



WE ARE A CREATIVE
WITH PRODUCTION CH
SHAPE
IMPACT

XDAGENCY



XDA BENEFITS

FULL-TIME EMPLOYEES: 2026

“AT XDA, WE BELIEVE THAT SUPPORTING OUR EMPLOYEES AND THEIR FAMILIES IS FOUNDATIONAL TO OUR SUCCESS.

WE OFFER COMPREHENSIVE BENEFITS THAT ARE COMPETITIVE AND EMPOWER YOU AND YOUR FAMILY TO GET WELL, STAY WELL, AND ULTIMATELY, PAY LESS.

THIS GUIDE WILL HELP YOU UNDERSTAND THE CHOICES THAT ARE AVAILABLE TO YOU AND YOUR FAMILY.



XDA PROVIDED BENEFITS

XDA provides the following benefits to you at no cost:

- PAID PARENTAL LEAVE
- SHORT TERM DISABILITY
- LONG TERM DISABILITY
- BASIC LIFE AND AD&D
- EMPLOYEE ASSISTANCE PROGRAM (EAP)
- PROFIT SHARE (APPROVED ANNUALLY)
- HYBRID WORK REIMBURSEMENT (\$300 ANNUALLY)
- MONTHLY TECHNOLOGY STIPEND (\$125 MONTHLY)
- FLEXIBLE TIME OFF (FTO)
- PAID SICK LEAVE
- ACCESS TO CARE BENEFIT

ELECTIVE BENEFITS

- MEDICAL/PRESCRIPTION DRUG PLAN
- DENTAL
- VISION
- FLEXIBLE SPENDING ACCOUNT (FSA-MEDICAL AND DEPENDENT CARE)
- HEALTH SAVINGS ACCOUNT (HSA-AVAILABLE WITH HDHP MEDICAL PLANS)
- LEGAL AND IDENTITY THEFT PLANS
- SUPPLEMENTAL LIFE INSURANCE FOR YOU AND DEPENDENTS
- 401K WITH COMPANY MATCH (MATCH APPROVED ANNUALLY)

TABLE OF CONTENTS

EMPLOYEE BENEFITS OVERVIEW

- Who is eligible
- Benefits coverage effective date
- When to enroll
- How to enroll
- Changing your benefits
- Termination of Coverage

BENEFIT PLANS

- Medical Insurance
- Health Savings Account
- Flexible Savings Account
- Dental Benefits
- Vision Benefits
- Life and AD&D Insurance
- Supplemental & Dependent Life Insurance
- Disability Insurance
- 401K
- Profit Share
- Employee Assistance Program
- Lifestyle Benefits
- Access to Care Benefit

TIME OFF

- Paid Holidays
- Flexible Time Off (FTO)
- Sick + Safe Leave
- Parental Leave
- Leaves of Absence

WHO IS ELIGIBLE?

ALL XDA EMPLOYEES

Individuals scheduled to work at least 30 hours per week are eligible for all benefits offered by XDA. The plans also offer coverage options for your dependents including:

SPOUSE OR DOMESTIC PARTNER

Non-XDA spouses are eligible for coverage. During enrollment of dependents you may be required to provide proof of relationship and/or age via the TriNet portal.

YOUR CHILDREN AND/OR YOUR DOMESTIC PARTNER’S CHILDREN

Up to age 26 (coverage past age 26 may be available due to specific circumstances).

BENEFITS COVERAGE EFFECTIVE DATE

All new hires are eligible for benefits starting day one of employment. You will have 30 days from your start date to elect benefits coverage. XDA’s benefit plan year is October 1-September 30.

*Annual deductibles, co-insurance and out-of-pocket maximums are on a calendar year of January 1-December 31st for medical plans.



WHEN TO ENROLL

YOU CAN ENROLL IN BENEFITS OR CHANGE YOUR BENEFIT ELECTIONS AT THE FOLLOWING TIMES:

- During annual benefits enrollment period (August of each year)
- Within 30 days of your initial hire date
- Within 30 days of your rehire or return from leave date
- Within 30 days of experiencing a qualifying life event

* For birth or adoption you have 60 days to make changes.



ANNUAL BENEFITS ENROLLMENT PERIOD

During the 2026 benefits enrollment period you can access your benefits enrollment via TriNet to:

- Enroll in coverage for the first time
- Make your flexible spending account elections (a new election is required each year)
- Make your health savings account elections (if applicable-a new election is required each year)
- Change plans
- Cancel coverage
- Add or remove dependents

*All benefit elections are passive, meaning benefit elections will roll from one year to the next unless you actively make changes in the system. The exception to this is annual Flexible Spending Account elections and Health Savings Account elections.

CHANGING YOUR BENEFITS

Once changes have been made to your benefits elections you are unable to make changes until the next open enrollment period or if a life event occurs.

Life events may include:

- The addition of a dependent through birth, adoption or marriage
- The loss of a dependent through divorce, end of domestic partnership or death
- Your child reaches the maximum age limit for coverage (26)
- Dependent loss/gain of employment
- A change in your dependent's employer provided coverage
- A change in you or your dependent's eligibility for government health plans
- Enrollment in the Marketplace



TERMINATION OF COVERAGE

Your benefits will end the last day of the month in which employment ends, regardless of how your position is terminated. Upon termination of coverage, you and your dependents may be eligible for continuation of benefits through COBRA. TriNet will communicate with you your options for benefits continuation under COBRA.

MEDICAL INSURANCE

Medical insurance plans are available through United Healthcare. You have multiple plans to choose from based on your geographic location. During your enrollment period you will be able to view the different plans available and the costs associated with them. Benefit premiums are deducted bi-monthly, for a total of 24 deductions annually.

When comparing plans be sure to pay attention to:

- Bi-monthly premium costs
- Co-pays and deductibles
- Co-insurance percentages
- Out-of-pocket maximums
- Prescription coverage

*For all plans, preventative care and necessary vaccinations are always covered 100% with in-network services.

Money Saving Tip: Telemedicine services are available for minor health concerns and some RX refills. These typically cost less than an in-office doctor visit.

MEDICAL INSURANCE

All medical plans offer prescription drug coverage. Each plan covers different amounts, so pay attention to co-pays and deductibles for prescription drugs. UHC offers a Vital RX Program where certain maintenance drug medications may be covered at no out-of-pocket expense to you.

Money Saving Tip: Go generic on prescriptions and/or take advantage of the mail order services for maintenance medications.

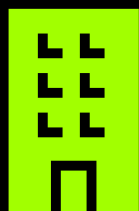
MEDICAL PLAN OPTIONS

	High Deductible Health Plan (HDHP)	Preferred Provider Organization (PPO)
Why this Type of Plan Might Be a Good Fit	<ul style="list-style-type: none">You would prefer to pay lower rates each period and more if/when you receive careYou want the flexibility to use out-of-network providers	You want the flexibility to use out-of-network providers
Amount You Pay for Coverage	Lower	Generally higher
How You Pay for Health Care Services	Coinsurance after deductible, up to out-of-pocket maximum	Generally, copay or coinsurance after deductible, up to out-of-pocket maximum
Network Size	Larger	Larger
Availability of Out-of-Network Coverage	Available, but more costly than in-network care	Available, but more costly than in-network care
Selecting a Primary Care Physician	Generally, not required	Not necessary
Referrals	Generally, not required	Not required
Available Health Care Spending Accounts	HSA and limited purpose FSA	FSA

HEALTH ADVOCATE



REVIEW CDC COVID-19
RECOMMENDATIONS



FIND THE RIGHT IN-NETWORK DOCTOR
AND COORDINATE CARE



REVIEW MEDICAL BILLS TO FIND
ERRORS OR DUPLICATE CHARGES



RESOLVE COMPLICATED CLAIMS
AND BILLING ISSUES



LEARN MORE ABOUT YOUR BENEFITS
AND COVERAGE



SAVE MONEY ON PRESCRIPTIONS

If you are enrolled in a medical plan you will have access to Health Advocate. Health Advocate can help in a number of ways including: finding care, billing disputes, in-hospital support, post-discharge services, second opinions and medical records transfers. Call Health Advocate at 1.877.676.6368.

HEALTREE

Healthee is a personal health assistant available to help you at no additional cost. Healthee offers tools to help you take full advantage of your healthcare. Empowering you to better understand your coverage, save money and manage your health needs. Through Healthee you can:

EXPLORE PLAN COVERAGE

Compare medical plans during open enrollment to find the best fit for your needs. This includes medical, dental and vision plans. Provides tools such as ZeroCost Rx, which provides a curated list of over 200 medications at no out-of-pocket cost.

FIND PROVIDERS

Allows you to search for providers based on speciality and location. Distinguishes between in-network and out-of-network providers and offers a personalized cost breakdown with regards to your specific plan. You can also book appointments through Health.

GET COST ESTIMATES

Provides personalized cost breakdowns for services. Helps find low or no cost care options as well. Access to Telehealth medication for both physical and mental health concerns at no extra cost.

DENTAL BENEFITS

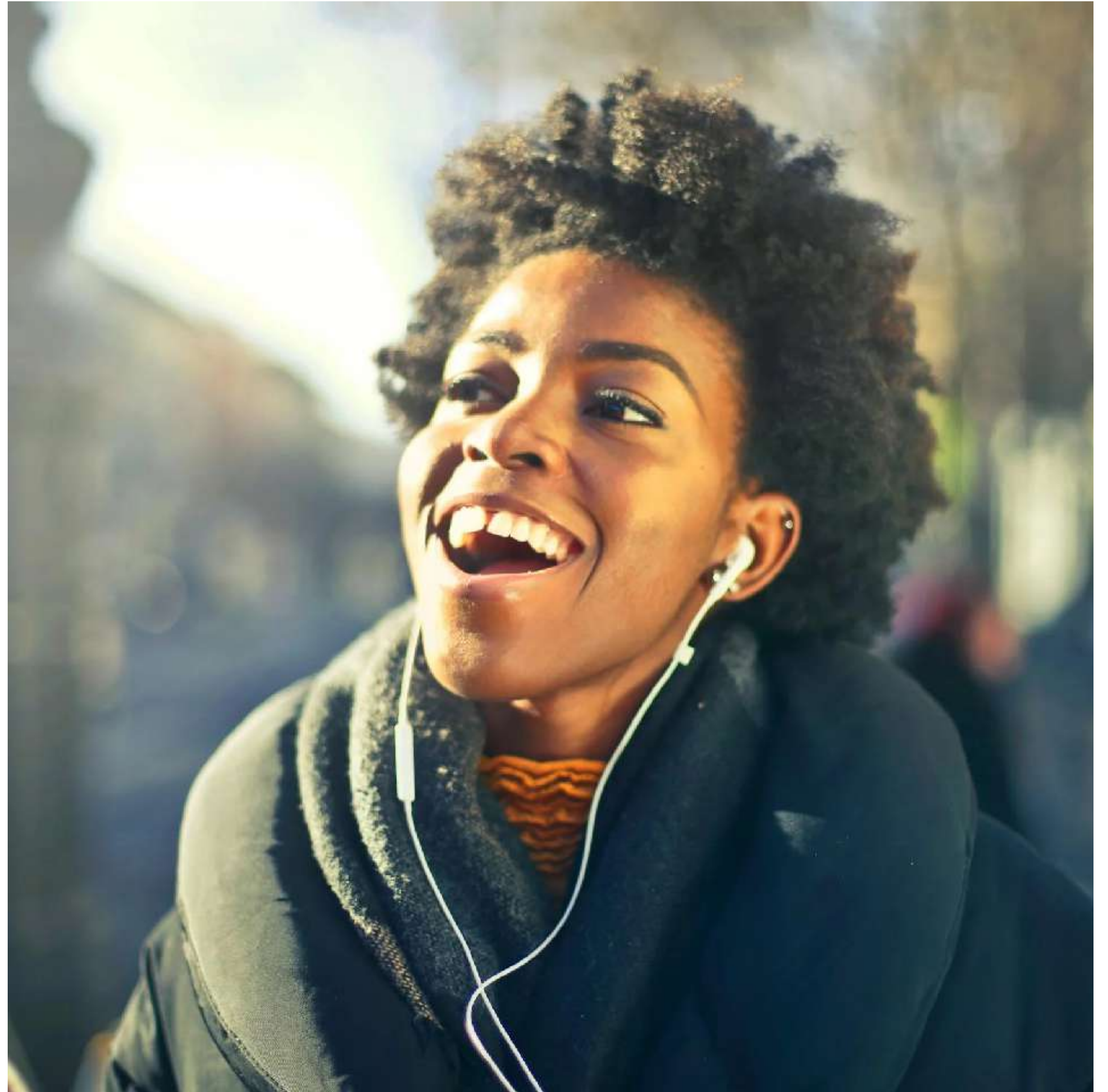
XDA offers dental plans through Aetna, Delta Dental and Guardian. The dental plans offered are PPO plans, which typically offer higher amounts of coverage and allow the ability to see dentists who are out-of-network*.

Plans may offer enhanced benefits such as:

- Major dental care needs
- TMJ
- Orthodontia coverage

*Annual cleanings and exams are offered at no additional cost provided you see an in-network dentist. Visiting an out-of-network dentist may result in higher out-of-pocket expenses.

Money Saving Tip: See an in-network dentist to reduce out-of-pocket expenses on major dental care needs.



VISION BENEFITS

XDA offers vision plans through Aetna and VSP to fit your eye care needs. Both offer two types of plans.

The High Plan :

- Higher per paycheck deduction
- Covers more for glasses/frames or contact lenses
- Purchase new glasses more frequently

The Low Plan :

- Lower per paycheck deduction
- Covers a smaller amount for glasses/frames or contact lenses

*An annual eye exam is covered at no additional cost given you see an in-network provider. Additional charges with your annual eye exam may occur for additional testing, including the retina eye exam.



HEALTH SAVINGS ACCOUNT

If you enroll in a HDHP plan you may be eligible for a Health Savings Account (HSA) to help offset out-of-pocket medical expenses. You can elect annually your contribution to this plan. Funds will be made available with the new plan year and will be deducted per paycheck. Contributions are tax free. HSA funds will rollover from year to year or go with you if you leave employment with XDA.

These funds can cover medical expenses for you and any of your covered dependents and can also be invested in various ways if they are not used for medical expenses. IRS guidelines limit the amount that can be contributed to a HSA annually. For 2026 the limit for individuals is \$4,400 and for families is \$8,750 annually. If you are 55 or older on December 31, you may contribute an additional catch-up contribution of \$1,000 for that calendar year.

Money Saving Tip: Contributing to a HSA can help reduce your overall tax obligation.

FLEXIBLE SPENDING ACCOUNTS

XDA offers flexible spending accounts (FSA) for health and dependent care needs. FSAs allow you to set aside money on a pre-tax basis to pay for qualified health care or dependent care expenses.

HEALTH CARE FSA

Allows you to set aside pre-tax money to cover eligible expenses such as deductibles, copays, coinsurance and more. The maximum health care FSA annual contribution limit for 2025 is \$3,400. Unlike an HSA, the money in your FSA does not carry over from year to year.

LIMITED-USE HEALTH CARE FSA

Allows you to set aside pre-tax money if you are enrolled in a high-deductible health plan (HDHP) with a health savings account (HSA). Funds can be used for dental and vision eligible expenses but exclude HSA-eligible medical expenses. Unlike an HSA, the money in your Limited-Use Health Care FSA does not carry over from year to year.

DEPENDENT DAY CARE FSA

Used to pay for eligible expenses related to the care of a child or eligible dependent, up to \$7,500 per benefits plan year can be allocated. If married and filing separately the amount changes to \$3,750.

FLEXIBLE SPENDING ACCOUNTS

FSA accounts fund on October 1 annually and allow for the full amount to be accessed for approved health or dependent care expenses.

Both types of FSA accounts require you to elect contributions annually either at hire or during open enrollment. The funds are a use or lose it, so choose your contributions wisely. Any remaining funds at the end of the plan year will be forfeited. All contributions are pre-tax and may require proof of expenses for reimbursement.

Money Saving Tip: Contributing to a FSA can help reduce your overall tax obligation.

FSA KEY DATES

2026 Flexible Spending Account (FSA) Dates	
September 30, 2026	This is the last day of the benefits plan year.
September 30, 2026	This is the last day to incur (or make) eligible dependent day care FSA expenses that can be paid from your 2026 plan year accounts.
December 15, 2026 *	This is the last day to incur (or make) eligible health care FSA expenses that can be paid from your 2026 plan year accounts.
January 31, 2027	This is the last day claims can be submitted for eligible expenses incurred for the 2026 plan year for both the health care and dependent day care FSAs.

* Grace period is applicable only if you are an active FSA participant on the last day of the plan year.

WHAT CAN I PURCHASE WITH SPENDING ACCOUNTS?

MEDICAL FSA’S + HSA’S

- Co-pays, Deductibles, Co-Insurance
- Prescriptions
- OTC Medications (if doctor prescribed)
- Medical Devices
- Addiction Programs
- Fertility/Reproductive Needs
- Dental expenses (Not HSA)
- Vision expenses (frames + contacts)
- Acupuncture, Chiropractor, Homeopathic medicine
- Feminine Products
- Sleep Supplies
- ADA Supports

DEPENDENT FSA’S

- Dependent Care age 13 or younger
- Use funds for:
 - Daycare
 - Preschool
 - Before/After Care
 - Summer/Break Camps
- Nanny/Babysitting expenses (work related)
- Dependent Adults (approvals apply)
- Adult Care Facilities
- In-Home Care for Adults
- Application fees, registration fees, late fees associated with care

ACCESS TO CARE BENEFIT

Any employee who resides in a state with lack of access to care can receive funds to cover travel costs related to obtaining an abortion.

XDA will provide up to \$4,000 in travel expense reimbursements for travel to the nearest location where that care is legally available. This benefit will be provided to any teammate, spouse or dependent, along with one support person.

LIFE INSURANCE

XDA provides employees with 1x salary for life insurance and AD&D coverage. You are automatically enrolled in this benefit at the time of hire at no cost to you.

You have the option to purchase supplemental life insurance for yourself, your spouse or domestic partner and your dependents. Supplemental Life is in addition to your XDA provided Basic Life and can increase your overall amount of life insurance coverage. These benefits are after-tax deductions. Detailed rate information can be found in the TriNet portal along with costs. Evidence of Insurability may be required when purchasing supplemental life insurance.

BASIC COMPANY-PAID LIFE* AND AD&D INSURANCE	Coverage varies. See your coverage options on TriNet (login.TriNet.com)
SUPPLEMENTAL LIFE INSURANCE	1 to 6x your base annual earnings, up to \$2 million***
SPOUSE OR DOMESTIC PARTNER LIFE INSURANCE**	Up to \$250,000 in \$10,000 increments***
CHILD LIFE INSURANCE	\$10,000 for each child
SUPPLEMENTAL AD&D	Coverage varies. See your coverage options on TriNet (login.TriNet.com)

*Coverage will be automatically reduced at ages 65 (to 65%) and 70 (to 50%) for multiple of earnings plans only.

**Spouse or Partner life coverage: limited to 100% of total basic and supplemental life benefit or \$250,000.

***Coverage amounts subject to Statement of Health are not effective until approved by the insurance carrier.

DISABILITY INSURANCE

XDA provides short term and long term disability insurance on your behalf at no cost to you. We partner with Hartford to administer this plan. Eligible employees are automatically enrolled in both plans at the time of hire. Both short term and long term disability plans provide a portion of your salary while you cannot work. This pay is based on your base pay and excludes any bonuses or other compensation. There is a waiting period of 7 days before benefits start.

Both plans can be supplemented with your earned Sick leave to help offset loss of compensation during a disability event.

If you reside in a state with state provided disability benefits, you will receive supplemented income from the state plan.

Plan Type	Coverage
Short-Term Disability	50% STD Company Paid
Long-Term Disability	50% LTD Company Paid

PARENTAL LEAVE

Parental Leave is available upon the birth, adoption or fostering of a child. XDA will provide up to 12 weeks of time away from work to bond and care for your child. Parental Leave runs concurrently with short term disability and cannot be extended past the 12 weeks. Parental Leave, in partnership with disability, will provide **100%** of your salary while on an approved Parental Leave.

*If you reside in a state with state disability benefits, the state plan will payout first. Then Parental Leave will supplement your remaining salary to a total of 100%.

Gradual Return: Options for a gradual return after Parental Leave has ended are possible. This additional time will be paid for time worked or you can supplement with Sick Leave. Manager and HR approval needed.



RETIREMENT SAVINGS PLAN 401K

XDA provides all full-time employees with a retirement account effective on your first day of work. Our plan administrator is Fidelity and you are automatically enrolled in pre-tax deductions at 4%. You can elect to make changes to your contribution rate upon setting up your account or at any time during your employment. CapTrust is the fiduciary advisor for the XDA 401k plan.

XDA may do an annual contribution on your behalf to your retirement account. This amount is contingent on company budget, profit, and approval of the CEO. Amounts may differ year to year. Retirement contributions are not guaranteed.

Money Saving Tip: Contributing to your 401K can help reduce your overall tax obligation.



XDA + CAPTRUST

XDA has partnered with CapTrust, an independent investment advisory firm. CapTrust is a trusted partner and advises on the XDA 401k Plan. Through the CapTrust at Work program, employees can take advantage of numerous financial planning offerings and 1:1 support.

CapTrust provides support and advising for:

- Retirement planning
- Budgeting
- Creating financial plans
- Debt payoff
- College savings
- Credit management
- Loans and distributions



LEARN MORE
ABOUT CAPTRUST
AT WORK



SCHEDULE AN
APPOINTMENT WITH
CAPTRUST

PROFIT SHARE

XDA honors a profit share program when available. Profit share is based upon company profit, performance, and CEO approval. If a profit share is paid out the following will be considered:

- Company performance
- Employee performance

You must be employed at the time of payout to be eligible for the profit share. Profit share may be prorated for your time in position or any leaves of absence.

What profit share is not? A bonus. Bonuses typically dictate that everyone gets the same size piece of the pie. Or, based on your level of position, you get a percentage of said pie. Our values lead us to be more kind and real when it comes to profit share payout. By allowing some flexibility, we can truly reward a job well done and set the stage for future success.



EMPLOYEE ASSISTANCE PROGRAM (EAP)

The employee assistance program (EAP) is available to you and your dependents at no additional cost. The EAP provides 24 hour confidential assistance.

SERVICES INCLUDE:

- Stress management
- Substance abuse support
- Financial support
- Family or relationship problem support
- Online resources

DID YOU KNOW?

The EAP also provides helpful tips and resources in the areas of:

- Parenting
- Relationships
- Selecting a Day Care
- Retirement Planning
- Life Coaching
- Personal Assistant

HELP IN TROUBLED TIMES

The EAP can provide on-demand access to professional counselors in the areas of:

- Depression
- Marital and family concerns
- Alcohol and drug problems
- Grief and traumatic events

WANT TO LEARN MORE?

Visit TriNet (login.TriNet.com) > Benefits > My Benefits

HYBRID WORK REIMBURSEMENT

XDA offers a Hybrid Work Reimbursement to help offset costs associated with working from home. Employees are eligible for up to \$300 annually. Items purchased need to support working from home and a receipt needs to be submitted with your expense report.

Examples of items eligible for reimbursement (not all inclusive):

- Cell phone upgrade
- Desk
- Chair
- AirPods/earbuds
- Office supplies (ink, paper, pens)
- Organization materials

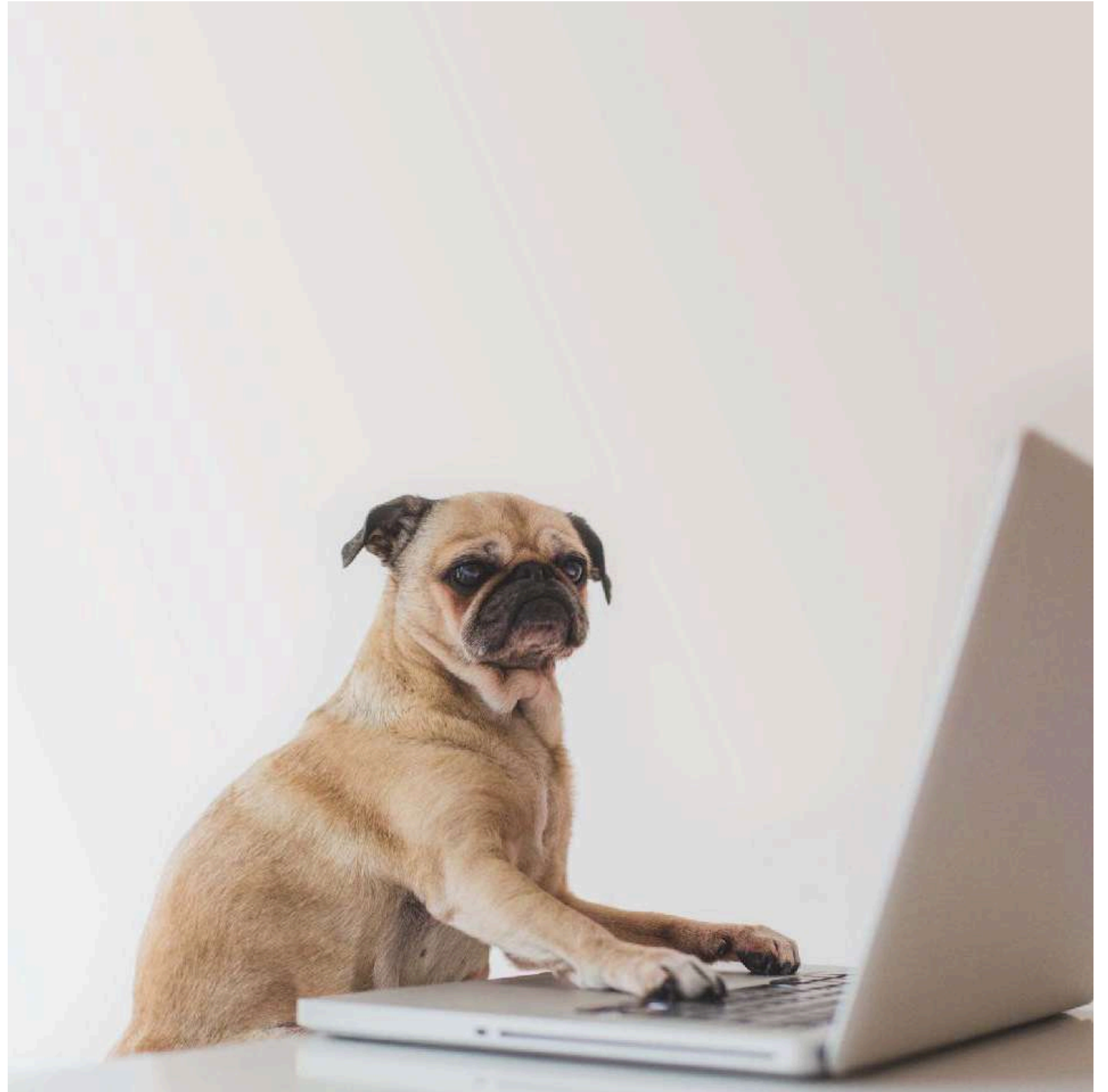
TECHNOLOGY STIPEND

XDA offers a monthly technology stipend to help support your tech and work from home needs.

The stipend is \$125 monthly and paid directly to you via paycheck. You will see this stipend listed as “Electronics Allowance” on your paystub with a per paycheck contribution of \$62.50. For an annual stipend of \$1,500.

This stipend supports tech needs to do your job such as:

- Cell Phone
- Home Internet/Hot Spot
- iCloud Storage (if you’re not using an XDA-managed AppleID)
- VPN



VOLUNTARY BENEFITS

XDA offers various lifestyle benefits to help support you and your family. With the exception of the personal excess liability insurance and the identity theft protection plans, you will pay the full costs of these plans. Payments will be made directly to these carriers. All other voluntary benefits will be payroll deducted for the full amount owed.

With the exception of the Aflac and MetLife plans, you can enroll in these benefits at any time. The Aflac and MetLife plans need to be enrolled in at time of hire or during the open enrollment period.

AFLAC

- Critical Illness Insurance
- Hospital Indemnity Insurance
- Accident Insurance

CHUBB

- Personal Excess Liability Insurance

METLIFE

- Legal Plan
- Pet Insurance

IDENTITYFORCE

- Identity Theft Protection Plan

FARMERS GROUPSELECT®

- Auto & Home Insurance

VOLUNTARY BENEFITS

CRITICAL ILLNESS INSURANCE

Critical Illness Insurance helps pay for treatment costs associated with a covered critical illness, such as a heart attack or stroke. Three benefit levels are available. Payments are made directly to you to help cover costs . Children are automatically enrolled and covered at 50% of your coverage level election. Critical Illness Insurance is provided by Aflac.

HOSPITAL INDEMNITY INSURANCE

Hospital Indemnity Insurance helps cover out-of-pocket expenses associated with a covered hospital stay. This includes costs associated with admission, confinement and intensive care. Payout occurs for an approved accident or sickness. The plan is provided by Aflac.

ACCIDENT INSURANCE

After an accident, you may have expenses you never thought about. Accident Insurance can be there through many stages of care and recovery. Provided by Aflac, Accident Insurance helps with out-of-pocket costs including:

- Ambulance Services
- ER Visits
- Surgery Expenses
- Prescriptions
- Diagnostic Testing

METLIFE LEGAL PLAN

Access to a network of attorneys to assist with basic legal needs, such as:

- Estate Planning
- Tax Audits
- Identity Theft
- Family Law
- Elder Care Needs
- Traffic Offenses
- Real Estate Needs

METLIFE PET INSURANCE

Provides coverage for managing veterinarian expenses. Coverage for accidents, illnesses and wellness available. Receive reimbursement when you visit any U.S. licensed vet. Family plans available to cover multiple pets. 24/7 access to Telehealth services. Mobile app to submit and tracks claims, manage health needs and find nearby care.

COMMUTER BENEFITS

You are eligible to set aside pre-tax and post-tax dollars to help cover eligible commuting expenses. Up to \$340 per month can be set aside to off-set costs for parking, public transit, van pooling, and other alternate forms of transportation. Commuter benefits are administered through HealthEquity (formerly Wage Works). More information can be found at wageworks.com. You can enroll at any time.



XDA HOLIDAYS

We recognize holidays over the course of the year to honor and recognize people who have made our world a better place and to celebrate events that enrich our lives. Everyone is eligible for the following paid holidays. XDA is closed on these days and there is no expectation of work. If you need to work due to client needs or being onsite, you will be able to take a floating holiday at a later time. Connect with your manager to schedule your floating holiday.

*Holidays need to be coded in NetSuite.

* Floating holidays should be taken with 30 days.

XDA 2026 Holidays

- New Years Holiday 1/1-1/2
- MLK Day 1/19
- Presidents Day 2/16
- XDA Spring Break 4/3
- Memorial Day 5/25
- Juneteenth 6/19
- Independence Holiday 7/2-7/3
- Labor Day 9/7
- Indigenous Peoples Day 10/12
- Thanksgiving Holiday 11/26-11/27
- Winter Holiday 12/23-12/25
- New Years Eve 12/31

FLEXIBLE TIME OFF PLAN

XDA provides a Flexible PTO plan to employees to allow time to rest, explore and utilize for other personal needs. Regular, full-time employees are eligible for the Flexible PTO plan.

Our goal is that you have the flexibility to take time off as you see fit and provide the time necessary to fulfill other priorities in your life. Anything over 4 hours needs to be requested and approved by your manager. For those times when you need an hour or two to attend to a personal obligation, please communicate with your manager and need to know team members. Take care of what you need to and get back to it.

- Requests for FTO are done in BOB.
- Approved FTO needs to be coded in NetSuite.
- Bereavement or Jury Duty is requested in BOB under Bereavement / Jury Duty. Approved requests need to be coded in NetSuite.
- FTO is not paid out at termination.



SICK LEAVE

XDA provides Sick Leave to all employees to take time away from work due to illness, injury, wellness, mental health days and other medical needs. Each employee will be granted up to 40 hours (prorated for time in position and FTE) of Sick Leave annually.

Sick Leave will be front loaded on January 1 or your hire date and will rollover annually, up to a maximum of 20 days.

- Sick Leave can be used for dependent needs.
- Sick Leave requests are done in BOB.
- Approved Sick Leave needs to be coded in NetSuite.
- Sick leave is not paid out at termination.

NOTICES

If you take no action during your enrollment window, your current benefits will rollover, except for HSA and FSA accounts which must be elected each year. If you are currently enrolled in a plan and wish to discontinue, you must go in and elect waive during the open enrollment period.

At time of hire you must make benefit elections, or you will not be eligible to do so until the open enrollment period or a life event occurs.

You only need to enroll during the open enrollment period if you wish to cancel or change your benefit elections and/or contribute to an HSA or FSA.

We highly recommend saving your benefit confirmation statement during the open enrollment period or anytime you make changes to your benefits to ensure changes are reflected correctly.

CONTACT :

Human Resources: Jentry Phelan jentry.phelan@xdagency.com

TRINET BENEFITS :

WEB: login.TriNet.com

PHONE: 800.638.04616 (Specialists are available Mon - Fri, 3am - 9pm PT

EMAIL: connect360@trinet.com