

2026

Benefits Guide

An overview of the wide array of benefits provided by Dove Healthcare to help you enjoy increased well-being and financial security.

These benefits are effective on January 01, 2026.



Open Enrollment

There is specific window of time each year where you must complete your benefits elections. For the 2026 plan year, the Open Enrollment period for Dove Healthcare is December 1st, 2025 – December 15th, 2025.

Online Enrollment

To complete medical elections, please login to the Gravie Benefits Portal. All other benefit elections will be completed through iSolved. Please log into the portals before December 12th, 2025 to complete your 2026 benefit elections.

Gravie Benefits Portal: <https://member.gravie.com/login>

iSolved: <https://wipfli.myisolved.com/default.aspx>



Your open enrollment dates

December 3, 2025 – December 12, 2025

Benefits Summary

Dove Healthcare provides an array of benefits that can help you enjoy increased well-being, deal with an unexpected illness or accident, build and protect your financial security, balance your personal and professional life and meet everyday needs. These benefits are affordable, comprehensive and competitive.

The table below summarizes the benefits available to eligible employees and their dependents. These benefits are described in greater detail in this booklet.

Coverage	Carrier	Group #	Phone	Website
Medical	Gravie	-	(800) 501-2920	www.gravie.com
EAP	VitalWorkLife	-		
Health Savings Account (HSA)	Employee Benefit Corporation	-	(800) 346-2126	www.ebcflex.com
Flexible Spending Account (FSA)	Employee Benefit Corporation	C98113	(800) 346-2126	www.ebcflex.com
Dental	Delta Dental	94212	(800) 236-3712	www.deltadentalwi.com
Vision	VSP	12242485	(800) 877-7195	www.vsp.com
Basic Life and AD&D	New York Life	FLX968280/OK969756	(800) 225-5695	www.newyorklife.com
Voluntary Benefits	Aflac	Agent: Patty Obermueller	(715) 231-2352 x2	www.aflac.com
401k	Vanguard	-	(800) 523-1188	www.retirementplans.vanguard.com



QUESTIONS?

If you have any questions about your benefit options, please contact:

Jenny Risinger, PHR
(715) 720-2283
jrisinger@dovehealthcare.com

Tatum Everson
715-723-9341 ext 1240
Tatum.Everson@dovehealthcare.com

Individual Health Plans



Your Gravie Account

Gravie's intuitive shopping platform makes selecting your individual plan easy.

STEP 1

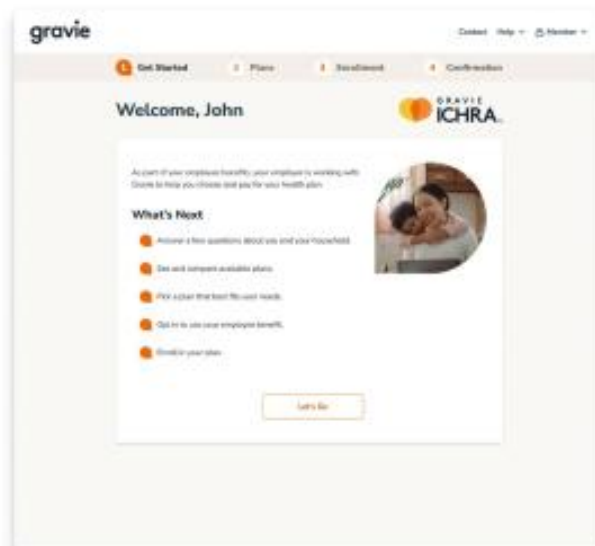
Create your Gravie account

Start by visiting gravie.com/enroll to learn more about your ICHRA benefit and explore helpful resources about enrollment and your health plan options.

When you're ready to get started, click the Enroll Now button on that page. You'll be prompted to create your Gravie account—it only takes a minute!

You'll need to have the following ready:

- Date of birth and Social Security number for yourself and all dependents who will be covered by your plan.
- Names of doctors, preferred clinics, and other providers you want covered by your plan.
- Names and dosage of prescription drugs you need covered.
- A list of any planned medical procedures for you or your covered family members in the upcoming plan year, including ongoing and future procedures.



STEP 2

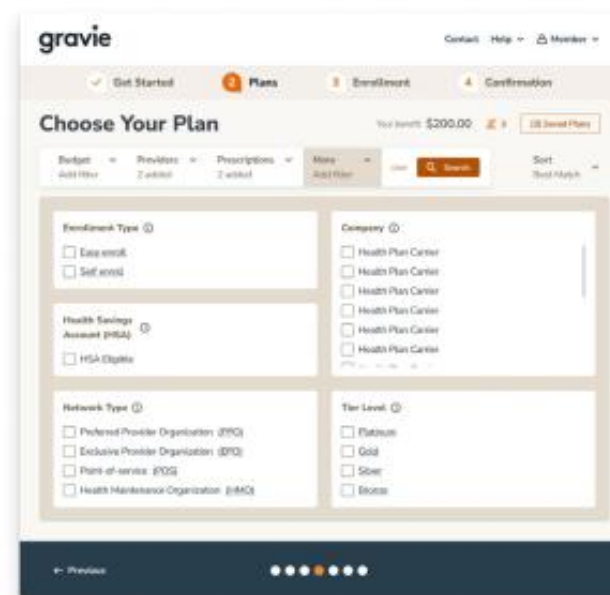
Shop for your health plan

View and compare plans to find the coverage that's best for you.

On the Choose Your Plan screen, you can see the plans available to you in your geographic area. Find all the information you'll need to help you make your selection: plan details, network coverage, premium amounts, Easy Enroll plan options, and more.

Pro Tip: Simplify your enrollment by filtering your search to view Easy Enroll plans. These plans don't require you to take any extra steps through the carrier directly. This will allow you to finish your enrollment through our website without needing to work separately through your carrier after checking out.

1. **Customize your search:** Filter the available plans by features such as deductible level, monthly cost, and out-of-pocket-maximum amounts to narrow down choices.
2. **Compare and save:** View side-by-side comparisons of plans that interest you. To bookmark them for later, click Save.
3. **Monthly Premium:** "Your Monthly Premium" will show the final amount you will be responsible for on a monthly basis after your employer funds are deducted.
4. **Plan Details:** View plan options and choose the coverage that's right for you.



Have questions while shopping?
Call Gravie Care® at 800.501.2920.

Individual Health Plans



Easy Enroll

If you have selected an Easy Enroll plan, then you're all set! We'll send you a confirmation email within 24 hours of checkout confirming your enrollment.

Self-Enroll

If you selected a Self-Enroll plan, you will need to follow the list of instructions shown at checkout to ensure you complete your enrollment through your chosen carrier.

- Follow the exact instructions to submit your application. This is required in order to complete enrollment in your selected health plan.
- Upload a screenshot of your enrollment confirmation to your Gravie member portal.

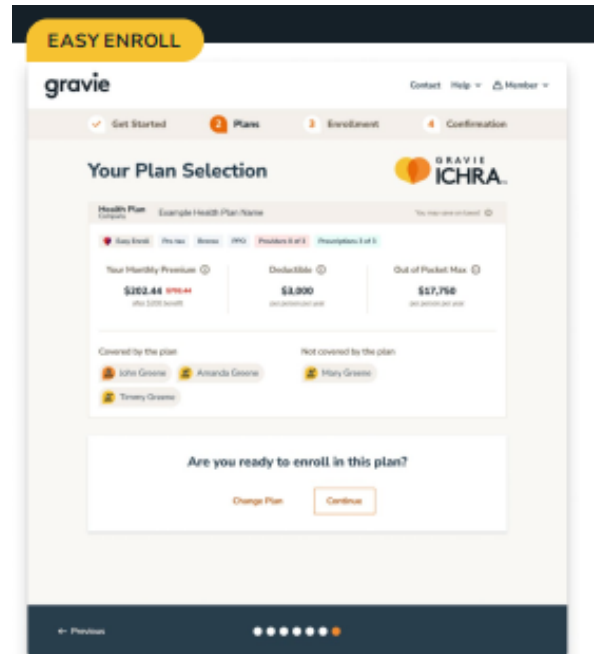
STEP 3

Finish your enrollment through your carrier

This step is only needed for members who select a Self-Enroll plan. Easy Enroll plan members are all set and don't need to take any other steps!

When you enrolled in ICHRA, Gravie created a virtual bank account, called your Gravie ICHRA virtual funds account, that will be used to make premium payments to your carrier. Each month, your account is funded by your employer. Then, premium payments to your carrier are sent from the account. Depending on the carrier you've chosen, the email you'll receive from Gravie will prompt you to follow one of these two processes to set up autopay using your Gravie ICHRA virtual funds account:

- **Scenario 1:** Set up autopay as part of the application process. Enter your Gravie ICHRA virtual funds account details while completing your application directly with your insurance carrier.
- **Scenario 2:** Set up autopay with your carrier after you've submitted your application and before the deadline. First, you'll submit your health plan application directly with the carrier on their enrollment site. Then, you'll provide your Gravie ICHRA virtual funds account details to the carrier while your application is being processed. In this case, you'll need to pay attention to your carrier's specific payment deadline so that you set up autopay in time to activate your coverage.



Understanding your account details

You can find the detailed Gravie ICHRA virtual funds account information you need, including your account numbers and bank details, on the My Plans section of your Gravie account (also on the Self-Enroll checklist). Below is a guide to the info shown in your Gravie ICHRA virtual funds account:

Employer Program

	Effective Dates	Enrollment Tier	Plan Status
1 HRA ¹	1/1/2024 - 12/31/2024	Employee Only	Enrolled
2 Gravie ICHRA virtual funds account*	Routing Number Show *** ** 138 Copy	Checking Account Number Show **** * 0616 Copy	6
3 Mastercard	Credit Card Number Show **** * 1674 Copy	CVV Valid Thru Zipcode *** ** / ** *****	
Bank Information	Sunrise Bank 2525 Wabash Avenue St. Paul, MN 55114	Billing Address 10 2nd St NE STE 300 Minneapolis, MN 55413	4 5

Transaction Details

- 1 HRA enrollment details
- 2 Gravie ICHRA virtual funds checking account details
- 3 Gravie ICHRA virtual funds credit card details
- 4 Bank address for your Gravie ICHRA virtual funds account
- 5 Billing address for your Gravie ICHRA virtual funds account
- 6 Copy/Paste button to copy account numbers into carrier's site

* Gravie ICHRA virtual funds account information must only be used for payment of ICHRA premium to your carrier

¹ Group coverage administered by Gravie Administrative Services LLC



When questions arise, we're here to help.

Complete steps 1-3 right away to ensure coverage is active when you need it.

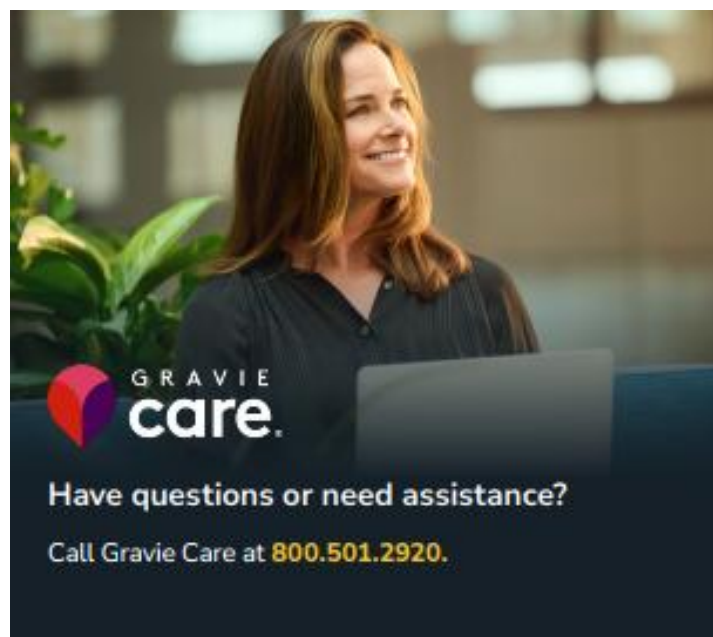
When you complete checkout in your Gravie account, Gravie will load your Gravie ICHRA virtual funds account with funds from your employer. This process may take up to 7 business days. To ensure that your account is funded prior to your payment due date, we encourage you to complete your checkout process on Gravie's platform as soon as possible.

Important note:

Depending on your carrier's policy, you may need to submit your first month's premium payment using your Gravie ICHRA virtual funds account, and then set up autopay using the same account.

Once you've completed all the steps, you're all set!

You will receive your ID cards from your carrier. Review any communications from your carrier to ensure that everything is on track from month to month.



GRAVIE care

Have questions or need assistance?

Call Gravie Care at **800.501.2920**.



Getting Started

1. **Consult with your independent Medicare advisor** for assistance in enrolling in your Medicare plan.
2. **Call Gravie Care** at 800.501.2920 to set up your recurring premium reimbursements.
3. **Enroll** in your Health Reimbursement Arrangement (HRA).
4. **Complete the required forms** sent to you by Gravie Care, and upload proof of your Medicare enrollment, including total cost of Premium payment, in your Gravie member portal under the "Submit File" tab.



Employees on Medicare are still eligible for the Dove ICHRA contribution. For questions and Medicare enrollment support, you can reach out to Christensen Group at medicare@christensengroup.com or Scan the QR code.



Eligible ICHRA expenses with Gravie are:

Premiums for your qualified health plan
Premiums for Medicare Part A, B, C, D, Advantage and Supplemental plans.

HSA

Details & Overview



HSAs benefit everyone who is eligible to have this account – single individuals, families, and soon-to-be retirees. You save money on taxes in three ways:



Tax-Free Deposits

The money you contribute to your HSA isn't taxed (up to the IRS annual limit)



Tax-Free Earnings

Your interest and any investment earnings grow tax-free



Tax-Free Withdrawals

Money used toward eligible health care expenses isn't taxed – now or in the future

Setting aside pre-tax dollars into your HSA you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30 percent tax bracket, you can save \$30 on every \$100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future, or during retirement. Additionally, when you have a certain balance in your HSA, investment opportunities are available.



2026 HSA Contribution Limits

Single Coverage: \$4,400

Family Coverage: \$8,750

If you are over 55, you may contribute and additional \$1,000 to your HSA each year.

Dove will match up to \$25 as contribution to your HSA for 2026

You may only make contributions to an HSA bank account if you enroll in a qualified high-deductible HSA designated health plan through the Gravie portal.

FSA

Details & Overview



As a reminder, Flexible Spending Accounts (FSAs) are use it or lose it accounts. Unlike HSAs, money in your FSA at the end of the year may not carry over to the next year. Therefore, it's important to not over-fund your FSA.

FSA Eligible Expenses

- Medical expenses: co-pays, co-insurance, and deductibles*
- Dental expenses: exams, cleanings, X-rays, and braces
- Vision expenses: exams, contact lenses and supplies, eyeglasses, and laser eye surgery
- Professional services: physical therapy, chiropractor, and acupuncture*
- Prescription drugs and insulin*
- Over-the-counter health care items: bandages, pregnancy test kits, blood pressure monitors, etc.

Dependent Care FSA Eligible Expenses

- Care for your child who is under age 13
- Before and after-school care
- Babysitting and nanny expenses
- Day care, nursery school, and preschool, summer day camp
- Care for a relative who is physically or mentally incapable of self care and lives in your home.

Full Medical FSA: You may use pre-tax dollars to help pay for medical, dental and vision expenses up to \$3,400.

***Limited FSA:** If you are enrolled in the HSA compatible plan and making contributions to the HSA, you may use pre-tax dollars to help pay for dental and vision expenses **only** (no medical expenses permitted per IRS rules) up to \$3,400.

Carry Over

A unique feature of your Medical or Limited FSA plan is that you can carry over up to \$680 to use during the following plan year.

Dependent Care FSA

Election Maximum: \$7,500
(\$3,750 if married, filing separately)



Using your plan dollars

The Flexible Spending plan runs January 1st, 2026 – December 31st, 2026. Claims must be incurred by the end of the plan year. Funds not claimed by March 31st, 2027, will be lost per IRS rules.

Vital Work Life - EAP



Your Well-Being, Simplified: Meet the New VITAL WorkLife App!

In today's demanding world, stress and burnout are real. You need support that's immediate, intuitive, and truly personalized.

Our reimagined VITAL WorkLife mobile app and secure member website are your ultimate "front door" to all well-being resources.

What You'll Love:

- **Instant 24/7 Support:** Access mental health resources whenever you need them.
- **Connect Your Way:** Choose video, phone, or in-person counseling.
- **Personalized Tools:** Get recommendations tailored to your needs.
- **Seamless & Secure:** A unified, easy-to-use, and confidential experience.
- **Family Included:** Support extends to family members, including virtual counseling for teens (13+).



Download the VITAL WorkLife app now!



Or visit for your new member experience:
VITALWorkLife.com

Take control of your well-being today. After registering, your login credentials will be the same for the app and website.

Employer Access Code:

30-442-0925

How to Register with the VITAL WorkLife Member Platform

MOBILE APP

1. Scan the QR code.
2. Submit your mobile phone number to receive a text message providing a direct link to the app within your respective app store.
3. Click the link affiliated with your app store to download.
4. Enter your preferred email address and tap **“Register.”**
5. Enter your date of birth and employer access code.
Employer access code: **dovehealthcare**
6. Enter your first name, last name, and role type.
7. Check your inbox for a verification email from: notifications@vitalworklife.com.
8. Open the email and click the verification link to activate your account.



ONLINE

1. Go to VITALWorkLife.com and click **“MEMBER LOGIN.”**
2. Click **“Login/Register.”**
3. Enter your preferred email and click **“Register.”**
4. Enter your date of birth and employer access code.
Employer access code: **dovehealthcare**
5. Enter your first name, last name, and role type.
6. Check your inbox for a verification email from: notifications@vitalworklife.com.
7. Open the email and click the verification link to activate your account.



After registering, your login credentials will be the same for both the app and website.

Optional but recommended: To ensure you receive future emails (like password resets), add notifications@vitalworklife.com to your email safelist and/or contacts (for personal email accounts).

Didn't receive the verification email? Check your spam folder. Still having trouble? Contact our team at 800.383.1908.

Dental Plan

Summary of Benefits

The following summary outlines your dental benefit options with Delta Dental for the upcoming year.

In Network	Delta Dental PPO	Out of Network (You may be balance billed for costs over the allowed amounts)
Calendar Year Deductible		\$0
Calendar Year Maximum		\$1,250/person
Preventive Care: Exams, cleanings, x-rays, fluoride treatments & sealants (to age 14)	100% covered	100% covered
Basic Services: Fillings, periodontics, oral surgery	100% covered	100% covered
Major Services: Crowns, crown repairs, dentures, inlays, onlays, endodontics	50% covered	50% covered
Orthodontia: Children to age 19	50% covered to \$1,000 lifetime maximum	



Dental Plan Contributions

You pay 100% of the premiums through payroll deductions.

2026 Dental Coverage	Your contribution per pay period
Employee	\$18.02
Employee + One	\$36.20
Family	\$68.36

Find a Provider

Find an in-network provider by contacting Delta Dental.

Phone: (800) 236-3712

www.deltadentalwi.com

Vision Plan

Summary of Benefits

The following summary outlines your vision benefit options for the upcoming year.

In Network	VSP Signature Network	Out of Network Reimbursement
WellVision Exams (every 12 months)	\$10 copay	Not Applicable
Prescription Glasses	\$30 copay	Up to \$50
Lenses (every 12 months)		
Single Vision	Covered in full	Up to \$50
Lined Bifocals	Covered in full	Up to \$75
Lined Trifocals	Covered in full	Up to \$100
Frames (every 24 months)	20% discount after \$130 allowance	Up to \$70
Lens Enhancements (every 12 months)		Up to \$75
Standard progressive	\$50 copay	
Premium progressive	\$80-\$90 copay	
Custom progressive	\$120-\$160 copay	
Additional Glasses (within 12 months of last WellVision exam)	30% discount plus \$20 credit on featured frames	Not Applicable
Elective Contacts (every 12 months; in lieu of glasses)	\$130 allowance Up to \$60 copay	Up to \$105
Laser Vision Correction	15% average discount or 5% off promotional price for PRK, LASIK and Custom LASIK	



Vision Plan Contributions

You pay 100% of the premiums through payroll deductions.

2026 Vision Coverage	Your contribution per Month
Employee	\$8.43
Employee + One or More	\$18.12

Find a Provider

Find an in-network VSP Signature network provider by visiting the VSP website or call them toll free.

Phone: (800) 877-7195

www.vsp.com



Basic Life and AD&D Insurance

Summary of Benefits

The following summary outlines your Basic Life and AD&D Insurance paid 100% by Dove Healthcare through New York Life–Cigna.

Basic Life/AD&D Plan Features	Benefit
Employee Life and AD&D Benefit Amount	\$15,000
Benefit Reduction	Benefits reduce at age 65, 70, 75 and 80
Terminal Illness Benefit Included	50% of full benefit

The annual enrollment period is a good time to update your beneficiaries.

Long-term Disability

Summary of Benefits

Long-term Disability Plan Features	Benefit
Employee Benefit Amount	Up to 60% of pre-disability earnings
Maximum Benefit Amount	\$5,000 per month
Elimination Period	180 days
Benefit Duration	Social Security Normal Retirement Age
Pre-Existing Limitations	Disabilities due to conditions treated or diagnosed in the 3-month period prior to being insured under this plan may not be covered until you have been insured for 12-months.



Voluntary Accident

Summary of Benefits

Accident insurance pays you lump sum benefits after an accident happens. This could be a severe burn, broken bone or emergency room visit. Our accident insurance policies also offer an increased benefit that pays extra for children injured while playing an organized sport like soccer, baseball, lacrosse, or football.

401(k) Plan



Details & Overview

Dove Healthcare offers a 401(k) plan through Vanguard for employees who have six months and 500 hours of service.

Your Contributions – You may also elect to defer some of your compensation to IRS limits. Your contributions are 100% vested.

Our Contributions for You – We make a matching contribution to your plan equal to 50% of the first 6% you contribute. These funds are 100% vested after six years of service.

Please log into your Vanguard account through my.vanguardplan.com to enroll or make changes to your 401(k) plan.

Open Enrollment Reminders



What do I need to do to enroll?

To complete medical elections, please login to the Gravie Benefits Portal. All other benefit elections will be completed through iSolved. Please log into the portals before December 12th, 2025, to complete your 2026 benefit elections.

Gravie Benefits Portal: <https://member.gravie.com/login>

iSolved: <https://wipfli.myisolved.com/default.aspx>



Who to contact with questions?

Jenny Risinger, PHR

(715) 720-2283

jrisinger@dovehealthcare.com

Tatum Everson

715-723-9341 ext 1240

Tatum.Everson@dovehealthcare.com



Enrollment Deadline

Enrollment decisions must be completed and submitted by **December 12th, 2025**.