

Welcome to your Benefits!



Your needs, and those of your family, are unique to you. That's why we provide a comprehensive and flexible benefits program that you can customize to fit your personal situation. Our program offers you and your family important healthcare coverage and financial security.

Your benefits are an important part of your total compensation at Imperial Realty Company. Please take the time to review and evaluate all the options available to you and your family.

This guide is not intended to be a complete description of the insurance coverage offered, nor is it a binding contract. Controlling provisions are provided in each benefit plan policy. This guide also serves as a Summary of Material Modifications ("SMM") and includes updates that affect the Summary Plan Descriptions. Please keep this guide with your Summary Plan Descriptions for future reference. If there is any discrepancy between this guide, the Summary Plan Descriptions and the Plan document, the Plan document will control. Imperial Realty Company reserves the right to end, suspend, or amend their plans or the benefits provided thereunder, at any time, for any reason, in whole or in part.

Benefits Overview



Benefit Options Requiring Employee Contributions

- Medical (Plan Options) – UnitedHealthcare
 - NexusACO OAP PPO (DO6T) - \$5,000 Deductible
 - Core HSA (ECI4) - \$5,000 Deductible
 - Charter HMO (DOW5) - \$1,500 Deductible
 - ✓ Plans include prescription drug coverage
- Dental – UnitedHealthcare
- Vision – UnitedHealthcare

Eligibility

Who is Eligible?

You are eligible for benefits if you are:

- An active full-time employee working **30** or more hours per week, or

Your dependents are eligible if they are:

- Your legal spouse
- Your child(ren)* up to age 26
- Your disabled child(ren) up to any age (if disabled prior to age 19)*

** Includes natural, step, legally adopted/or a child placed for adoption, or a child under your legal guardianship.*

Termination of Coverage

If you or a covered dependent no longer meet the eligibility requirements or if your employment ceases, your coverage will end on the last day of the month in which you become ineligible.

You may be eligible to elect COBRA for yourself and your eligible dependents for medical, dental, and vision coverage.

You are responsible for informing Human Resources within 30 days if any of your dependents become ineligible for benefits.



Enrollment

When Can I Enroll in Benefits?

You can enroll for benefits:

- Within **30** days of first becoming eligible for benefits
- During the annual Open Enrollment period
- During the plan year, if you experience a Qualifying Life Event

When Does Coverage Begin?

Benefits for new hires, unless explained otherwise, will become effective on the **first of the month following 30 days**

How Do I Enroll in Benefits?

You must actively enroll in all benefits that require employee contributions.

To enroll (or make changes) to your benefits, you must complete an enrollment form.

Please Note:

Federal regulations require Imperial Realty Company to obtain the following information during enrollment:

- Social Security numbers for your dependents covered by the medical plan
- Dates of birth and your relationship to your dependents

Open Enrollment

Open Enrollment is your once-a-year opportunity to review your benefit plan elections and make adjustments that meet the needs of you and your family.

Making Benefit Changes During the Plan Year

If you have a "qualified life event," you may make changes to certain benefits if you apply for the change and provide supporting documentation to Human Resources within **30** days of the event. Proof of life events is subject to approval by Imperial Realty Company. Changes are effective retroactive to the date of the event.

Qualifying life events include, but are not limited to:

- Your marriage
- Your divorce
- Birth, adoption or placement for adoption of an eligible child
- Death of your spouse or covered child
- Change in you or your spouse's work status that affects benefits eligibility (for example, starting a new job, leaving a job, changing from part-time to full-time, starting or returning from an unpaid leave of absence, etc.)
- Your spouse's Open Enrollment
- A change in your child's eligibility for benefits
- Gain or loss of Medicare or Medicaid during the year
- Relocation

Other qualifying events may also apply. Please contact Human Resources.

Medical Plans

Imperial Realty Company offers 3 medical plans through UnitedHealthcare with the following features:

- Preventive care is covered at 100% when using an in-network provider.
- Includes prescription drug coverage.
- Deductibles and out-of-pocket maximums accumulate on a Calendar year which runs January 1st through December 31st.
- Employees share in the cost of medical/prescription benefits.
- For a comparison of the plans, please refer to the Medical Plans Comparison Chart. Specific benefit levels and limitations can be found in the plan summaries and Summary of Benefits and Coverage (SBC).



Finding In-Network Providers

To search for in-network medical providers, log onto myuhc.com and select "Find a Doctor." For each plan, select the following network option:

- NexusACO OAP PPO (DO6T) – NexusACO OAP
- Core HSA (EC14) - Core
- Charter HMO (DOW5) – Charter HMO

Access to Your Healthcare

After you are enrolled in a medical plan, log onto myuhc.com and register to access self-service tools and resources to help manage your medical benefits.

A Note About Health Care Reform

If you choose to purchase individual coverage through the Marketplace, you should know that because Imperial Realty Company's medical insurance meets specific ACA requirements, you may not be eligible to receive a federal subsidy.

Additional information is available at www.healthcare.gov.

Medical Plan Options

UnitedHealthcare	NexusACO OAP PPO (D06T)	
In-Network Benefits Shown	Coinsurance % represents what member will pay after Deductible	
	Tier 1 Providers	All Other In-Network Providers
Calendar Year Deductible (Individual / Family)	\$5,000 / \$10,000	
Coinsurance	0% *	20% *
Calendar Year Out-of-Pocket Max ¹ (Individual / Family)	\$7,900 / \$15,800	
Preventive Care	No charge	
Primary Care Office Visit	\$10/visit	\$40/visit
Specialty Care Office Visit	\$40/visit	\$100/visit
Virtual Care Visit	Options available at no cost	
Urgent Care Facility	\$50/visit	
Emergency Room Care	\$300/visit plus deductible	
Inpatient Hospital	0% *	\$500/visit plus 20% *
Outpatient Surgery	0% *	\$250/visit plus 20% *
Routine Radiology / Lab	0% *	
Advanced Radiology (MRI, MRA, CAT, PET Scan)	0% *	

Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage (SBC) for more information.

¹ Out-of-Pocket Maximum includes deductibles, copays and coinsurance

* After Deductible

Medical Plan Options

UnitedHealthcare

Core HSA (ECI4)

Charter HMO (DOW5)

In-Network Benefits Shown

Coinsurance % represents what member will pay after Deductible

	<u>In-Network</u>	<u>In-Network</u>
Calendar Year Deductible (Individual / Family)	\$5,000 / \$10,000	\$1,500 / \$3,000
Coinsurance	20% *	20% *
Calendar Year Out-of-Pocket Max ¹ (Individual / Family)	\$6,350 / \$12,700	\$5,000 / \$10,000
Preventive Care	No charge	No charge
Primary Care Office Visit	20% *	\$20/visit
Specialty Care Office Visit	20% *	\$40/visit (referral required)
Virtual Care Visit	Options available	Options available at no cost
Urgent Care Facility	20% *	\$50/visit
Emergency Room Care	20% *	\$250/visit plus 20%
Inpatient Hospital	20% *	20% *
Outpatient Surgery	20% *	20% *
Routine Radiology / Lab	20% *	20% *
Advanced Radiology (MRI, MRA, CAT, PET Scan)	20% *	20% *

Limitations and maximums may apply. Please refer to the plan summaries and Summary of Benefits and Coverage (SBC) for more information.

¹ Out-of-Pocket Maximum includes deductibles, copays and coinsurance

* After Deductible

Prescription Drugs

When you enroll in a medical plan, you receive comprehensive prescription drug coverage through UnitedHealthcare.

Some medications may be subject to prior authorization, quantity limits or step therapy requirements to be approved for coverage.

UnitedHealthcare	NexusACO OAP PPO (DO61)	Core HSA (ECI4)	Charter HMO (DOW5)
Retail (up to 30-day supply)	You Pay	You Pay*	You Pay
Tier 1 Copay	\$10	\$10	\$10
Tier 2 Copay	\$35	\$35	\$35
Tier 3 Copay	\$60	\$60	\$60
Mail Order (up to 90-day supply)	You Pay	You Pay*	You Pay
Tier 1 / Tier 2 / Tier 3	\$25 / \$87.50 / \$150	\$25 / \$87.50 / \$150	\$25 / \$87.50 / \$150

* After Deductible

1

Retail Pharmacy (up to 30-day supply)

- ✓ Locate a participating retail pharmacy
- ✓ View a list of approved drugs

2

Mail Order (up to 90-day supply)

- ✓ Use for maintenance drugs such as medication for high blood pressure, arthritis or diabetes
- ✓ Pay less than retail pharmacy for a 90-day supply

Ways to Obtain Prescription Drugs

Where to Seek Care

Emergency Care vs. Urgent Care

When you need help in a hurry, you have choices. Of course, when it's a **life-threatening problem, you should call 911 or go straight to the nearest hospital emergency room (ER).**

In the ER, true emergencies are treated first, so unless your life is in danger, you'll wait – sometimes for hours. The ER is also the most expensive option for care.

For non-life-threatening problems, call your doctor, access virtual care services or go to an urgent care center.



Go to Emergency Room

- Heart attack or stroke
- Chest pain or intense pain
- Shortness of breath
- Severe abdominal pain
- Head injury or other major trauma
- Loss of consciousness
- Major burns or severe bleeding
- One-sided weakness or numbness
- Open fractures
- Poisoning or suspected overdose

or



Go to Urgent Care

- Moderate fever
- Colds, cough or flu
- Bruises and abrasions
- Cuts and minor lacerations
- Minor burns and skin irritations
- Eye, ear, or skin infections
- Sprains or strains
- Possible fractures
- Urinary tract infections
- Respiratory infections

How To Save \$\$\$!

When Using Your Medical and Prescription Plans

Use In-Network Doctors

By using in-network doctors, clinics, hospitals and pharmacies, you pay the lowest cost for care. When you visit out-of-network doctors, our health plan covers less of the cost.

Choose the Right Type of Care

When you need care, know your options. Urgent care centers, online doctor visits or a call to the medical plan nurse line can help save time and money.

Use Your Preventive Care Benefits

Most preventive care services are covered at 100% when you use in-network providers. Getting regular exams, screenings and immunizations can save you a lot of money in the long run by catching problems early or preventing them altogether.

Use Mail Order Rx

Rather than visiting a pharmacy month after month, save time by having the medication delivered to your home.

You can also save money by getting up to a 90-day supply for less than what you would pay through a retail pharmacy. And because shipping is free, you'll also save on gas money!

** If you use GoodRx vs. the UHC pharmacy benefits, or if you pay the lower cash price, the amount you pay will not apply toward your deductible or out-of-pocket maximum.*



Ask Your Doctor for Generic Drugs

The next time you need a prescription, ask your doctor if it is appropriate to use a generic drug rather than a brand name drug. Generic drugs contain the same active ingredients, are identical in dose, form and administrative method AND are less expensive than their brand name counterparts.

If you must take a brand name drug, ask your doctor for samples or coupons. Also check the drug manufacturer's website for available rebates and discounts.

Search GoodRx for Cheaper Prices

Drug prices sometimes vary significantly between pharmacies. GoodRx collects and compares prices for every FDA approved prescription drug at more than 70,000 pharmacies.

Access GoodRx at www.goodrx.com to find the lowest price pharmacy near you and/or print FREE coupons. You can also get coupons on-the-go through Good Rx's mobile app – just show your phone to the pharmacist*.

Ask Your Pharmacy for the Cash Price

Call and ask your pharmacy for the cash price* of a prescription drug. Sometimes these prices are lower than the prescription drug plan copay.

UHC Member Resources



**When life gets challenging,
you've got caring, confidential help**

Your Employee Assistance Program (EAP) provides support and resources to help you, and your family, with a range of issues, including:

- Managing stress, anxiety and depression
- Improving relationships at home or work
- Getting guidance on legal and financial concerns
- Coping with occupational stress and burnout support
- Addressing substance use issues

This service is provided to you at no additional cost.



Get started – call EAP 24/7 at 1-888-887-4114

\$0

**Call today for access
to EAP resources at
no additional cost**

EAP provides coverage for
3 free counseling sessions
per incident, per year.

Services are completely
confidential and will not be
shared with your employer.

**United
Healthcare**

UHC Member Resources

Stressed? Anxious?
With virtual therapy,
getting help may now
be easier than ever.



Reaching out may be hard—especially if you might not want anyone to know you're hurting. From the privacy of home and the convenience of your mobile device* or computer, you can receive caring support from a licensed therapist.

Virtual therapy offers confidential counseling and includes:

Private video sessions

Get 1-on-1 support—in your home and at a time that's convenient for you.

Help with coping—for children, teens and adults

Your licensed therapist may provide a diagnosis, treatment and medication if needed.

Similar standard of care as in-person visits

You can see the same therapist with each appointment and establish an ongoing relationship.

Virtual therapy is designed to help treat conditions like:

- ADD/ADHD
- Anxiety
- Mental health disorders
- Addiction
- Depression



A quicker way for the whole family to get care

A virtual visit for mental health care may be a great way for children and teens to get an appointment.

To find a provider and schedule a visit

Sign in or register on myuhc.com[®]. Then, go to Find Care & Costs > Virtual Care > Behavioral Health Care > Get Started and call the provider to set up an appointment. Or call the telephone number on your health plan ID card.

Dental

Imperial Realty Company offers dental coverage through **UnitedHealthcare**. Your choice of dentists can determine the cost savings you receive. In-network providers are paid directly by UHC and agree to accept negotiated fees as "payment in full" for services rendered. When you use out-of-network providers, UHC will apply the applicable percentage of the allowed amount and you are responsible for paying the balance of the bill.

In-network coverage is provided when you use UHC providers. To search for in-network providers, go to **myuhc.com** and select **"Find a Dentist"**. When prompted, choose either the **National Options PPO 20** network (for the PPO), or the **National Exclusive Network Plan** (for the DHMO).

Employees pay the full cost of dental benefits. For more details, including the Dental HMO Fee Schedule, please review the UHC benefit summary.

UnitedHealthcare	Dental PPO (0P240)	Dental HMO (SIL02)
	<u>In-Network</u>	<u>In-Network</u>
Annual Benefit Maximum	Up to \$2,000	N/A
	You Pay	You Pay
Deductible (applies to Basic and Major Services)	\$50 Individual / \$150 Family	N/A
Preventive Services (no deductible)	0%	Fee Schedule
Basic Services (after deductible)	20%	Fee Schedule
Major Services (after deductible)	50%	Fee Schedule

Important Information!

If you do not enroll in dental benefits when you are first eligible, you may become a late entrant. Late entrants may only be eligible for exams, cleanings and fluoride applications for the first 12 months they are covered.

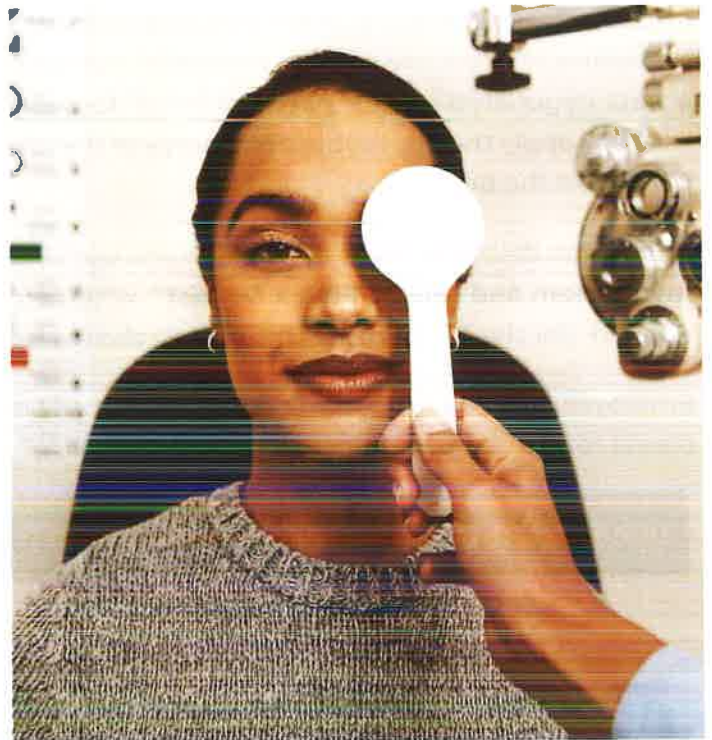


Vision

Routine eye exams are important for maintaining good vision and can also provide early warning of other health conditions. The **UnitedHealthcare** vision plan provides coverage for exams, glasses and contact lenses, as shown below.

in-network coverage is provided when you use **UHC** providers. To search for providers, **visit myuhc.com** and select "find a vision provider."

Employees pay the full cost of vision benefits.



UnitedHealthcare (S1015)	Frequency	In-Network	Out-of-Network
		You Pay	Plan Reimbursement
Eye Exam	Once every 12 months	\$10	Up to \$40
Prescription Glasses	Once every 12 months	\$25	N/A
Frames	Once every 24 months	Amount over \$130 allowance (30% discount on balance)	Up to \$45
Lenses (Single vision, lined bifocal, lined trifocal)	Once every 12 months	Included in Prescription Glasses	Up to \$40 if single vision, \$60 if lined bifocal, and \$80 if lined trifocal
Contacts—instead of glasses	Once every 12 months	Amount over \$130 allowance	Up to \$105 if elective, \$210 if necessary