



Plan Year Jan. 1, 2026 – Dec. 31, 2026

Aeries Software

2026 Annual Open Enrollment Meetings

Dec. 1-12, 2025

Active Enrollment Required



What's new for 2026

- Dental and vision will now be provided by Unum
- For medical, Aeries is implementing a MERP with The Difference Card layered beneath Cigna
- Your HSA will now be administered through The Difference Card
- Short-Term Disability is paid by Aeries
- Long-Term Disability is paid by you
- RMR is our new COBRA administrator



Eligibility

If you work at least 30 hours per week, you are eligible for benefits. Most of your benefits are effective on the first day of the month following your date of hire. You may also enroll your eligible dependents for coverage. Eligible dependents could be:



Changing Benefits After Enrollment

During the year, you cannot make changes to your benefits unless you have a Qualified Life Event. If you do not make changes to your benefits within 30 days of the Qualified Life Event, you will have to wait until the next annual Open Enrollment period to make changes (unless you experience another Qualified Life Event).

Qualified Life Event	
Change in Marital Status	Mariage, Divorce/Legal Separation/Death
Change in Number of Dependents	Birth or Adoption. Step-child, Death
Change in Employment	Change in Your Eligibility Status, Change in Spouse's Benefits or Employment Status

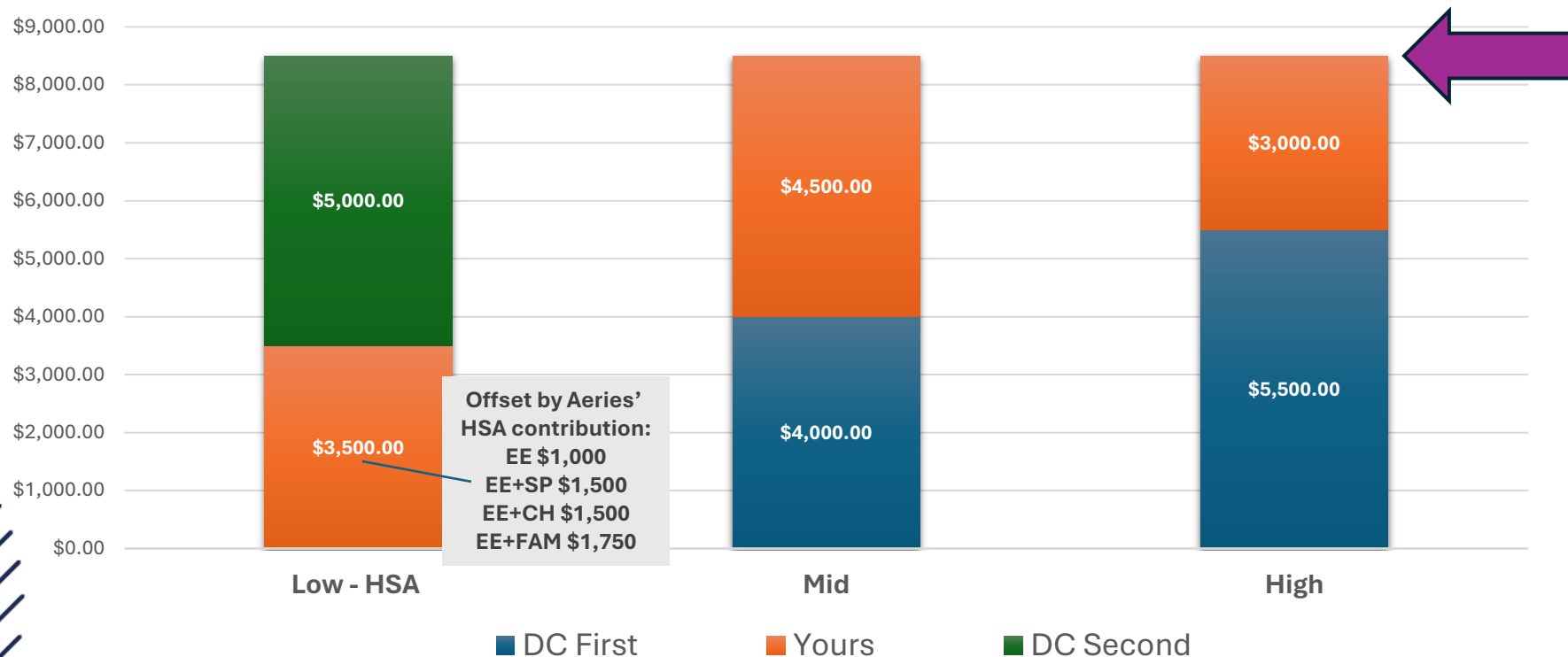
**Please contact Human Resources for needed documentation for each QLE.*



Medical Expense Reimbursement Plan (MERP)

Aeries is adopting a Medical Expense Reimbursement Plan (MERP) with your Cigna medical plan. A MERP is an employer-funded benefit that helps reduce your out-of-pocket healthcare costs. It works alongside your primary health insurance (Cigna) to reimburse certain eligible medical expenses—such as deductibles, copays, and coinsurance—up to a set limit.

HOW YOUR CIGNA PLAN AND THE DIFFERENCE CARD (DC) WORK TOGETHER



Cigna single deductible and out-of-pocket max = \$8,500 all plans. (2x for family)



Medical Expense Reimbursement Plan (MERP)

HOW A MERP WORKS

- A Difference Card will be issued to both you and your spouse.
- You visit a provider and use your Cigna health plan as usual.
- You can swipe your Difference Card for any eligible charges specified in the plan summary.
- Pay your portion of the bill (deductible, copay, or coinsurance).
- Submit your claim to The Difference Card MERP program.
- Get reimbursed for eligible expenses—usually via direct deposit or check.

Key Features

- Employer-Funded: No cost to you for participating.
- Easy Claims Process: Submit receipts online or through the app.
- Tax-Free Benefit: Reimbursements are not considered taxable income.
- Works with Cigna: Designed to complement your existing coverage.



Medical Expense Reimbursement Plan (MERP) *continued*

SAMPLE REIMBURSEMENT SCENARIO (High – DC OAP \$3,000)

- Your MERP has a \$5,500 first-dollar in-network benefit.
- You have a medical procedure costing \$6,500.
- Difference Card Pays \$5,500.
- You pay \$1,000.
- You will pay the next \$2,000 in eligible plan expenses for the year.
- After the MERP and you collectively satisfy Cigna's \$8,500 annual out-of-pocket maximum, your eligible in-network expenses will be covered at 100% for the remainder of the plan year.

THE PROVIDER LOOKUP MANAGER TOOL

PLUM, powered by The Difference Card, is a search tool that gives members visibility into the cost and quality of their healthcare.

PLUM is the ultimate Provider Lookup Manager for our members, leveraging a robust, unbiased database that matches quality and cost data to deliver the best options based on location and services provided.

Exclusive to The Difference Card, members can easily access the user-friendly database tool in the mobile app or in their member portal online.

Access PLUM by logging into your Difference Card account online or through the Difference Card App.



A decorative graphic consisting of a dark blue rounded rectangle. Inside the rectangle, there is a grid of white dots. The dots are arranged in a 4x4 grid, with the bottom row of dots extending slightly below the bottom edge of the rectangle. To the left of the rectangle, there is a vertical bar with three segments: dark blue, grey, and light grey.

	Cigna OAPIN \$3,500 HSA	Cigna OAPIN \$4,500	Cigna OAP \$3,000	
	Low	Mid	High	
PLAN FEATURE	IN-NETWORK	IN-NETWORK	IN-NETWORK	OUT-OF-NETWORK
Primary Care	Member Pays \$3,500, then DC Pays \$5,000	DC Pays \$4,000, then Member Pays \$4,500	DC Pays \$5,500, then Member Pays \$3,000	50% Coinsurance
Specialist Care				
Emergency Room				
Urgent Care				
Lab Work				
X-Ray				
Major Diagnostic Imaging				
Inpatient Copay				
Outpatient Copay				
In Network Deductible				
In Network Coinsurance	0%	30%	30%	N/A
In Network Coinsurance Max	\$0	\$0	\$0	N/A



Prescriptions

All medical plans include prescription drug coverage.

YOU PAY	Cigna OAPIN \$3,500 HSA	Cigna OAPIN \$4,500	Cigna OAP \$3,000
	Low	Mid	High
IN-NETWORK RETAIL PHARMACIES (UP TO A 30-DAY SUPPLY)			
Pharmacy Deductible	Integrated w/ Medical Ded	\$0	Integrated w/ Medical Ded
Pharmacy Copay	Member Pays \$3,500, then DC Pays \$5,000	DC Pays \$4,000, then Member Pays \$4,500	DC Pays \$5,500, then Member Pays \$3,000

MAINTENANCE DRUGS

If you take maintenance drugs (like those used to treat chronic conditions such as high blood pressure or high cholesterol) on a regular basis, be sure to have your physician write a 90-day prescription instead of a 30-day prescription. You can:

- **Have your medication delivered** straight to your door by using CVS's convenient mail order service.
- **Pick up your prescriptions** at any in-network pharmacy.



Cigna Specialty Medications

SaveOnSP

Specialty medications can cost a lot of money. That's why your plan offers you access to a service called SaveOnSP. With SaveOnSP, you'll pay \$0 out-of-pocket for your medication. There's no extra cost to participate - it's available through your pharmacy benefit.

If you're filling a medication through Accredo that's available at \$0 with SaveOnSP, you should consider using this service.

- With SaveOnSP, you'll pay \$0 out-of-pocket for your medication. The medication's full cost will be paid through a manufacturer copay assistance program.
- Without SaveOnSP, you'll pay the scheduled coinsurance to fill your medication. You can use the Price a Medication tool on the myCigna® App or [myCigna.com](https://mycigna.com)® to see how much your medication will cost.

HOW IT WORKS


John's taking an eligible specialty medication. His copay is currently \$70. He has a choice to make.

- With SaveOnSP, he won't pay anything (\$0) out-of-pocket. However, the cost won't count toward his deductible (if he has one) and/or out-of-pocket maximum. Pick up your prescriptions at any in-network pharmacy.
- Without SaveOnSP, he'll pay his full 30% coinsurance (which is \$1,000) out-of-pocket. Also, the cost won't count toward his deductible (if he has one) and/or out-of-pocket maximum.



Telemedicine: MDLive

When you need care — anytime, day or night — or when your primary care provider is not available, telemedicine can be a convenient option. With telemedicine, you don't have to drive to the doctor's office or clinic, park, walk into or sit in a waiting room when you're sick — you can see your doctor from the comfort of your own bed or sofa.



The image shows a smartphone screen displaying the MDLive app interface. It features a doctor's profile at the top, a grid of medical icons (heart rate, DNA, pills, alarm, document), and a circular icon with a plus sign and a heart.

- Common non-acute, non-emergency illnesses**
Examples of illnesses a virtual visit can diagnose (but not limited to):
Allergies, Bronchitis, Eye Infections, Flu, Headaches/Migraines, Rashes, Sore Throats, Stomachaches
- MDLive lets you and your covered family members see and speak to a board-certified doctor 24/7 using their mobile device or computer, wherever they are.
- You can receive a diagnosis and if needed, a prescription can be sent to your local pharmacy.
- No appointment is necessary—and it usually takes less than 20 minutes.

Using Telemedicine is as easy as 1, 2, 3

1

Access MDLIVE

Login to myCigna.com, click on "Talk to a doctor." Or call MDLIVE at 888-726-3171.

2

Select Care Needed

Select medical care or counseling, cost will be displayed on both myCigna.com and MDLIVE.

3

Schedule Appointment

Schedule a future appointment or start your visit today.



Health Savings Account



A Health Savings Account (HSA) is a personal savings account you can use to pay for qualified out-of-pocket medical expenses with pretax dollars — now or in the future. Once you're enrolled in the HSA, you'll receive a debit card to help manage your HSA reimbursements. Your HSA can also be used for your expenses and those of your spouse and dependents, even if they are not covered by the HDHP medical plan.

HOW A HEALTH SAVINGS ACCOUNT WORKS



ELIGIBILITY

You must be enrolled in the High Deductible Health Plan.

CONTRIBUTIONS

The company contributes: Employee Only (EE): \$1,000; Employee + Spouse (ES): \$1,500; Employee + Child(ren) (EC): \$1,500; Employee + Family (EF): \$1,750.

Aeries' contribution will be added in one lump sum at the time of enrollment in the plan. It will be prorated by the number of missed payroll cycles. You contribute on a pretax basis and can change how much you contribute from each paycheck up to the 2026 annual IRS maximum of \$4,400 if you enroll only yourself or \$8,750 if you enroll in family coverage. You can make an additional \$1,000 catch-up contribution if you are age 55 or older.



ELIGIBLE EXPENSES

You may use your HSA funds to cover Medical, Dental, Vision and prescription drug expenses incurred by you and your eligible family members.

USING YOUR ACCOUNT

Use the debit card linked to your HSA to cover eligible expenses, or pay for expenses out of your own pocket and save your HSA money for future health care expenses.



YOUR HSA IS ALWAYS YOURS — NO MATTER WHAT.

One of the best features of an HSA is that any money left in your account at the end of the year rolls over so you can use it next year or sometime in the future. And if you leave the Company or retire, your HSA goes with you so you can continue to pay for or save for future eligible health care expenses.



Aeries contributes to your HSA on your behalf:

EE - \$1,000
EE+SP - \$1,500
EE+CH - \$1,500
EE+FAM - \$1,750

*One-time contribution at the beginning of the plan year, or a prorated contribution for those joining the plan mid-plan year.

Question:

Can I consolidate my current Optum HSA with my new Difference Card HSA?

Answer:

Yes. You can combine your accounts by completing The Difference Card's online form.

Please Note: You must open an HSA Account with The Difference Card to receive your annual lump-sum contribution from Aeries.



Sample Claims Scenarios

Lower-Dollar Claim

Lower-Dollar Claim	Low - HSA	Mid	High
Sample Claim	\$1,600.00	\$1,600.00	\$1,600.00
Aeries HSA Contribution	\$1,000.00		
Amount DC Pays First		\$1,600.00	\$1,600.00
Amount DC Pays Second			
Amount Member Pays First	\$600.00		
Amount Member Pays Second		\$0.00	\$0.00
Total Amount Paid by Member	\$600.00	\$0.00	\$0.00

Medium-Dollar Claim

Medium-Dollar Claim	Low - HSA	Mid	High
Sample Claim	\$7,800.00	\$7,800.00	\$7,800.00
Aeries HSA Contribution	\$1,000.00		
Amount DC Pays First		\$4,000.00	\$5,500.00
Amount DC Pays Second	\$4,300.00		
Amount Member Pays First	\$2,500.00		
Amount Member Pays Second		\$3,800.00	\$2,300.00
Total Amount Paid by Member	\$2,500.00	\$3,800.00	\$2,300.00

Higher-Dollar Claim

Higher-Dollar Claim	Low - HSA	Mid	High
Sample Claim	\$13,400.00	\$13,400.00	\$13,400.00
Aeries HSA Contribution	\$1,000.00		
Amount DC Pays First		\$4,000.00	\$5,500.00
Amount DC Pays Second	\$5,000.00		
Amount Member Pays First	\$2,500.00		
Amount Member Pays Second		\$4,500.00	\$3,000.00
Total Amount Paid by Member	\$2,500.00	\$4,500.00	\$3,000.00

*Cigna health insurance pays the remaining balance over \$8,500 single in-network



Single/Family Cost Share Benchmarking

	Difference Card & Cigna Low OAPIN HSA Plan	Difference Card & Cigna Mid OAPIN Plan	Difference Card & Cigna High OAP Plan	Mercer Survey Benchmark
In-Network Deductibles Single/Family	\$3,500/\$5,000	\$4,500/\$9,000	\$3,000/\$6,000	\$1,000/\$2,250
In-Network Out-of- Pocket Maximums Single/Family	\$3,500/\$5,000	\$4,500/\$9,000	\$3,000/\$6,000	\$4,000/\$8,000
In-Network Coinsurance	70%	70%	70%	80%



Dental

Taking care of your oral health is not a luxury; it is a necessity to long-term optimal health. With a focus on prevention, early diagnosis and treatment, Dental insurance can greatly reduce your costs when it comes to restorative and emergency procedures. Preventive services are covered at no cost to you and include routine exams and cleanings. You will pay only a small deductible and coinsurance for basic and major services. Your dental plan is administered through Unum.

PLAN FEATURES	IN-NETWORK	OUT-OF-NETWORK
Deductible	\$25 Individual Max 3 per family	\$50 Individual Max 3 per family
Annual Benefit Maximum	\$2,500 per Individual (Basic and Major Services combined)	
YOU PAY		
Preventive services	\$0	\$0
Basic services (fillings, simple tooth extractions, root canals, gum treatment)	20% after deductible	20% after deductible
Major services (crowns, inlays, bridges, dentures)	50% after deductible	50% after deductible
Orthodontia (child)	50% after deductible	50% after deductible

IN-NETWORK DENTIST

You can see any dentist you choose, but in-network dentists have agreed to provide services at discounted rates. Use the **Find a Provider** tool at unum.com to locate an in-network dentist.

Out-of-network benefits are based on reasonable and customary (R&C) limits. You will be responsible for any charges over that amount. These charges won't apply to your deductible.



Vision

The Vision Plan is administered by Unum powered by EyeMed and includes eye exams, lenses, and contacts every 12 months and frames every 24 months. You do not have to be enrolled in medical coverage to elect vision coverage or cover the same dependents under medical and vision. The table below summarizes the key features of the vision plan. Please refer to the official plan documents for additional information on coverage and exclusions.

PLAN FEATURE	IN-NETWORK YOU PAY	OUT-OF-NETWORK REIMBURSEMENTS
Eye Exam (one every 12 months)	\$10 co-pay	Up to \$40
Single Vision Lenses	\$25 co-pay	Up to \$30
Bifocal Lenses	\$25 co-pay	Up to \$50
Trifocal Lenses	\$25 co-pay	Up to \$70
Lenticular Lenses	\$25 co-pay	Up to \$70
Standard Progressive Lenses	\$90 co-pay	Up to \$50
Frames (1 per 24 months)	\$130 allowance	Up to \$91
Contact Lenses Elective	\$130 allowance	Up to \$130
Contact Lenses Non-Elective	Covered	Up to \$210

VSP PROVIDERS

You can use any eye doctor you choose, but using VSP in-network providers will save you money. Use the **Find a Provider** tool at www.vsp.com to locate an in-network eye doctor.



Employee Assistance Program (EAP)

Available to all employees, our EAP partner LifeCare through ADP helps you and your family manage life's challenges with in-person, phone, and video counseling sessions, all at no cost to you. You can also get referrals to household services related to child/elder care, financial and legal help, and much more.

MENTAL WELL-BEING

You can receive up to six counseling sessions per issue per year. The sessions are a free and confidential service and are available face to face, online with televideo, or by phone.

Licensed counselors can help with issues such as:



Mental health concerns



Emotional difficulties



Domestic abuse



Substance abuse



Financial worries



Grief and loss



Relationship support



Self-esteem and personal development



Stress management



Work-life balance

When you need in-the-moment emotional well-being support, counselors are here to help 24/7. You can call **1-866-338-5516**. Log into <http://member.lifecare.com>. Screen name: GROUPADPEAP and Password: login.

WORK-LIFE ASSISTANCE

LifeCare also provides a wide variety of work-life support, with some services at no cost. A few of the services include:



Daily life assistance: Resources for child, elder, or pet care, and household services



Legal support: Wills and estate planning, family, civil, criminal, and real estate



Financial services: Budgeting, mortgages, college funding, and issues



Identity theft services: Fraud resolution and credit restoration coaching



Income Protection

Life and Accidental Death & Dismemberment (AD&D) insurance pays a lump-sum benefit to your beneficiary(ies) to help meet expenses in the event of your death or in the case of a covered accidental injury. Basic Life is provided for you at no cost, and you have the option to purchase coverage for your dependents.

Basic Life and AD&D - 100% paid by Aeries



Voluntary Life and AD&D



GUARANTEED ISSUE AND EVIDENCE OF INSURABILITY

Employees and spouses who elect Voluntary Life and AD&D coverage when they are first eligible can elect up to the Guaranteed Issue (GI) amount without Evidence of Insurability (EOI). If the amount requested is more than GI, you will need to provide EOI before the amount over GI becomes effective.

Voluntary life rates are loaded into Employee Navigator for you to model available levels of coverage the rates you will pay for the coverage options available to you.



Disability at a Glance

Employer-Paid Short-Term Disability & Voluntary Long-Term Disability



First 17 Days

Elimination Period: 7 days
PTO replaces 100% of your pay.

Next 12 Weeks

Approved STD replaces 60% of your earnings to a \$3,400 maximum for 12 weeks.

Benefit begins after 7 days of disability.

After 90 Days

LTD replaces 60% of your earnings to a \$10,000 maximum per month.

Benefit begins after 90 days of disability and payments will last for as long as you are disabled or until you reach your Social Security Normal Retirement Age, whichever is sooner.

AGE BAND	VOLUNTARY LTD RATE PER \$10 OF MONTHLY BENEFIT	AGE BAND	VOLUNTARY LTD RATE PER \$10 OF MONTHLY BENEFIT
15-24	\$0.030	50-54	\$0.810
25-29	\$0.080	55-59	\$0.900
30-34	\$0.160	60-64	\$0.950
35-39	\$0.210	65-69	\$0.710
40-44	\$0.320	70+	\$0.510
45-49	\$0.550		



Voluntary Worksite Benefits

These benefits, administered by Unum, offer an extra layer of protection for you and your family. The payment these benefits provide is in addition to any other insurance you may have and is yours to spend as you wish—to help cover bills or for everyday living expenses. These plans do not provide health insurance coverage and do not replace the medical plans.

PERKS OF THE PLANS

- **Guaranteed Issue:** There are no medical questions or tests required for coverage.
- **Flexible:** You can use the benefit payments for any purpose you choose.
- **Payroll Deductions:** Premiums are paid via convenient payroll deductions.
- **Wellness Incentives:** Each covered person who completes a preventive care visit, health screening, or wellness treatment can receive a \$50 Wellness Incentive.
- **Portable:** If you leave the company, you can take the coverage with you.

ACCIDENT COVERAGE

Accident insurance pays a cash benefit directly to you when you are injured and require medical services due to a covered off-the-job accident that occurs on or after your coverage date. The benefit amount depends on the type of injury and care received. If you elect coverage for yourself, you may also purchase coverage for your spouse and/or children equal to your own coverage.

	MONTHLY PREMIUMS
Employee Only	\$12.55
Employee + Spouse	\$22.20
Employee + Child(ren)	\$27.79
Employee + Family	\$37.44

HOSPITAL INDEMNITY INSURANCE

Hospital indemnity insurance pays a daily benefit if you have a covered stay in a hospital, critical care unit, or rehabilitation facility that occurs on or after your coverage date. The benefit amount is determined based on the type of facility and the number of days you stay. If you elect coverage for yourself, you may also purchase coverage for your spouse and/or children equal to your own coverage.

	MONTHLY PREMIUMS
Employee Only	\$17.44
Employee + Spouse	\$35.39
Employee + Child(ren)	\$24.82
Employee + Family	\$42.77



Voluntary Worksite Benefits *continued*

Critical Illness

Critical illness insurance pays a lump-sum cash benefit directly to you if you are diagnosed with a covered illness or condition on or after your coverage effective date. You can choose the amounts of \$10,000, \$20,000, or \$30,000 for yourself. If you purchase coverage for your spouse and/or children, their coverage is equal to half of your own coverage.

Full-time Employees - Monthly Critical Illness Attained Age Rates per \$1,000		
Age	Employee & Child(ren) Rate	Spouse Rate
<25	\$0.42	\$0.42
25-29	\$0.50	\$0.50
30-34	\$0.57	\$0.57
35-39	\$0.66	\$0.66
40-44	\$0.82	\$0.82
45-49	\$1.10	\$1.10
50-54	\$1.41	\$1.41
55-59	\$1.86	\$1.86
60-64	\$2.68	\$2.68
65-69	\$3.60	\$3.60
70-74	\$5.14	\$5.14
75-79	\$7.00	\$7.00
80-84	\$9.14	\$9.14
85+	\$12.54	\$12.54



401(k) Plan

To help plan for your future, Aeries Software sponsors a 401(k) plan administered by Empower. The 401(k) plan is a great way to plan for your future, as you control how much you save and how you invest your funds.

ELIGIBILITY

If you are an employee, you are eligible to join on the first of the month following 30 days of employment.

HOW IT WORKS

- **100% of Salary Deferrals up to the first 3% of Plan Compensation**
If you contribute up to 3% of your salary, Aeries will match dollar-for-dollar.
Example: If your salary is \$50,000 and you contribute 3% (\$1,500), your employer adds \$1,500.
- **Plus 50% of Salary Deferrals up to the next 2% of Plan Compensation**
If you contribute an additional 2% of your salary (bringing your total contribution to 5%), your employer will match half of that extra amount.
- **To get the full 4% match - you must contribute 5% or more each pay period**

ENROLL AND MANAGE YOUR 401(K)

Enrolling in the 401(k) is a separate process and is not part of the annual benefits enrollment. Enroll or make changes at any time by logging in to www.empowermyretirement.com or by calling 855-756-4838. Our contract number is 530649-01.

ADDITIONAL RESOURCES

Aeries provides access to a dedicated financial advisor to help you with retirement planning and investment questions. Please reach out to Ben Julianel by calling 949-359-6495 or emailing ben@navigatorsadvisory.com.

DISCRETIONARY AERIES CONTRIBUTIONS

In addition to the standard matching contributions, Aeries may choose to make extra contributions to your account through profit sharing or an additional discretionary match.

5-YEAR GRADED VESTING SCHEDULE

Aeries' Discretionary Profit Sharing & Discretionary Matching contributions become yours over time according to the following vesting schedule:

After 1 year: 20% vested
After 2 years: 40% vested
After 3 years: 60% vested
After 4 years: 80% vested
After 5 years: 100% vested

You are always 100% vested in the safe harbor contribution and any Salary Deferrals you make to the Plan.



Additional Benefits

Legal Services - Unum



Navigating legal matters can be complex and costly. With Unum's Legal Services, you have access to a network of experienced attorneys to assist with a variety of personal legal issues, such as estate planning, real estate transactions, family law matters, and more. Whether you need legal advice, document preparation, or representation, this service helps ensure you receive the support you need without the high cost of typical attorney fees. Protect your peace of mind by taking advantage of this valuable benefit. Call 800-854-1446 or visit www.unum.com/lifebalance.

Travel Assistance Program - Unum



If you're looking for peace of mind while traveling, consider the travel assistance program. It offers toll-free emergency assistance to you, your spouse and your dependents 24 hours a day, seven days a week when you're traveling 100 miles or more from your primary home for 90 days or less. Services provided by Assist America, Inc. through your Unum group life and disability insurance plans. Call 800-872-1414 within the U.S., +01 609-986-1234 outside the U.S., or email medservices@assistamerica.com. You may also download the mobile app from the Apple® App Store or Google Play™. Reference No. 01-AA-UN-762490.

Tuition Reimbursement - Aeries



Through the Tuition Reimbursement benefit, full-time employees are eligible to receive reimbursement for a portion of the tuition costs for study or training programs pursued outside of working hours.

Please note that reimbursement is only for educational courses in areas that will improve your present job performance. You must have advance written approval. Contact Human Resources for more information.

LifeMart - ADP



Through our partnership with ADP, you have access to thousands of discounts. If you are in the market for something, please check LifeMart first before making a purchase online.

These discounts vary and can change throughout the year. The link can be found on the homepage of ADP. Discounts include pet insurance, Apple products, electronics, cell phones, food and grocery, home and auto insurance and much more!



Biweekly Payroll Deductions

MEDICAL

COVERAGE LEVEL	Cigna OAPIN \$3,500 HSA	Cigna OAPIN \$4,500	Cigna OAP \$3,000
	Low	Mid	High
Employee Only	\$16.70	\$110.18	\$132.70
Employee + Spouse	\$61.24	\$242.40	\$291.93
Employee + Child(ren)	\$55.67	\$220.37	\$265.38
Employee + Family	\$83.51	\$330.55	\$398.08

DENTAL

COVERAGE LEVEL	RATES
Employee Only	\$0
Employee + 1	\$8.28
Employee + Family	\$13.18

VISION

COVERAGE LEVEL	RATES
Employee Only	\$0
Employee + 1	\$0.79
Employee + Family	\$1.34



Employee Payroll Contribution Benchmarking

	Difference Card & Cigna Low OAPIN HSA Plan	Difference Card & Cigna Mid OAPIN Plan	Difference Card & Cigna High OAP Plan	Mercer Survey Benchmark
Employee Only	\$36.19	\$238.72	\$287.51	\$195.00
Employee + Spouse	\$132.70	\$525.20	\$632.51	-
Employee + Child(ren)	\$120.63	\$477.46	\$575.00	-
Family	\$180.95	\$716.18	\$862.50	\$862.00



Voluntary Life and AD&D Insurance Rates

Age	Monthly Rates per \$1,000
Child Rate	\$0.200*
30-34	\$0.060
25-29	\$0.070
30-34	\$0.090
35-39	\$0.100
40-44	\$0.140
45-49	\$0.220
50-54	\$0.350
55-59	\$0.560
60-64	\$0.780
65-69	\$1.290
70-74	\$2.510
75+	\$4.850



Contacts

PLAN	CARRIER	WEBSITE	PHONE
Medical	Cigna	www.cigna.com	800-997-1654
Medical Expense Reimbursement Plan	The Difference Card	www.differencecard.com	866-494-2111
Dental	Unum	www.unum.com	888-400-9304
Vision	Unum	www.unum.com	888-400-9304
Basic Life, AD&D, LTD	Unum	www.unum.com	800-445-0402 (Life) 866-779-1054 (DI)
Voluntary Benefits (STD, Accident, Critical Illness, Hospital Indemnity)	Unum	www.unum.com	800-635-5597
Health Savings Account (HSA)	The Difference Card	www.differencecard.com	800-635-5597
401(k)	Empower	www.empowermyretirement.com	800-338-4015
HR Contact		www.aeriesbenefits.com	714-575-3685



Enroll in Your Benefits Through Employee Navigator

ENROLL IN YOUR BENEFITS: One step at a time

Company Identifier:
aeries

A screenshot of the Employee Navigator login page. At the top is the 'employee NAVIGATOR' logo. Below it are two input fields: 'Username' and 'Password'. A green 'Login' button is positioned below the password field. At the bottom, there are two links: 'Reset a forgotten password' and 'Register as a new user'.

Step 1: Log In

Go to www.employeenavigator.com and click **Login**

- **Returning users:** Log in with the username and password you selected. Click **Reset a forgotten password**.
- **First time users:** Click on your Registration Link in the email sent to you by your admin or **Register as a new user**. Create an account, and create your own username and password.

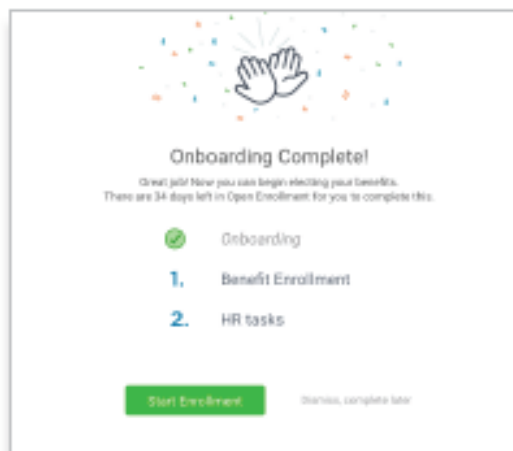
A screenshot of the 'Participation Required' screen in Employee Navigator. It features a header with a city skyline illustration. The main text states: 'You can't say we didn't tell you, the following items are a MUST HAVE for HR. We require that you complete them. You can't say we didn't tell you, but that won't make them go away! You'll be hearing from your HR until these items are completed.' Below this is a numbered list: 1. Onboarding, 2. Benefits Enrollment, 3. HR tasks. A green 'Let's Begin!' button is at the bottom.

Step 2: Welcome!

After you login click **Let's Begin** to complete your required tasks.



Enroll in Your Benefits Through Employee Navigator *continued*

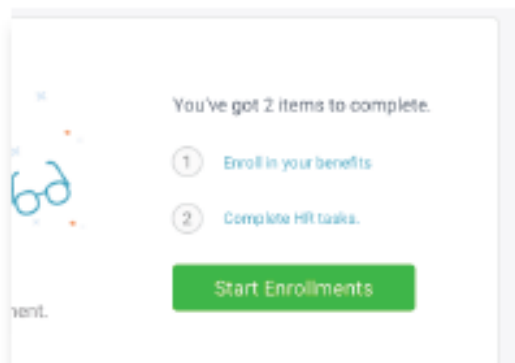


Step 3: Onboarding (For first time users, if applicable)

Complete any assigned onboarding tasks before enrolling in your benefits. Once you've completed your tasks click **Start Enrollment** to begin your enrollments.

TIP

If you hit "**Dismiss, complete later**" you'll be taken to your Home Page. You'll still be able to start enrollments again by clicking "**Start Enrollments**"



Step 4: Start Enrollments

After clicking **Start Enrollment**, you'll need to complete some personal & dependent information before moving to your benefit elections.

TIP

Have dependent details handy. To enroll a dependent in coverage you will need their date of birth and Social Security number.



Enroll in Your Benefits Through Employee Navigator *continued*

Step 5: Benefit Elections

To enroll dependents in a benefit, click the checkbox next to the dependent's name under **Who am I enrolling?**

Below your dependents you can view your available plans and the cost per pay. To elect a benefit, click **Select Plan** underneath the plan cost.

Who am I enrolling?

☒ Myself

☐ Elizabeth Reynolds (Spouse)

☐ Gwen Reynolds (Child)

Cost per pay period: \$138.46 Effective on 06/01/18 Employee

Compare Details **Select Plan**

How much will it cost?

Plan Cost	Employer Contribution	My Cost
\$138.46	\$ 138.46	\$0.00

[View employer contributions summary](#)

Save & Continue [Don't want this benefit?](#)

Click **Save & Continue** at the bottom of each screen to save your elections.

If you do not want a benefit, click **Don't want this benefit?** at the bottom of the screen and select a reason from the drop-down menu.

Step 6: Forms

If you have elected benefits that require a beneficiary designation, Primary Care Physician, or completion of an Evidence of Insurability form, you will be prompted to add in those details.

Enrollment Summary

Review a summary of your elections and cost for the upcoming year. If you have any questions or would like to make changes, please contact HR.

Enrollment Not Complete!
Please complete the required highlighted steps from your enrollment program menu.

Enrolled Plans

Medical [Collapse](#)

My Cost: \$0.00 / \$138.46 (17.00% of \$138.46) using Plan Rate

Progress: 6 of 8

- 1. Personal Information
- 2. Dependent Information
- 3. Medical
- 4. **Enrollment**
- 5. Election
- 6. HSA
- 7. FSA
- 8. Enrollment Summary

Step 7: Review & Confirm Elections

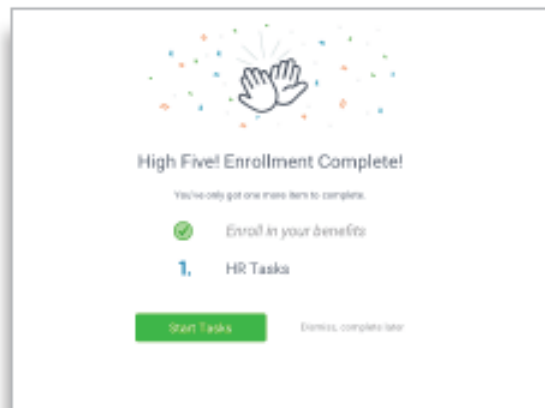
Review the benefits you selected on the enrollment summary page to make sure they are correct then click **Sign & Agree** to complete your enrollment. You can either print a summary of your elections for your records or login at any point during the year to view your summary online.



Enroll in Your Benefits Through Employee Navigator *continued*

TIP

If you miss a step you'll see **Enrollment Not Complete** in the progress bar with the incomplete steps highlighted. Click on any incomplete steps to complete them.



Step 8: HR Tasks (If applicable)

To complete any required HR tasks, click **Start Tasks**. If your HR department has not assigned any tasks, you're finished!



You can login to review your
benefits 24/7



This summary highlights the main features of many of the benefit plans sponsored by Aeries Software. Full details of these plans are contained in the legal documents governing the plans. If there is any discrepancy between the plan documents and the information described here, the plan documents will govern. In all cases, the plan documents are the exclusive source for determining rights and benefits under the plans. Participation in the plans does not constitute an employment contract. Aeries Software reserves the right to modify, amend, or terminate any benefit plan or practice described in this summary. Nothing in this summary guarantees that any new plan provisions will continue in effect for any period of time. This summary serves as a Summary of Material Modifications (SMM) as required by the Employee Retirement Income Security Act of 1974 (ERISA), as amended.