay	\$50 copay
Emergency Room	0% after ded.	20% after \$250 copay	20% after \$250 copay
Prescription Drugs Generic Preferred Brand Non-Preferred Brand Mail Order (90 Day Supply)	0% after ded. 0% after ded. 0% after ded. 0% after ded.	\$15 copay \$45 copay \$85 copay 2.5x copay	\$15 copay \$45 copay \$85 copay 2.5x copay

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Why Virtual Visits?

- 24/7 access to an independently contracted, board-certified doctor or therapist
- Access via phone, online video or mobile app from almost anywhere
- Average wait time of less than 20 minutes
- Doctors can send e-prescriptions to your local pharmacy

The Virtual Visits benefit is a convenient alternative for treatment of more than 80 health conditions, including:

- Allergies
- Cold/Flu
- Fever
- Headaches
- Nausea
- Sinus infections

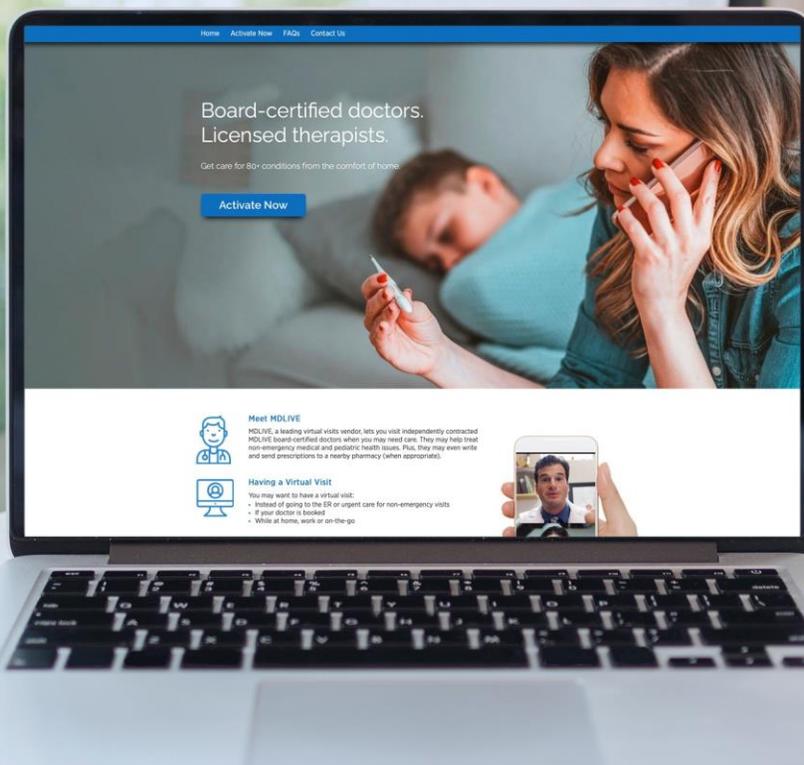
Virtual Visits sessions with licensed behavioral health therapists are available by appointment. Get virtual care for:

- Depression
- Eating disorders
- ADHD
- Substance use disorders
- Trauma and PTSD
- Autism spectrum disorder

First, call your doctor's office; they may also offer telehealth consultations by phone or online video. If you have any questions about this or any other BCBSTX benefit, please call the number on the back of your ID card.

Activate your Virtual Visits account today:

- Call 888-680-8646
- Go to MDLIVE.com/bcbstx
- Text BCBSTX to 635-483
- Download the app



Only eligible for those enrolled in HDHP/PPO Plans

Virtual Visits may be limited by plan. For providers licensed in New Mexico and the District of Columbia, Urgent Care service is limited to interactive online video; Behavioral Health service requires video for the initial visit but may use video or audio for follow-up visits, based on the provider's clinical judgment. Behavioral Health is not available on all plans. MDLIVE is a separate company that operates and administers Virtual Visits for Blue Cross and Blue Shield of Texas. MDLIVE is solely responsible for its operations and for those of its contracted providers. MDLIVE® and the MDLIVE logo are registered trademarks of MDLIVE, Inc., and may not be used without permission. Blue Cross®, Blue Shield® and the Cross and Shield Symbols are registered service marks of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Plans.

Experience a New Kind of Wellness — Log In to the Well onTarget® Portal

Member Wellness Portal

The Well onTarget Wellness Portal uses the latest technology to give you the tools you need for better health. Your wellness journey begins with a suggested list of activities based on the information you provided in the Health Assessment.*

Now you have a step-by-step plan to guide you on the way to living your best life.

The suite of programs and tools include:

- **Digital Self-management Programs:** Learn about nutrition, fitness, weight loss, quitting smoking, managing stress and more!
- **Health and Wellness Library:** The health library has useful articles, podcasts and videos on health topics that are important to you.
- **Blue PointsSM Program:**** Earn points for wellness activities to redeem for a gift for yourself or someone else.
- **Tools and Trackers:** These interactive resources help keep you on track while making wellness fun.
- **Health Assessment:** Answer some questions to learn more about your health and receive a personal wellness report.
- **Fitness and Nutrition Tracking:** Get Blue Points for tracking activity with popular devices and mobile apps.
- **Personal Challenges:** Join a personal challenge to help you reach your goals. There are over 30 challenges, so you can choose the best one to fit your wellness journey. Topics include stress, sleep, physical activity and more!

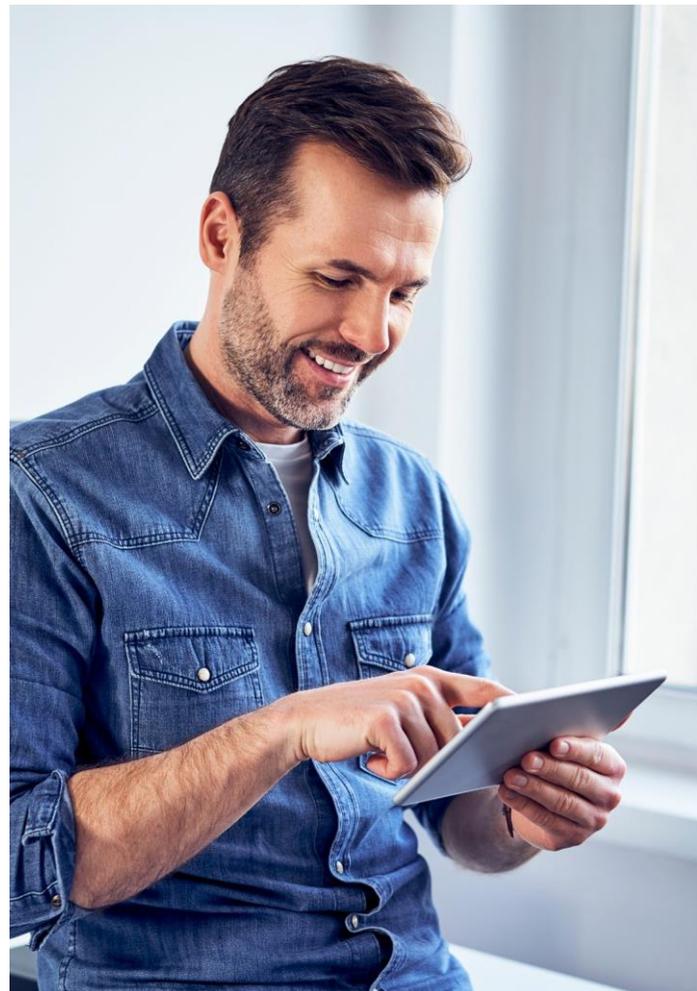
How to Access the Portal

Use your Blue Access for MembersSM (BAMSM) account:

- Log in to BAM at bcbstx.com/member. If this is your first time logging in, you will need to register your account. Click **Create an Account** on the login screen.
- Once you are in BAM, click on the **My Health** tab, then **Wellness**. Click on **Visit Well onTarget** and you will be taken to the Well onTarget portal.

Questions?

If you have any questions about Well onTarget, call Customer Service at **877-806-9380**.



**Log in to the Well onTarget
Member Wellness Portal today!**

*Well onTarget is a voluntary wellness program. Completion of the Health Assessment is not required for participation in the program. Well onTarget is an informational resource provided to members and is not a substitute for the independent medical judgment of a health care provider. Members are instructed to consult with their health care provider before beginning their journey toward wellness.

**Blue Points Program Rules are subject to change without prior notice. See the Program Rules on the Well onTarget Member Wellness Portal for further information. BCBSTX makes no endorsement, representations or warranties regarding third-party vendors and the products and services offered by them.

HEALTH SAVINGS ACCOUNT

What is an HSA?

An HSA is a tax-sheltered bank account that you own for the purpose of paying eligible health care expenses for you and/or your eligible dependents for current or future healthcare expenses.

When you are enrolled in the Qualified High Deductible Health Plan (QHDHP) and meet the eligibility requirements, the IRS allows you to open and contribute to an HSA Account.

Am I eligible?

While all benefit eligible employees can enroll in the QHDHP, not all employees are eligible to participate in an HSA. You may open and contribute to an HSA if you meet the following eligibility requirements.

- You must be enrolled in a Qualified High Deductible Health Plan (QHDHP).
- You must not be covered by another non-QHDHP health plan, such as a spouse's PPO plan.
- You must not be enrolled in Medicare or TriCare.
- You must not be claimed as a dependent on another person's tax return.
- You must not be covered by a traditional health care flexible spending account (FSA) (this includes a spouse's FSA).

What are the benefits?

- **The HSA is yours to keep!** Even if you change jobs or plans, your balance carries over year to year.
- **Income tax exemption!** Money you contribute to an HSA is exempt from federal income taxes. You also don't pay income taxes on withdrawals used for eligible health expenses!
- **Interest in your account grows tax free!** Also, if you meet the minimum balance, you can invest your funds which earns competitive interest rates.

Where can I learn more?

- Visit www.irs.gov/publications/p969 or optumbank.com

App benefits

- Track your balance & recent transactions
- Capture and submit receipts
- Track payments and reimburse yourself
- Search for qualified medical expenses.
- Make an HSA contribution
- Get a quick account snapshot any time



HSA Contribution Limits

2025 Tax Year
\$4,300 Individual
\$8,550 Family

2026 Tax Year
\$4,400 Individual
\$8,750 Family

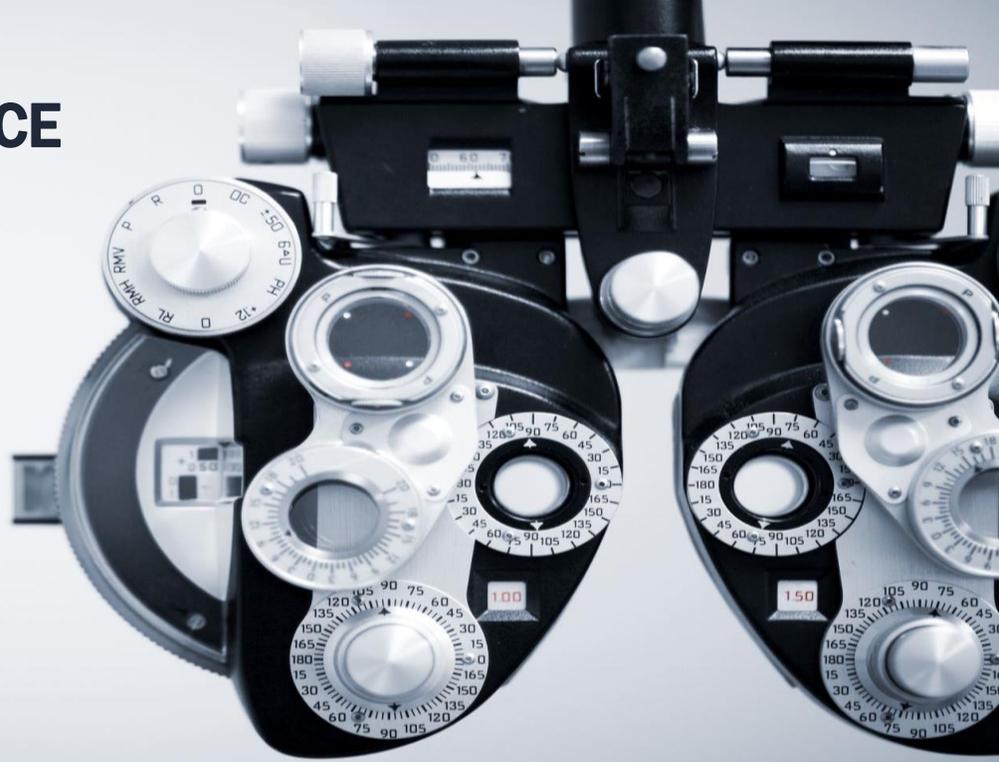
Are you 55 or older?
You may contribute an extra \$1,000 as a catch-up contribution!

DENTAL INSURANCE



Dental Benefit	BlueCare Dental PPO Network
Annual Deductible (Calendar Year)	\$50 Individual \$150 Family
Calendar Year Maximum (per person)	\$1,500
Preventive Care Routine exams (2 x year), x-rays, fluoride treatments, sealants, space maintainers	0%
Basic Services Amalgam, resin-based composite restorations, oral surgery, endodontics, periodontics	20% after deductible
Major Services Inlay/onlay restorations, crowns, dentures	50% after deductible
Reimbursement for Out-of-Network (UCR)	MAC

VISION INSURANCE



Benefit	In-Network EyeMed Vision	Out-of-Network Reimbursement
Eye Exam	\$10 Copay	Up to \$30
Lenses		
Single Vision	Covered 100%	Up to \$25
Bifocal	Covered 100%	Up to \$40
Trifocal	Covered 100%	Up to \$55
Frames	\$130 allowance + 20% off balance over \$130	Up to \$65
Contacts		
Lens fit & follow-up	\$40 allowance	N/A
Conventional	\$130 allowance+15% off balance	Up to \$104
Disposable	\$130 allowance	Up to \$104
Medically necessary	\$0	Up to \$210
Lasik	US Laser Network: 15% off retail or 5% off promotional price	N/A
Frequency		
Examination	Every 12 Months	Every 12 Months
Frames	Every 24 Months	Every 24 Months
Lenses/Contacts	Every 12 Months	Every 12 Months

LIFE AND AD&D BENEFITS

Basic Life / AD&D Insurance – Employer Paid

Aspire Allergy provides a Basic Life and Accidental Death & Dismemberment benefit in the amount of \$25,000 to all full-time eligible employees and pays the full premium for this benefit. The life insurance benefit will be paid to your designated beneficiary in the event of death while covered under the plan. The AD&D benefit will be paid in the event of a loss of life or limb by accident while covered under the plan. For a complete list of all your life insurance benefits and exclusions, please refer to your plan certificate booklet or contact your plan administrator.



Supplemental Life and AD&D - Employee Paid	
Employee Amount	\$10,000 to \$500,000 (\$10,000 increments), not to exceed 5x base salary
Guaranteed Issue	\$100,000
Spouse/Domestic Partner Amount	\$5,000 to \$250,000 (\$5,000 increments), not to exceed 50% of employee amount
Guaranteed Issue	\$10,000 (OE), \$20,000 (New Hire)
Child Amount	Birth to 6 months old - \$100 6 months to 26 years: \$2,000 to \$10,000 (increments of \$2,000)

Important Things to Consider

- Guarantee Issue amounts apply at new hire enrollment opportunity only. During THIS INITIAL open enrollment (OE) period, employees may elect up to \$100,000, and spouses may elect up to **\$10,000** without providing proof of insurability (unless grandfathered). New hires may elect up to **\$20,000** for their spouse without EOI.
- Update your beneficiary!
- Supplemental AD&D elections are automatic and equal to the amount of supplemental life in which you elect.
- Portability-Supplemental Life participants have the option to continue term insurance under a different policy when coverage terminates.
- Employees who terminate employment may be able to convert to individual policies on both basic and voluntary life and AD&D insurance.
- Your Basic Life/AD&D and Supplemental Life/AD&D insurance benefits are subject to the following age reduction schedule: benefits reduce to 65% at age 65; to 50% at age 70.
- Annually at Open Enrollment, employees participating in Voluntary Life may increase their election by one increment (up to the guaranteed issue amount) without providing Evidence of Insurability.

DISABILITY BENEFITS

Voluntary Short-Term Disability	
Benefit Waiting Period	14 days for injury/sickness
Weekly Benefit	60% of basic weekly earning
Maximum Weekly Benefit	\$1,000
Pre-existing condition limitation	3/12
Maximum Benefit Duration	11 weeks

Voluntary Long-Term Disability	
Elimination Period	90 days
Monthly Benefit	60%
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	\$100 or 10%
Own Occupation	24 mos w/loss of duties and earnings
Pre-existing condition limitation	3/12
Maximum Benefit Duration	5 year Reducing Benefit Duration

What You Need to Know

- A 3/12 pre-existing condition is an illness or injury treated within 3 months before your effective date. Disabilities linked to this condition within the first 12 months won't be covered. *Some, or all, of the 12 month exclusion could be satisfied if you were enrolled during the prior plan year.*
- You may enroll in Voluntary Short-Term Disability annually without providing Evidence of Insurability. Pre-existing condition limitations will apply.
- Voluntary Long Term Disability coverage is guaranteed at your initial enrollment opportunity only. You may apply for coverage during a future enrollment period; Evidence of Insurability will be required, and coverage may be denied.
- Salaried full-time employees are eligible to receive Employer Paid Short and Long-Term Disability Coverage after 12 months of employment.
- Maternity benefits are available for full-time employees enrolled in short term disability coverage after 12 months of employment. Contact Human Resources for more information.



VOLUNTARY HOSPITAL INDEMNITY

Having the right coverage for a hospital stay before you experience a sickness or injury can help eliminate your financial concerns and provide support at a time when it is needed most.

Benefit Name	Amount	Provisions	
Initial Hospital Admission (24HR)	\$1,500 <i>(once per plan year)</i>	Pre-Existing Condition Waiting Period	No
ICU Initial Hospital Admission (24HR) <i>(pays in addition to initial admission)</i>	\$1,500 <i>(once per plan year)</i>	Mental & Nervous Disorders Covered?	No
Daily Hospital Confinement	\$200 <i>(up to 30 days)</i>	Drug & Alcohol Addiction Covered?	No
ICU Daily Confinement <i>(pays in addition to daily confinement)</i>	\$200 <i>(up to 10 days)</i>	Portable?	Yes!

VOLUNTARY CRITICAL ILLNESS

When Medical insurance won't cover a major illness, CI insurance pays a lump sum benefit to the policyholder in the event of a covered critical illness diagnosis.

Benefit Amount	Covered Illnesses	Wellness Benefit	Provisions
Employee & Spouse: \$5,000 - \$20,000 Children: up to 50%	Invasive Cancer Heart Attack Stroke Major Organ Failure Coma-Brain Injury Carcinoma In Situ (25%) Major Heart Surgery (25%)	\$50 once per calendar year per covered person (Mammogram, Pap Smear, Colonoscopy, Lipid Panel, PSA, and more!)	Portability Included! No Pre-Existing Waiting Period! Different Illness Diagnosis (0-month separation) Same Illness Diagnosis (180-day separation) (Cancer / Heart Attack / Stroke)

VOLUNTARY ACCIDENT INSURANCE

Accident insurance is an excellent benefit for those who have active lifestyles. It is designed to pay benefits to the policyholder based on treatment received as a result of a covered accident.

Benefit	Amount	Benefit	Amount	Provisions
Urgent Care	\$150	Physical Therapy	\$35 (up to 10)	On and off job
Crutches Protsthesis	\$125 \$750 - \$1,500	Lacerations	Up to \$500	Over 20 Benefits
X-Ray	\$50	Ambulance (Ground/Air)	\$200/\$1,500	No limit on # of accidents
Follow Up Treatment	\$50 (up to 6)	Hospital Admission	\$1,200(24HR)	Family Coverage Available
Fractures / Dislocations	Up to \$5,000	Hospital Confinement (up to 365 days)	\$250	Portable after 12 months of coverage
\$50 Wellness Benefit: payable once per insured per calendar year for a covered wellness test				



ASPIRE 401(k) RETIREMENT PLAN

We value your career contribution to the success of **Aspire Allergy & Sinus** and believe it is important to help you achieve your retirement goals. That's why we're excited to offer our employees a **401(k) Retirement Savings Plan**.

It's important to start planning for retirement as soon as you can, and the **Aspire Allergy & Sinus 401(k)** Plan can help in numerous ways. The following are a brief overview of the key features our 401(k) Plan will offer:

- *Employee contributions are made through payroll deductions, making retirement savings easier.*
- *Contributions can be funded with pre-tax dollars or after tax (Roth 401k) dollars.*
- *Any earnings are tax-deferred, so they can potentially grow faster than if you saved the same amount in a taxable account every year. Any Roth contribution earnings are tax free.*
- *A wide array of investment options to help you meet your investment objectives.*
- *Access to a licensed Retirement Planning Specialist who can assist with understanding the plan or helping with other financial planning needs. (Joe Morris).*
- *Easy online account access to retirement planning tools and investment information at Equitable.com.*
- *Ability to change your investment options at any time, online or by phone.*
- *Your 401(k) is portable. You own it, control it. Plus, you can rollover prior plan assets into the 401(k)*

Company Contributions

The 401k plan is set up with a Safe Harbor match. It is our intention is to match employee contributions **\$1.00 for \$1.00 up to 3% & \$0.50 for \$1.00 for the next 2%** of an employee's annual contributions. So, if you contribute 5%, the company will match a total of 4%.

Eligibility and Enrollment

You are eligible to make salary deferral elections immediately and can receive the Company match if you are **21 years old** and have completed **1 year of service**. Plan entry dates are immediate.

Salary Deferral Limits

1% - 100% of your pay or IRS limit of \$23,500 for 2025, whichever is less. If you are age 50 or older, you can make an additional catch-up contribution of \$7,500 for 2025, for a maximum of \$31,000, and if you are between 60 and 63 years old, you can make an additional catch-up contribution of 11,250, for a maximum of \$34,750.

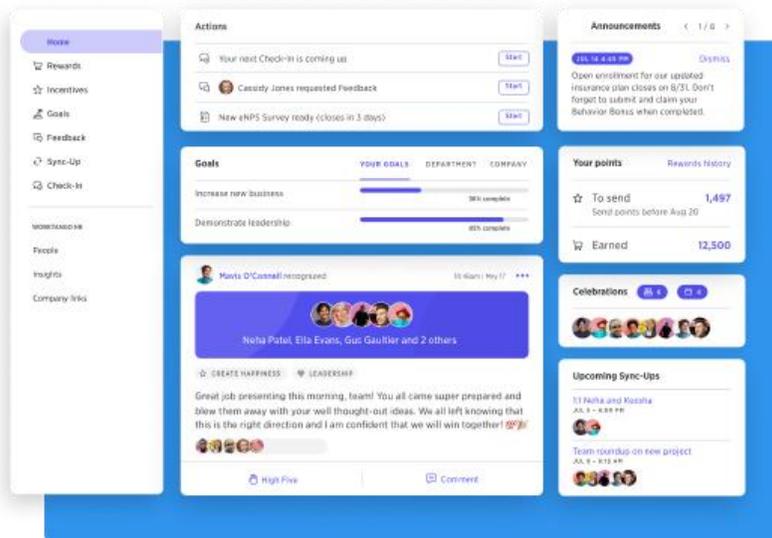
Enrollment made simple:

- ✓ Please contact hr@aspireallergy.com to request your account number
- ✓ Employees will have their accounts set up in the participant system so they can view and manage their accounts on-line. Go to: www.Equitable.com/registration
- ✓ Employees will be able to make changes to initial investment elections using the "My Portfolio" tab at the top of the landing page.
- ✓ The plan's initial default investment option will be the T. Rowe Price Target Date funds, based on when the employee turns 65 years old. These funds are diversified portfolios that adjust for risk over time, based on the employee's age.
- ✓ Participants can reallocate investments at any point, either online or by calling into the participant service center.

Disclaimers: This plan is eligible for rollovers from another retirement account. Employees who contributes to another plan in the same year are responsible for managing deferral totals to not exceed the IRS limit.

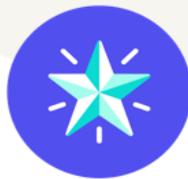
WORKTANGO

WorkTango Recognition and Rewards allows us to build a connected culture of appreciation and rewards you in ways most meaningful to you. Receive a balance of points by recognizing your coworkers on the home page, helping team members, achieving work goals, and participating in company programs. Recognition can come in the form of personal messages, points, or posts. You can also earn points for completing incentives such as exercising, attending trainings, volunteering, and taking surveys!



Practice Recognition

Send and receive appreciation for great results, performance, and attitudes that help make our company special



Participate in Incentives

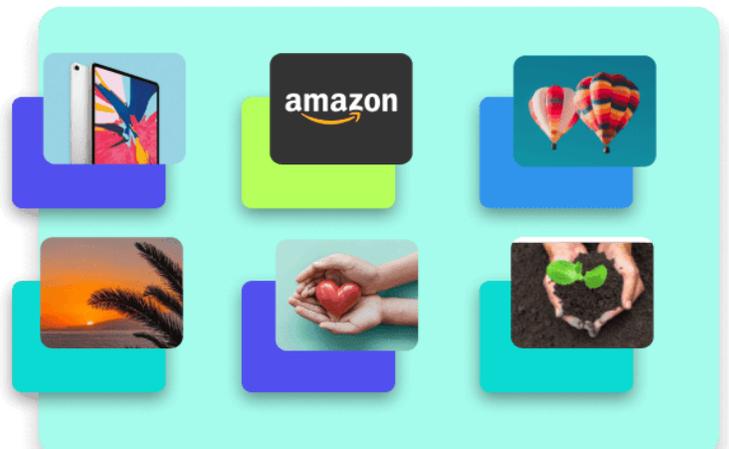
Earn points for participating in company initiatives and challenges that help you be and achieve your best



Earn Rewards

Redeem points for rewards that speak to your interests and matter most to you

Earned points can be exchanged for rewards like gift cards, experiences, merchandise, and more!



EMPLOYEE ASSISTANCE PROGRAM (EAP)

Aspire Allergy & Sinus

Employee Assistance Program (EAP)



Alliance Work Partners is
here for you as life happens.

AWP is proud to serve as your EAP, offering you and your household valuable, ***confidential*** services at no cost to you.

Your benefits are designed to help you manage daily responsibilities, major events, work stresses, or any issue affecting your quality of life.

All benefits can be
accessed by calling:

toll free

1-800-343-3822

TDD

1-800-448-1823

teen line

1-800-334-TEEN (8336)

We are available to take your call
24 hours a day, 7 days a week.



Visit your EAP website at
awpnow.com

and create a
customized account.

Go to

<https://www.awpnow.com>

Select "Access Your Benefits"

Registration Code:

AWP-ASPIRE-4828

Your EAP Benefits:

LawAccess

Legal and Financial services provided by a lawyer or financial professional specializing in your area of concern. Available online or by telephone.

HelpNet

Customized EAP website featuring resources, skill-building tools, online assessments and referrals.

WorkLife

Resources and referrals for everyday needs. Available by telephone.

SafeRide

Reimbursement for emergency cab fare for eligible employees and dependents that opt to use a cab service instead of driving while impaired.

1 to 3 Counseling Sessions

Per problem, per year. Short-term counseling sessions which include assessment, referral, and crisis services. *(Same day appointments available for urgent/crisis callers, or facilitation of immediate hospitalization)*

Newsletters

Webinar Training Series
Tips for Everyday Living

Here for you as life happens ...

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ADDITIONAL BENEFITS

EMPLOYEE DISCOUNTS

Service	Employee and Immediate Family Charges	Insurance Charges
Allergy Testing	No Charge	No Charge to Insurance
SCIT effective 1/1/2020	Subject to insurance coverage, deductible & co-pays. <i>Self-pay rates will be discounted 10%</i>	Aspire will bill patient insurance carrier
SLIT	\$20 per vial (Quarterly). No charge for flavoring	Aspire will bill patient insurance carrier when applicable
OIT	No charge	No Charge to Insurance
IOPs**	Subject to insurance coverage, deductible & co-pays. <i>Self-pay rates will be discounted 10% All employees are responsible for 100% of Add-Ons (ClariFix, Vivaer, etc)</i>	Aspire will bill patient insurance carrier
ExACT	FREE first course (3 injections) *Must be employed for 1 year	

This policy is designed to help employees and their immediate families benefit from the same outstanding services we provide to our patients. This policy applies to all full-time, part-time and contract employees.

*Employee and family are responsible for all anesthesia costs FOOD SLIT

Build up: \$200 for (3) foods & \$50 for each additional food
Maintenance: Quarterly payment of \$150 for up to (2) foods & \$50 for each additional food

PTO ACCRUAL RATES

Full-time employees (consistently working 40 hours/week) accrue at the following rate per year.

Upon Hire	1 Year of Service	5 Years of Service	10 Years of Service
10 Days 80 Hours	15 Days 120 hours	20 Days 160 hours	25 days 200 hours

Full-time employees (working approximately 30 hours/week) accrue at the following rate per year.

Upon Hire	1 Year of Service	5 Years of Service	10 Years of Service
7 Days 56 Hours	11 Days 88 hours	15 Days 120 hours	18 days 144 hours

Part-time, **non-exempt** employees (only those who work in excess of 20 hours/week) accrue at the following rate per year.

Upon Hire	1 Year of Service	5 Years of Service	10 Years of Service
5 Days 40 Hours	7.5 Days 60 hours	10 Days 80 hours	12.5 days 100 hours

Rollover amounts on your anniversary date:

Full Time (40 hours/week)	Full Time (30 hours/week)	Part Time
80 hours	60 hours	40 hours

Let your paid time off build as you work!

Employee family discounts: Include spouse and children only.

Meet

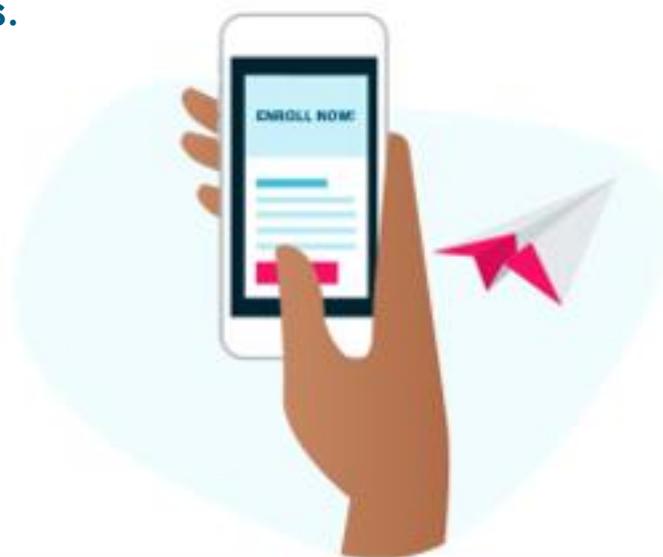
medZERO

Your best way to pay for care

medZERO gives you instant access to funds for healthcare expenses—with ZERO credit checks, ZERO fees, and ZERO interest! Your medZERO spending account covers qualified healthcare expenses for your entire family—including your furry friends! All while giving you the time you need to pay for care expenses.

What you'll love:

- **Instant approval - Access your spending limit immediately after enrollment**
- **Stress-free repayment - Payments are automatically deducted from your paycheck—no bills to track or due dates to remember**
- **No hidden costs - Zero interest, zero fees, zero credit checks**



Get the medZERO App on the [Apple App Store](#) or [Google Play](#) or [Enroll online](#)

2025 HOLIDAY SCHEDULE

Date	Holiday
January 1	New Year's Day
April 18	Good Friday
May 26	Memorial Day
July 4	Independence Day
September 1	Labor Day
November 27	Thanksgiving Day
November 28	Day after Thanksgiving
December 25	Christmas Day
December 26	Day after Christmas
Your Choice!	Floating Holiday See Floating Holiday Policy for more details (Employees are eligible after 6 months of employment)

ADDITIONAL BENEFITS

Benefit	Description
Gold's Gym Discount	Get discounted Gold's Gym rates (\$13.53 per paycheck) for employees who pay for their membership using payroll deductions. Note: Not available in all states
Educational Assistance	<p>Employee reimbursement for continuing education through an accredited program that offers growth in an area related to his/her current position or might lead to promotional opportunities. Education may include college courses, labs, continuing education courses, seminars and certification tests. A passing grade of "B" or its equivalent, or certification is required for reimbursement. Eligibility amounts are based on tenure as detailed below (unused amounts do not roll over to the next year):</p> <ul style="list-style-type: none"> • 1-3 years of employment- \$2,000 per year • 3-5 years of employment- \$2,500 per year • 5+ years of employment- \$4,000 per year <p>Maximum total reimbursement through this program- \$12,000</p>



SEMI-MONTHLY PAYROLL COSTS



Benefit & Tier	Benefit Rates		
Medical Coverage	HDHP	HMO	PPO Copay
Employee Only	\$15.00	\$65.00	\$100.00
Employee + Spouse	\$280.00	\$340.00	\$425.00
Employee + Child(ren)	\$175.00	\$260.00	\$300.00
Employee + Family	\$330.00	\$462.50	\$505.00
Dental Coverage	BCBS Dental		
Employee Only	\$4.25		
Employee + Spouse	\$18.00		
Employee + Child(ren)	\$18.00		
Employee + Family	\$32.00		
Vision Coverage	BCBS Vision		
Employee Only	\$3.75		
Employee + Spouse	\$8.00		
Employee + Child(ren)	\$7.50		
Employee + Family	\$11.50		
Basic Life/AD&D	Paid for by Aspire / No Charge		
Supplemental Life/AD&D	Rates can be found in Employee Navigator		
Short-Term Disability	Rates can be found in Employee Navigator		
Long-Term Disability	Rates can be found in Employee Navigator		
Critical Illness	Rates can be found in Employee Navigator		
Exempt employees receive Employer Paid Short and Long-Term Disability coverage			
Voluntary Benefits	Accident	Hospital Indemnity	
Employee Only	\$4.97	\$9.63	
Employee + Spouse	\$7.93	\$15.82	
Employee + Child(ren)	\$9.98	\$17.18	
Employee + Family	\$15.37	\$25.58	

Note: In addition to these benefits, Aspire pays for Malpractice Insurance, Tail Coverage, and CME days + budget for all providers.





Brought to you by your ExperINS
Benefits Team

Contact Us:
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Learn More:
www.experins.com

Disclosure: This brochure provides only a brief summary of the benefits available under Aspire Allergy & Sinus benefit plans. In the event of a discrepancy between this summary and the plan document, the plan document will prevail. Aspire Allergy & Sinus retains the right to modify or eliminate these or any other benefits at any time and for any reason.