2026 BENEFITS GUIDE



Support for your physical,
financial, and personal wellbeing.

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BENEFITS OVERVIEW

Open Enrollment will be held from
December 1, 2025 through December 10, 2025.

Office hours will be held December 2, 2025 from 11am - 12pm MST.

Stop by to ask any Open Enrollment or benefits related questions!

This enrollment guide provides detailed information about all of TeamSnap's benefits and associated costs. This guide is provided to help you fully understand what benefits are available to you so you can make well informed decisions about what benefits best meet the needs of you and your family.

Open Enrollment is your opportunity to make changes to your benefit elections. All elections made during the Open Enrollment period will be effective from January 1, 2026 to December 31, 2026.

Please note that the IRS does not allow you to make mid-year changes unless you experience a qualifying change in status. A change in status includes, but is not limited to, marriage, birth, death, or divorce. Plan changes must be submitted within 30 days of the date of change in status. Please contact Human Resources with additional questions.

What Do I Need to Do?

All employees will need to log on to Paycor and complete the Open Enrollment election process by December 10.

Eligibility

In addition to the employee, the following family members are eligible for TeamSnap benefits:

- Spouse
- Child(ren) up to age 26
- Other legal child guardianship dependents
- Domestic Partners (same and opposite sex)

PHYSICAL HEALTH

MEDICAL BENEFITS

Administered by Blue Cross Blue Shield of Illinois

We are pleased to confirm that our medical plans will continue to be administered through Blue Cross Blue Shield of Illinois (BCBS of IL). Below is a brief overview of the Medical benefit provisions. Complete details of the plan are subject to the provisions of the detailed benefit summaries and plan documents.

Plan Features	Blue Edge HSA		BluePrint PPO1		BluePrint PPO2	
Deductible In Network (Indiv./Family)	$3,500/$7,000		$2,250 / $6,750		$1,250 / $3,750	
Out of Network (Indiv./Family)	$7,000/$14,000		$4,500 / $13,500		$2,500 / $7,500	
Coinsurance (Carrier Coverage) In Network/ Out of Network	20% 40%		20% 40%		20% 40%	
Out of Pocket Max In Network	$7,000 / $14,000		$4,500 / $13,500		$3,500 / $10,500	
Out of Network	$21,000 / $42,000		$13,500 / $40,500		$10,500 / $31,500	
In-Network Visits Primary/ Specialist	Ded then 20% Ded then 20%		$35 / $60 Copay		$35 / $60 Copay	
Urgent Care	Ded then 20%		Ded then 20%		Ded then 20%	
ER Visit	Ded then 20%		$150 Copay		$150 Copay	
Hospitalization Inpatient/ Outpatient	Ded then 20% Ded then 20%		Ded then 20% Ded then 20%		Ded then 20% Ded then 20%	
Prescription Drugs	Preferred:	Non-Preferred:	Preferred:	Non-Preferred:	Preferred:	Non-Preferred:
Tier I - Generic (Low)	Ded then 10%	Ded. Then 20%	$5	$15	$5	$15
Tier II - Generic -(High)	Ded then 10%	Ded. Then 20%	$15	$25	$15	$25
Tier III - Brand	Ded then 10%	Ded. Then 20%	$60	$80	$60	$80
Tier IV - Non-Preferred Brand	Ded then 10%	Ded. Then 20%	$110	$130	$110	$130
Tier V - Specialty	Ded then 40%	Ded. Then 50%	$250	$350	$250	$350

Monthly Medical Plan Employee Contributions

Benefit Tiers	BlueEdge HSA		BluePrint PPO1		BluePrint PPO2	
	MIEEE3053		MIBPP2095		MIBPP2055	
	Exempt	Non-Exempt	Exempt	Non-Exempt	Exempt	Non-Exempt
EMPLOYEE CONTRIBUTION						
Employee	$0.00		$55.86		$99.04	
Employee + Spouse	$0.00		$80.88		$143.41	
Employee + Child(ren)	$0.00		$77.66		$137.69	
Family	$0.00		$120.12		$212.98	
TeamSnap HSA Contribution	$1,000 individual $1,500 family		N/A		N/A	

Coverage for same and opposite sex domestic partners is offered.

Contributions pre-tax as well as post-tax will apply, along with imputed income.

See HR for more details.

Waiving Medical Health Benefits

If you decide to waive medical benefits TeamSnap will offer a $400/month allowance. This will be paid out $200 a paycheck and will ONLY apply if you have waived all medical benefits. Once you waive your benefits please complete **this form** to request to receive paperwork that you must complete & return to receive the paycheck allowance.

- You can still enroll in dental and vision and receive the $400/month allowance. This only applies if you waive medical health benefits.



PROVIDER FINDER WITH BCBSIL

Administered by Blue Cross Blue Shield of Illinois

Search the **Provider Finder here**.

Select BlueChoice Preferred PPO as the Plan when searching and adjust the city, state or zip to match your location.

- Use Provider Finder to find in-network providers, clinics, hospitals and pharmacies.
- Search by specialty, ZIP code, language spoken, gender and more.
- Compare quality awards for doctors, hospitals and more
- Estimate out-of-pocket costs for more than 1700 health care procedures, treatments and tests

TELEHEALTH WITH BCBSIL

As a reminder, BCBS of IL offers Telehealth. The cost of a Telehealth visit will be the same as an office visit.

What is Telehealth?

Telehealth is video visits leveraging technology and convenience to enable you and your family members to have a brief medical or behavioral health visit with a doctor or therapist using a computer, tablet, or mobile device.

- Medical appointments usually take about 10 minutes, behavioral health appointments can be 30 minutes.
- Doctors can review patient history, answer questions and, at their discretion, diagnose, treat, and even prescribe medication (sent directly to your pharmacy of choice).

How do I access the Telehealth services?

- **Log in to your Blue Access for MembersSM account**.
- Visit the Coverage tab to check if you have Virtual Visit benefits.
- Sign up on MDLIVE's website to get care.





FINANCIAL HEALTH

TeamSnap will continue to partner with WEX as our Health Savings Account, Health Care Flexible Spending Account, and Dependent Care Flexible Spending Account administrator.

HEALTH SAVINGS ACCOUNT (HSA)

- An HSA gives you the choice to use tax-free money for eligible medical expenses OR save your triple-tax-advantaged funds for later.
- Maximum HSA contributions for 2026:
  - » **$4,400 individual**
  - » **$8,750 family**
- Additional $1,000 “catch up” contribution each year for employees 55 years and older
- You must enroll in an HSA separately. Contributions will not be applied to unverified accounts and will be forfeited after a certain amount of time.
- TeamSnap will contribute:
- $1,000 per individual election and $1,500 per family election in monthly installments of $83.33/ $125.00 (individual/family)
- If enrolled in Medicare benefits, you are not eligible to contribute to an HSA or receive an employer contribution. Tax penalties may apply.

HEALTH CARE FLEXIBLE SPENDING ACCOUNT (HCFSA)

- The 2026 annual contribution limit is **$3,400**.
- Health care FSA funds can be used for eligible medical, dental and vision expenses.
- You can spend FSA funds to pay deductibles and copayments, but not for insurance premiums.
- You can spend FSA funds on prescription medications, as well as over-the-counter medicines with a doctor’s prescription. Reimbursements for insulin are allowed without a prescription.
- FSAs may also be used to cover costs of medical equipment like crutches, supplies like bandages, and diagnostic devices like blood sugar test kits.
- **Get a list of generally permitted medical and dental expenses from the IRS**.

DEPENDENT CARE FLEXIBLE SPENDING ACCOUNT (DCFSA)

Use for non-medical dependent expenses

- Examples: after-school programs, preschools, elderly home care
- Eligible dependents are children under 13 or elderly family members who live at home.

Employee Plan contributions

- $50 to $2,500 if married and filing separately
- $50 to $1,500 if a Highly Compensated Employee

Important deadlines

- December 31, 2026 for incurring claims
- March 31, 2027 for requesting reimbursement

DCFSA does not include carry over allowance and does not cover medical expenses for dependents.

DENTAL INSURANCE

Administered by Blue Cross Blue Shield Dental

TeamSnap will continue to offer one **dental insurance plan** option through Blue Cross Blue Shield Dental. The plan offers in and out of network benefits providing you the freedom to choose any provider. Locate a Blue Cross Blue Shield Dental provider **HERE**.



BCBS of IL is able to provide employees with a large network of dentists and excellent benefits coverage. If you use a dentist that does not contract with BCBS Dental, you will still have coverage. BCBS of IL will reimburse at the 90th percentile if you see a non-participating provider, meaning they will reimburse at what 9 out of 10 dentists in your zip code region charge. As is with any non-participating provider, there is the potential for balance billing.

The following is a brief summary of your dental benefits. Please refer to the BCBS of IL plan summary or contact HR for further details about this plan.

TeamSnap covers **100% of the cost for all tiers** of employee enrollment for the Dental Plan.

BlueCare Dental Plan	
Deductible (Individual/Family)	$50/$150
Benefit max	$5,000
Preventive services (In Network/Out of Network)	100%/80%
Basic services (In Network/Out of Network)	90%/60%
Major services (In Network/Out of Network)	60%/50
Orthodontic services	Adult & Child 50% $2,000 lifetime max

VISION INSURANCE

Administered by Blue Cross Blue Shield EyeMed Select Network

TeamSnap offers a **vision insurance plan** through Blue Cross Blue Shield utilizing the EyeMed Select Network. You also have the option to choose a provider outside of the EyeMed network, if preferred. Locate an EyeMed network provider **HERE**.

TeamSnap covers **100% of the cost for all tiers** of employee enrollment for the vision plan!

Plan Features	Vision Plan	
	Copay	Frequency
Well vision examination	$10	Once every 12 months within a Plan Year
Prescription glasses	$15	Once every 12 months within a Plan Year
Single vision, lined bifocal and lined trifocal	None	Once every 12 months within a Plan Year
Retail allowance for frames	Up to $150 plus 20% off	
Contact lenses (instead of glasses)	Conventional: Up to $150 plus 20% off Disposable: Up to $150 covered in full	
Lasik	15% off retail price or 5% off promotional price	

Hearing Aid Discount

Since BCBSIL vision uses the EyeMed network, members have access to affordable hearing care discounts through Amplifon, the world's largest distributor of hearing aids and services. Your hearing discount through Amplifon includes:

- 40% off hearing exams at thousands of convenient locations nationwide
- Discounted, set pricing on thousands of hearing aids including those with the newest, most advanced technology
- Free batteries for 2 years with initial purchase
- Low price guarantee – if you find the same product at a lower price elsewhere, Amplifon will beat it by 5%
- 60-day hearing aid trial period with no restocking fees
- 3-year warranty plus loss and damage coverage

Call **844.526.5432** to find a hearing care provider near you and schedule a hearing exam.



INCOME PROTECTION

LIFE & AD&D, DISABILITY BENEFITS, & PARENTAL LEAVE

Insured by Dearborn Group

Life Insurance

Life & Disability insurance is an important element of your income protection planning, especially for those who depend on you for financial security. For your peace of mind TeamSnap provides the following through Dearborn for all benefit-eligible employees at no cost.

100% TEAMSNAP PAID	→	1X SALARY - MAX OF $400,000

Short-Term Disability

- TeamSnap pays 100% of the premium
- 60% of your salary
- Max $2,500 per week
- 7 days elimination period
- Max. Benefit period: up to 12 weeks

Long-Term Disability

- TeamSnap pays 100% of the premium
- 60% of your salary
- Max $10,000 per month
- 90 day elimination period
- Use after exhausting STD

Parental Leave

Birth Parents

- 8 weeks paid leave
- 6-8 weeks disability

Non-Birth Parents

- 8 weeks paid leave

All New Parents (Birth & Non-Birth Parents)

- Flexibility for appointments & pre-birth adoption activities
- Ease back plan of
  - » 20 hrs at full pay for 2 weeks
  - » 30 hrs at full pay for 2 weeks

View our full Parental Leave Guide **HERE**.

**Family Medical Leave (FMLA) requirements apply & must be an employee for 6 months with the company.*

VOLUNTARY BENEFIT OPTIONS

TeamSnap employees also have the opportunity to enroll in Voluntary Life Insurance, Accident Insurance, Critical Illness Insurance, and Hospital Indemnity Insurance through Blue Cross and Blue Shield of IL. Premiums are paid 100% by the employees.

Voluntary Life Insurance

Voluntary Life insurance allows you to purchase more life insurance for yourself while also being able to purchase life insurance for your spouse and child. Employees can buy benefit amounts of $10,000 - $750,000 in increments of $10,000. Spouses are eligible for $5,000 - $150,000 in increments of $5,000, not to exceed 50% of the employee benefit amount and children are eligible for a $10,000 benefit after the age of 6 months. Rates are based on age, please see the rates on the next page.

Accident Insurance

Accident insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer an injury due to an accident. The tax-free benefit from your approved claim may be used however you wish. Details can be found **here**. Rates can be found on the next page.

Critical Illness Insurance

Group Critical Illness insurance provides you with the extra money you need to help cover the increased expenses, medical or otherwise, you face when you suffer a critical illness. The proceeds from your approved claim may be used however you wish. Details can be found here. Rates can be found on the next page.

Hospital Indemnity

A stay in a hospital can be very expensive, even with the best medical insurance. Hospital Indemnity insurance provides a benefit if you are confined to the hospital. The tax-free benefit is paid directly to you and can help cover medical bills, deductibles, any other expenses that you may have to deal with. The proceeds from your approved claim may be used however you wish. Rates can be found on the next page.



VOLUNTARY BENEFIT OPTIONS - RATES

Voluntary Life Insurance

Age	Employee/Spouse Rates
0 - 24	$0.068
25 - 29	$0.081
30 - 34	$0.108
35 - 39	$0.122
40 - 44	$0.135
45 - 49	$0.203
50 - 54	$0.311
55- 59	$0.581
60 - 64	$0.891
65 - 69	$1.715
70+	$2.782
Child Rate	$0.200

Critical Illness Insurance

Age	Employee Rates	Spouse Rates
0 - 30	$0.452	$0.704
30 - 39	$0.615	$0.873
40 - 49	$1.137	$1.423
50 - 59	$2.140	$2.718
60 - 64	$3.097	$3.411
65+	$5.711	$6.188
Child Rate	$0.232	

Hospital Indemnity Insurance

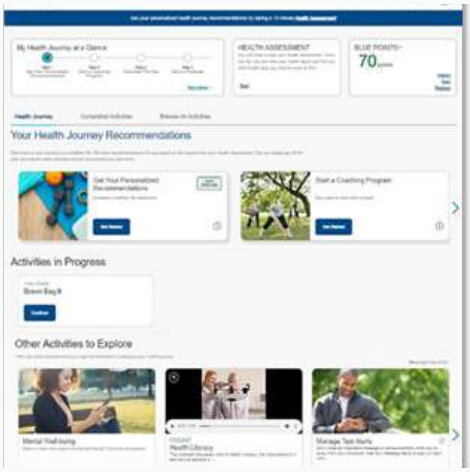
Tiers	Rates
Employee Only	$14.74
Employee + Spouse	$34.64
Employee + Children	$32.41
Family	$56.67

Accident Insurance

Tiers	Rates
Employee Only	$11.22
Employee + Spouse	$18.56
Employee + Children	$21.65
Family	$33.95

BCBS MEMBER PERKS

Member Wellness Portal



Portal Highlights

- Health Assessment
- Personalized “My Journey” member dashboard
- Digital self-management programs Personalized “My Journey” member dashboard
- Trackers and tools
- “Explore” wellbeing resources
- Coaching program*
- Interactive symptom checker
- Health and wellness content
- Secured messaging
- Blue PointsSM rewards*
- Fitness Program
- Tracking for fitness, nutrition and device integration
- Personal wellness challenges
- Mobile app (AlwaysOn)
- Health and Wellness content

MENTAL HEALTH & PERSONAL WELLBEING

EMPLOYEE ASSISTANCE PROGRAM

Insured by Guidance Resources

Support for work and life challenges — at no cost to you

You and your household members can use the many services of Guidance Resources EAP to help handle challenging times

- Confidential counseling sessions for personal struggles
- Financial expertise and support for retirement, insurance, debt, bankruptcy and more
- Legal consultation for issues such as divorce, adoption, wills & trusts and more
- Help finding local services such as child care, pet care, movers and home repair contractors

Reach out for help

- Call: **800.890.1213**
- Online: **GuidanceResources.com**
- App: **GuidanceNow**
- Web ID: **BCBSILEAP**

Also available to employees are the Dearborn Disability Resources

Face-to-Face Sessions

Disability Resource Services provides three face-to-face sessions per issue in a geographically accessible location to address behavioral issues.

Unlimited Telephonic Support

Disability Resource Services also provides unlimited telephonic support (24 hours a day, 7 days a week) to help address behavioral issues. Master's degree level clinicians use a conversational approach to identify issues, assess needs and refer participants to specialists to help resolve their issues.

Web-Based Services

GuidanceResources® Online (**GuidanceResources.com**) is a secure, password-protected website that contains self-assessments, extensive content on personal health and powerful tools to help with personal, relational, legal, health and financial concerns. This service is free of charge to employees who are insured with us for long-term disability insurance and their immediate family. It covers many topics and personal concerns.

To Access Your Services

Call: **866.899.1363**

- You will be asked what type of insurance policy you have: LTD, STD or life insurance. If you are unsure, consult with your HR representative.

Online: **GuidanceResources.com**

- Click "Register" to create a new account.
- Enter Your Company ID: **DISRES**

- Managing debt obligations
- Marital and family conflicts
- Retirement planning
- Saving for college
- Stress and anxiety
- Tax questions
- Real estate buying and selling
- Alcohol and drug abuse
- Depression
- Divorce and family law
- Estate planning
- Getting out of debt
- Grief and loss
- Job pressures

Your Guide to GuidanceResources® Online

GuidanceResources.com

What about financial concerns?

Financial issues can arise at any time, from dealing with debt to saving for college. GuidanceResources® Online is available to provide you with the tools and information you need to help solve your personal money management concerns.

How can I manage all of my life's little details and the issues my family may face?

Whether you are a new parent, giving care to an elder, sending a child off to college, buying a car or doing home repairs, you're bound to come across concerns that need to be addressed. Let GuidanceResources® Online help you explore your options.

Disability Resource Services™

In the U.S. and Canada call

866-899-1363

TDD: 800-697-0353

guidanceresources.com

Enter Your Company ID: DISRES

BlueCross BlueShield of Illinois

Blue Cross and Blue Shield of Illinois is the trade name of Dearborn Life Insurance Company, an independent licensee of the

Where can I get answers to my legal questions?

GuidanceResources® Online provides access to practical, understandable information and tools to help address your concerns about divorce, bankruptcy, buying real estate and other issues.

Guide to using **GuidanceResources.com.**

1. On the **GuidanceResources.com** home page, click on the tab at the top labeled "Register."
2. Enter your company ID: **DISRES**. Create a username and password. The username has to be at least six characters long and should have no spaces (for example: joesmith). Make sure that you complete all required fields, noted with red asterisks.
3. Read the Terms of Use and click inside the checkbox to indicate your agreement to those terms.
4. When you've finished, click on the "Submit" button at the bottom of the page.

Online Access:

GuidanceResources.com

- Click "Register" to create a new account.

GuidanceResources® Online offers web-based services designed to help address the personal concerns and life issues you may be facing.

Whether it's depression, alcohol and drug abuse, or grief and loss, these services are available to you and members of your family at no cost— 24 hours a day, 7 days a week.

- Enter Your Company ID: **DISRES**
- FOR FUTURE LOGINS, just go to the member login section and enter your username and password. This will take you directly to **GuidanceResources.com**.

If you have any problems logging in, you can contact: **memberservices@guidanceresources.com** or **877.595.5289**.

INSURANCE BASICS

Co-Pay

Fixed amount you pay for covered health services (office visits or prescriptions)

Co-Insurance

The % of costs for covered health services that you pay after you've paid and met the deductible.

Deductible

The amount you pay for covered health services before your insurance plan starts to pay. Deductibles run Jan-Dec.

Out Of Pocket Maximum

The most you have to pay for covered services in annual plan year accumulating all of your expenses (copay, deductibles, & coinsurance)

HDHP: High Deductible Health Plan

A plan with a higher deductible than a traditional insurance plan. You pay more health care costs yourself before the insurance company starts to pay its share (your deductible). An HDHP can be combined with a health savings account (HSA), which will allow you to cover health, dental, and vision expenses with funds that roll over from year to year.

PPO: Preferred Provider Organization

A type of health plan that contracts with medical providers, such as hospitals and doctors, to create a net- work of participating providers. You pay less if you use providers that belong to the plan's network. You can use doctors, hospitals, and providers outside of the network for an additional cost.

Preventative Care

Preventative care will always be $0 out of pocket (in-network). Annual check-ups, immunizations, and flu shots, as well as certain tests and screenings, are a few examples of preventive care.

401K PLAN WITH SLAVIC401K

Administered by Slavic401K

A 401(k) retirement plan is available after a 3-month waiting period. TeamSnap pays all plan management fees!

You'll receive an email from Slavic401k on the 1st of your month following your 90 day mark at TeamSnap and enroll **here**. You can view the 401k Compliance Information packet **here**.

You will be automatically enrolled at 3% after your eligibility period.

Please keep in mind that however you setup your 401k account the deduction % or deduction amount will come out of EVERY paycheck including paychecks with bonus payments in them (like commissions & quarterly bonuses.)





Gallagher | Marketplace

Benefits With Gallagher Marketplace

Giving you year-round access to additional benefits that could save you money.

Gallagher Marketplace is your gateway for discovering and accessing unique benefits that best fit your lifestyle. Our program offers significant savings on things you are already buying—like home and auto, pre-paid legal services, identity theft protection, pet insurance, renters insurance, boat or RV insurance, employee discount perks as well as extended vehicle warranties.

With a centralized hub, you can explore an array of benefit options, available not only to Gallagher clients but also to their friends and families.

Discover what benefits your organization offers through Gallagher Marketplace.

The Value

- Whether full-time, part-time or contract workers, all employees and their families are eligible
- Benefit access and potential savings through bundling with the ability to choose from multiple carriers
- Potential costs savings compared to shopping on your own
- Licensed insurance advisors to help find the policy that meets your needs

The Convenience

- Enroll any time of the year, not just during open enrollment
- Simple sign-up with payment options
- Easily compare rates from multiple carriers
- Schedule a callback from licensed insurance advisors for a time that's most convenient
- All programs are portable so you can keep the coverage no matter where life takes you

How It Works

1. Visit Gallagher Marketplace to see your available benefits.
2. Select a product to view more details.
3. Click on the partner link to learn more, get a free no obligation quote or apply for coverage.

Scan the QR code to learn more

AJG.com **The Gallagher Way.** Since 1927.

Insurance is subject to availability and individual eligibility.

Consulting and insurance brokerage services to be provided by Gallagher Benefit Services, Inc. and/or its affiliate Gallagher Benefit Services (Canada) Group Inc. Gallagher Benefit Services, Inc. is a licensed insurance agency that does business in California as "Gallagher Benefit Services of California Insurance Services" and in Massachusetts as "Gallagher Benefit Insurance Services." Neither Arthur J. Gallagher & Co., nor its affiliates provide accounting, legal or tax advice..
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CONTACT INFORMATION

If you have specific questions about a benefit plan, please contact the administrator listed below, or your local Human Resources department.

Benefit	Administrator	Phone	Website/Email
Medical	BCBSIL	Number listed on member ID card	https://www.bcbsil.com/member
Dental			
Vision			
Life/STD/LTD/ Voluntary Lines			
COBRA Administration	WEX	866.451.3399	https://customer.wexinc.com/contact/benefits/
FSA/HSA			





This document is an outline of the coverage provided under your employer's benefit plans based on information provided by your company. It does not include all the terms, coverage, exclusions, limitations, and conditions contained in the official Plan Document, applicable insurance policies and contracts (collectively, the "plan documents"). The plan documents themselves must be read for those details. The intent of this document is to provide you with general information about your employer's benefit plans. It does not necessarily address all the specific issues which may be applicable to you. It should not be construed as, nor is it intended to provide, legal advice. To the extent that any of the information contained in this document is inconsistent with the plan documents, the provisions set forth in the plan documents will govern in all cases. If you wish to review the plan documents or you have questions regarding specific issues or plan provisions, you should contact your Human Resources/Benefits Department.

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