



Elevate Your Well-Being

quadient 

Agenda

-
- 1 Eligibility, Enrollment, & Changes
 - 2 Medical Plan Coverage
 - 3 Tax-Advantaged Accounts
 - 4 Dental Plan Coverage
 - 5 Vision Plan Coverage
 - 6 Caregiving/ Mental Health
 - 7 Income Protection Plans
 - 8 Voluntary Benefits
 - 9 401K Plan
 - 10 Enroll for 2026 Benefits
-



Eligibility, Enrollment, & Changes

quadient

What's Changing in 2026?

We are happy to announce that we will have some new programs and plan enhancements in 2026!

Updates to Programs

Commuter Benefits will now be offered through Optum
Pet Insurance, ID Theft, Legal Services consolidated through MetLife

HSA Plan Deductible Change

The UHC Choice Plus HSA in-network deductible is increasing to \$1,700 for individual coverage / \$3,400 for family coverage, due to the IRS raising the minimum deductibles for HSA qualified HDHP plans

Medical Plan Enhancements

If you enroll in the HDHP plan, the deductible will no longer apply for virtual visits with UHC Virtual Care providers via the Teladoc, Doctor on Demand and/or Amwell services

Eligibility & Enrollment Information

You can make your Open Enrollment benefit elections and changes from November 3 through November 14, 2025, by 11:59pm EST in MyADP.com

Benefit eligible employees working 30 hours or more per week may elect to participate in any of these plans:

- ✓ Medical
- ✓ Dental
- ✓ Vision
- ✓ Health Savings Account
- ✓ Flexible Spending Account

Employees who work 20 hours or more per week may elect to participate in any of these plans:

- ✓ Supplemental health benefits
- ✓ Pet
- ✓ ID Theft
- ✓ Legal Services

You can choose to cover your spouse, domestic partner and eligible dependent children to age 26. To cover a domestic partner please submit a domestic partnership affidavit to us.benefits@Quadient.com.



If You Experience a Status Change

You may only change your benefits if you experience a qualified life status change.

- **Qualified Life Event (QLE) changes may include:**
 - A change in your marital status
 - The birth or adoption of a child
 - You or your dependent gains/loses other coverage
 - Death of a dependent
 - A change in your spouse's or domestic partner's eligibility for coverage
- **You must** make the update in MyADP.com and provide the Benefits Team the required documentation **within 30 days** of the event

Contact the Benefits Team at US.Benefits@Quadient.com for more information

Smart Connect

Medicare Confidence with SmartConnect

At SmartConnect, we aim to simplify Medicare for you and your loved ones at no cost! Our team can help you:

- Learn more about Medicare, including how and when to enroll.
- Compare your current coverage to your Medicare options.
- Finally, when it makes sense, enroll you into a secondary coverage plan of your choice.



How To Get Connected

Speak to a licensed agent:
833-919-4284

Monday - Friday
8:00am - 5:00pm CST

Schedule a Consultation:





Medical

quadient

2026 Medical Plan Overview

Plan Features	Choice Plus PPO Plan	Choice Plus HSA Plan	Choice Plus HRA Plan
In-Network	In-Network*	In-Network*	In-Network*
Annual Deductible (Individual/Family)	\$750 / \$1,500	\$1,700 / \$3,400	\$2,000 / \$4,000
Out of Pocket Maximum (Individual/Family)	\$3,000 / \$6,000	\$3,000 / \$6,000	\$4,000 / \$8,000
Quadient Annual HSA/HRA Contribution** (Individual/Family)	N/A	\$500 / \$1,000	\$500 / \$1,200
Preventive Care (e.g. Physicals, Well-Child Exam)	No Charge	No Charge	No Charge
Primary Care Office Visit (PCP)	\$20 copay	20% coinsurance, after deductible	20% coinsurance, after deductible
Specialist Office Visit	\$40 copay	20% coinsurance, after deductible	20% coinsurance, after deductible
Hospital Care (Inpatient / Outpatient)	20% coinsurance, after deductible	20% coinsurance, after deductible	20% coinsurance, after deductible
Lab & X-Ray	20% coinsurance, after deductible	20% coinsurance, after deductible	20% coinsurance, after deductible
Urgent Care	20% coinsurance, after deductible	20% coinsurance, after deductible	20% coinsurance, after deductible
Emergency Room	20% coinsurance, after deductible	20% coinsurance, after deductible	20% coinsurance, after deductible
Prescription Drugs - 30 Day			
Tier 1 (Generic)	\$10	\$10	\$10
Tier 2 (Preferred)	\$30 - \$60 at 20%	\$30 - \$60 at 20%	\$30 - \$60 at 20%
Tier 3 (Non-Preferred)	\$50 - \$100 at 30%	\$50 - \$100 at 30%	\$50 - \$100 at 30%
Prescription Drugs - 90 Day			
Tier 1 (Generic)	\$20	\$20	\$20
Tier 2 (Preferred)	\$60 - \$120 at 20%	\$60 - \$120 at 20%	\$60 - \$120 at 20%
Tier 3 (Non-Preferred)	\$100 - \$200 at 30%	\$100 - \$200 at 30%	\$100 - \$200 at 30%

*Only in-network benefits are shown above. For out-of-network benefits and other plan details, visit myquadientbenefits.com.

**Funding is pro-rated if you enroll in the HSA or HRA at any time other than Open Enrollment.



quadient

An expansive network that helps you save

Network providers help you save money because they provide services at a contracted rate.

 **1.8M+** physicians and health care professionals*

 **5k+** hospitals*

 **67k** pharmacies**

*As of April 1, 2025.

**UnitedHealthcare internal analysis. <https://www.unitedhealthgroup.com/ns/optum-rx/differentiated-pharmacy-benefit-solutions.html>, accessed January 30, 2024.

¹ This is not the complete list of covered services. For more details, see your official health plan documents.



Covered services include:¹

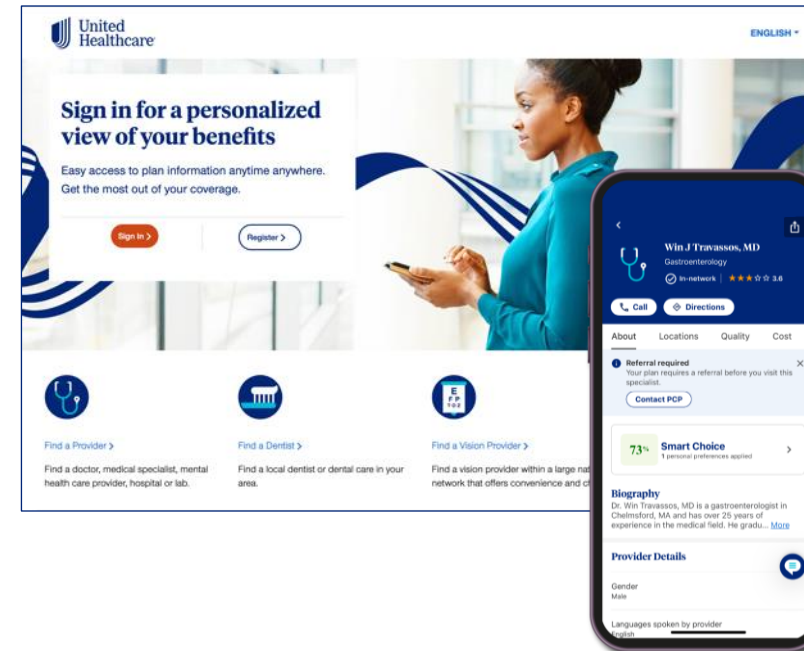
- Provider office visits
- Hospital care
- Prescription drugs



Digital tools to keep you connected

Your personalized digital tools — the **UnitedHealthcare® app** and **myuhc.com®** — give you quick access to resources designed to help you:

- View benefit info, claim details and account balances
- Find quality providers through Smart Choice search results that are personalized to your preferences
- Access your health plan ID card and add your plan details to your smartphone's digital wallet
- Learn about covered preventive care
- Quickly compare cost estimates before you get care, which may help you save money



**Download
the app**

Members can access a cost estimate online or on the mobile app. None of the cost estimates are intended to be a guarantee of your costs or benefits. Your actual costs may vary. When accessing a cost estimate, please refer to the website or mobile application terms of use under Find Care & Costs section.

The UnitedHealthcare® app is available for download for iPhone® or Android®. iPhone is a registered trademark of Apple, Inc. Android is a registered trademark of Google LLC.



Prioritizing care that helps you stay healthy

Preventive care — like checkups, screenings and immunizations — is **100%** covered by your plan when you stay in the network.

A preventive care visit may be a good time to:

- Build a relationship with your primary care provider (PCP)
- Find guidance for future medical needs
- Check up on your health when you're symptom-free

For more information, check your plan documents.

Certain preventive care items and services, including immunizations, are provided as specified by applicable law, including the Patient Protection and Affordable Care Act (ACA), with no cost-sharing to you. These services may be based on your age and other health factors. Other routine services may be covered under your plan, and some plans may require copayments, coinsurance or deductibles for these benefits. Always review your benefit plan documents to determine your specific coverage details.



Understanding your pharmacy benefits

Optum Rx®, your plan's pharmacy care services manager, is committed to helping provide you with convenient and low-cost ways to get the medications you need.

Optum Rx® is an affiliate of United HealthCare Insurance Company.



Discover the advantages of home delivery



Get no-cost
standard
shipping



Receive a 3-month
supply of a maintenance
medication



Save on
medication costs



Set up refill
reminders



Access a pharmacist
24/7 for questions
about medications



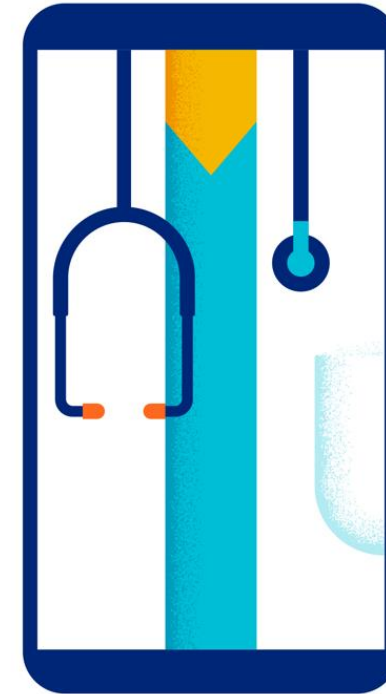
24/7 Virtual Visits

Quality care from anywhere

Choosing to see a provider by phone or video* may save you the time and cost** of a visit to the emergency room or urgent care.

Get virtual help at myuhc.com or the UnitedHealthcare app for common concerns like:

- Cough
- Headache
- Sore throat
- Prescription needs***



*Data rates may apply. **The Designated Virtual Visit Provider's reduced rate for a 24/7 Virtual Visit is subject to change. ***Certain prescriptions may not be available and other restrictions may apply. 24/7 Virtual Visits is a service available with a Designated Virtual Network Provider via video, or audio-only where permitted under state law. Unless otherwise required, benefits are available only when services are delivered through a Designated Virtual Network Provider. 24/7 Virtual Visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available. Telehealth services are available in Connecticut in addition to 24/7 Virtual Visits.



When to consider 24/7 Virtual Visits



Consider for:

- Allergies
- Bladder/urinary tract infections
- Bronchitis
- Coughs/colds
- Diarrhea
- Fevers
- Migraines/headaches
- Pinkeye
- Rashes
- Seasonal flu
- Sinus problems
- Sore throats
- Stomachaches



Not appropriate for:

- Sprains
- Broken bones
- Injuries needing bandaging or X-rays
- Chronic conditions
- Cancer or other complex health conditions
- International visits





Additional UHC Benefits

quadrant

Maven

Virtual maternity support for precious deliveries

Maven provides a bundle of resources and 24/7 virtual support throughout pregnancy and postpartum — and it's included in your plan at no additional cost.

With Maven, you can get support with things like:

- Video appointments and messaging with specialty providers
- Creating your birth plan
- Breastfeeding or bottle feeding
- Navigating infant sleep
- Postpartum mental health and returning to work



Maven and Maven Wallet are products of Maven Clinic Co. Maven is an independent company contracted to provide family-building support including care advocacy, virtual coaching, and education. Maven does not provide medical care and is not intended to replace your in-person health care providers. Use of the services is subject to terms of service and privacy policy. Maven® is a registered trademark of Maven Clinic Co. All rights reserved.

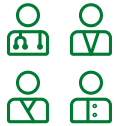


Hinge Health



Easy access

1:1 clinical support, guided exercises and education for all MSK conditions in one app



Clinical expertise

PTs, orthopedic surgeons and health coaches improve adherence to appropriate care



Specialized care

Non-addictive pain relief device, surgery decision support, women's health specialists



Third-party validation

Proven clinical and financial outcomes, vetted by health plans & PBMs

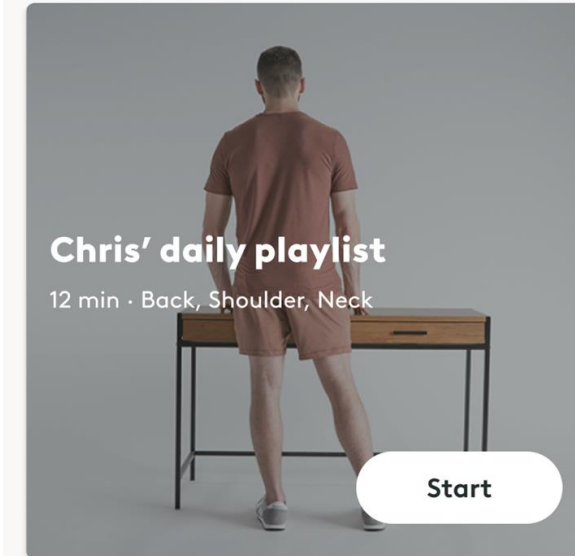


Scan the QR code or visit:
hinge.health/quadient-oe

© 2024 Hinge HealthCare Services, Inc. All Rights Reserved.



Today



Let's get moving!

Get your questions answered by a physical therapist.

[Book a PT visit](#)



Enso

Pain relief treatment

[Continue](#)



Home



My Care

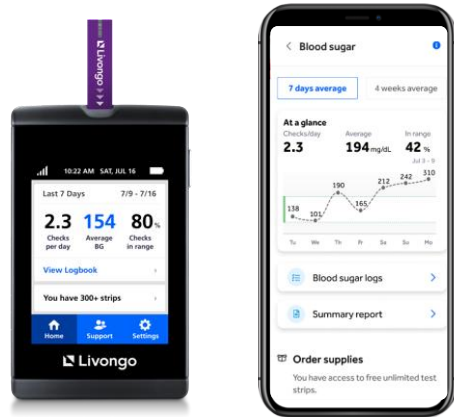


Progress



Library

Chronic Condition Management Programs



Diabetes Management

- Connected blood glucose meter
- Unlimited strips and lancets
- Personalized insights
- 24/7 expert support for out-of-range readings



Hypertension Management

- Connected blood pressure monitor
- Personalized insights
- Shareable reports
- Unlimited access to expert coaching



Prediabetes Management

- Connected weight scale
- CDC-approved lessons
- Food tracking
- Unlimited access to expert coaching

Flexible programs to help improve your health on **your terms**

\$0
cost to you

Diabetes Management

A personalized way to manage diabetes.

Hypertension Management

Make managing your blood pressure easier.

Diabetes Prevention Program

Reduce your risk of type 2 diabetes.

Learn more and join



Visit TeladocHealth.com/Smile/UHC-KEY-QUADIENT or call 800-835-2362 and use registration code: UHC-KEY-QUADIENT.



UHC Well-being

quadi7ent

Calm Health

Mental health support at your pace

Designed to help you find your path to a happier, healthier you, the Calm Health app provides plans to help support your mental and physical well-being. The app is self-guided, so you can go at your own pace and work toward goals such as:

- Better sleep
- Building skills to manage stress
- Developing resiliency
- Starting and building a mindfulness habit



Calm Health is not intended to diagnose or treat depression, anxiety, or any other disease or condition. The use of Calm Health is not a substitute for care by a physician or other health care provider. Any questions that you may have regarding the diagnosis, care, or treatment of a medical condition should be directed to your physician or health care provider. Calm Health is a mental wellness product.

Calm Health is not available to UnitedHealthcare E&I Fully insured customers/members in District of Columbia, Maryland, New York, Pennsylvania, Virginia, West Virginia until a later date due to regulatory filings.

Employee benefits including group health plan benefits may be taxable benefits unless they fit into specific exception categories. Please consult with your tax specialist to determine taxability of these offerings. Images provided for illustrative purposes only. Members must be 16 years or older to use the services, unless a parent or legal guardian agrees to Calm "Terms." The parent or legal guardian of a user under the age of 16 is subject to the "Terms" and responsible for their child's activity on the services.



Real Appeal

Healthier habits for a healthier you

Our proven online weight management support program offers:

- **Online coaching** – Encouragement to help create healthy, lasting change
- **Success Kit** – Scales, recipes and fitness equipment delivered to your door
- **Motivational resources** – Set achievable nutrition, exercise and weight management goals

Real Appeal is a voluntary weight management program that is offered to eligible members at no additional cost as part of their benefit plan. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. Results, if any, may vary. Any items/tools that are provided may be taxable and participants should consult an appropriate tax professional to determine any tax obligations they may have from receiving items/tools under the program.



OnePass Select

With **One Pass Select™**, we're on a mission to make fitness engaging. Find a routine that's right for you and choose a membership tier that fits your lifestyle.

One Pass Select includes:

- Access to a large gym network
- Any location in your network tier at no additional cost
- The option to change tiers monthly
- The ability to add up to four adult members (18+) to an existing account at a 10% discount
- The option to cancel your membership at any time by giving a 30-day notice
- A grocery delivery subscription via Walmart + and Shipt



One Pass Select is a voluntary program. For fully insured participants (not available in HI, KS, VT and Puerto Rico) it features a subscription based nationwide gym network and digital fitness. For self-funded participants nationally, it features a subscription based nationwide gym network, digital fitness and grocery delivery service. The information provided under this program is for general informational purposes only and is not intended to be nor should be construed as medical advice. Individuals should consult an appropriate health care professional before beginning any exercise program and/or to determine what may be right for them. Purchasing discounted gym and fitness studio memberships, digital fitness or grocery services may have tax implications. Employers and individuals should consult an appropriate tax professional to determine if they have any tax obligations with respect to the purchase of these discounted memberships or services under this program, as applicable. One Pass Select is a program offered by Optum. Subscription costs are payable to Optum.



A variety of employee membership options

Category	Digital	Classic	Standard	Premium	Elite
Monthly fee	\$10	\$34	\$69	\$109	\$249
One-time enrollment fee	\$10	\$29	\$29	\$29	\$29
Gym network size		12,000+	14,000+	16,000+	20,000+
Premium network			✓	✓	✓
Multi-location access		✓	✓	✓	✓
Digital classes	23,000+	23,000+	23,000+	23,000+	23,000+
On-demand	✓	✓	✓	✓	✓
Livestreaming	✓	✓	✓	✓	✓
Workout builder	✓	✓	✓	✓	✓
Grocery delivery/other member perks*		✓	✓	✓	✓
Family memberships**	✓	✓	✓	✓	✓
Upgrade/downgrade	✓	✓	✓	✓	✓
Cancel within 30 days	✓	✓	✓	✓	✓

*The grocery delivery service component of the program is not available in TX and is pending regulatory approval in CA and VA for select fully insured groups and lines of business — discuss with your UnitedHealthcare representative for details.

**10% discount.

Monthly membership fees subject to change.



© 2024 United HealthCare Services, Inc. All Rights Reserved.

Participating fitness brands

Digital (23k+)

DAILY  BURN

 VOLT

 yogaworks

 FITNESS
ON DEMAND

iFIT 

 FAN HUDDLE

 fitbit premium

Classic (12K+)

 ANYTIME
FITNESS

 CRUNCH

 planet
fitness

E6S FITNESS

 LA | FITNESS.

snap fitness ^{24/7}

Standard (14K+)

barre3
Balanced in body. Empowered from within.

 CYCLEBAR
PREMIUM INDOOR CYCLING

ROWHOUSE

 campGladiator

Premium (16K+)

 CRUNCH

 RUMBLE

@ pure barre

yb YOGASIX

Elite (20K+)

 Orangetheory

F45

 9R

LIFETIME

STRETCHLAB

 TITLE

CLUB  PILATES

Other participating locations available in our network. All trademarks are the property of their respective owners.



© 2024 United HealthCare Services, Inc. All Rights Reserved.



Tax- Advantaged Accounts

quadrant



Health Reimbursement Account (HRA)



Health Reimbursement Account (HRA)

- Quadient funds your HRA account each year:
 - \$500 for individual coverage
 - \$1,200 for family coverage
- The HRA helps you pay for eligible medical and pharmacy expenses covered under the HRA medical plan
- You won't pay out of pocket for covered services until your HRA funds are spent
- Any remaining money may roll over to use in the next year.
Please note that the amount you may roll over from 2025 to 2026 will be capped at the deductible level:
 - \$2,000 if you have individual coverage
 - \$4,000 if you have family coverage





Health Savings Account (HSA)



What is an HSA and what are its benefits?

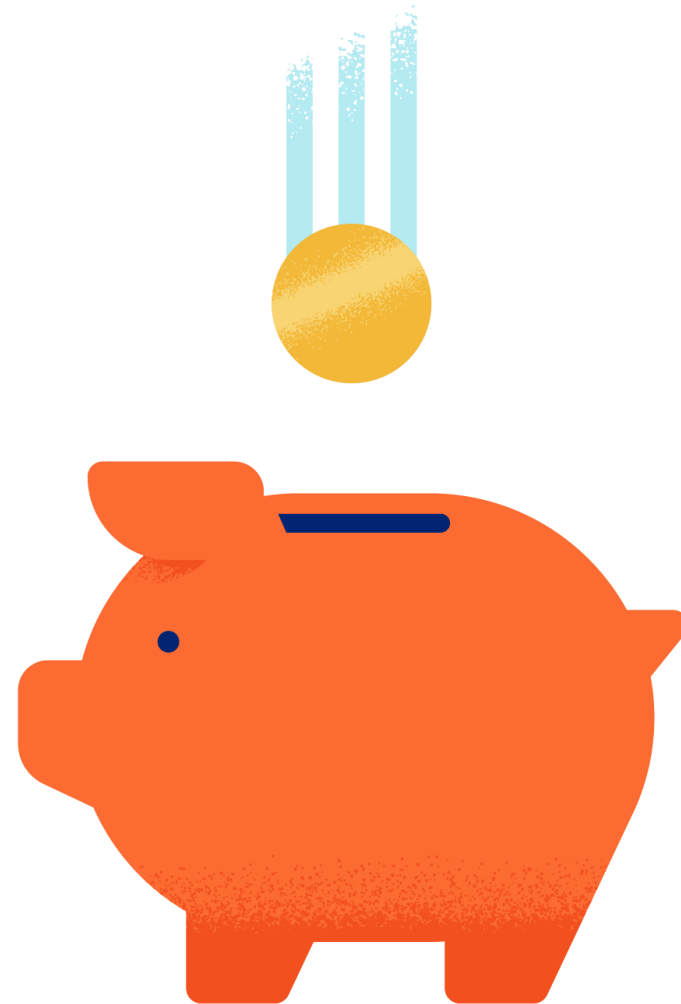
An HSA is a personal bank account that can be used to help you save and pay for covered health care services and qualified medical expenses.

With an HSA, you can:

- Save on taxes 3 ways
- Build and invest your HSA funds
- Use your funds when you need them

Please read your plan documents. Additional information such as benefit details, plan limitations and exclusions, and the costs of coverage can be found in the Summary of Benefits.

The UnitedHealthcare plan with Health Savings Account (HSA) is a qualifying high deductible health plan (HDHP) that is designed to comply with IRS requirements so eligible enrollees may open a Health Savings Account (HSA) with a bank of their choice or through Optum Bank, Member FDIC. The HSA refers only and specifically to the Health Savings Account that is provided in conjunction with a particular bank, such as Optum Bank, and not to the associated HDHP.



Who is eligible to have an HSA?

- ✓ You must be enrolled in the Quadient Choice Plus HSA plan. Quadient funds your HSA account each year:
 - \$500 for individual coverage
 - \$1,000 for family coverage
- ✗ You cannot be covered by any other health coverage
- ✗ You cannot be enrolled in Medicare, TRICARE or TRICARE for Life
- ✗ You cannot be claimed as a dependent on someone else's tax return



2026 IRS contribution limits

The IRS limits how much you and your employer can contribute to your HSA each year. The 2026 limits are:

\$4,400

for individual
coverage

\$8,750

for family
coverage

\$1,000

extra if you're
55 years or older





Flexible Spending Account (FSA)



Understanding FSAs

- You choose how much money to put into your FSA
- You don't have to pay taxes on this money
- Both the IRS and your employer can limit the amount you can contribute

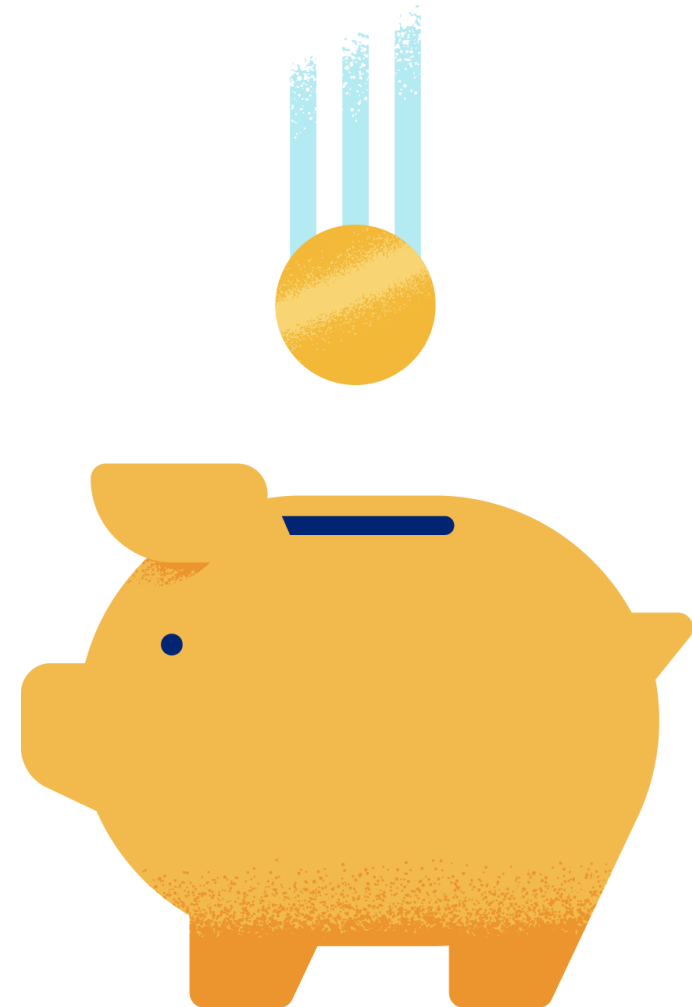
Quadient offers the following FSA options:

Health Care FSA

Limited Purpose FSA

Dependent Care FSA

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.



Health care FSA

Use a health care FSA for medical, dental and vision expenses such as:

- Doctor visits and procedures, including copays, coinsurance and deductibles
- Eyeglasses, contact lenses and vision exams
- Dental treatments, including X-rays, cleanings, fillings and orthodontic treatment
- Covered prescriptions
- Over-the-counter (OTC) supplies and equipment



For 2026, you can set aside **\$3,400**

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.



Dependent care FSA

Use a dependent care FSA for:

- Before- and after-school programs, including extended care
- Travel costs to and from eligible care if provided by your care provider
- Babysitter expenses
- Childcare, nanny or au pair costs
- Nursery school and preschool
- Adult daycare
- Elder care

Remember to keep your receipts for reimbursement.

Flexible spending accounts (FSAs) are administered by UnitedHealthcare and are subject to eligibility and restrictions. A flexible spending account is not insurance. It may also be referred to as a flexible spending arrangement. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.



Amounts you can set aside for 2025:

\$3,750 if married and filing separately

or

\$7,500 if a married couple filing jointly or a single parent filing as head of household



Limited-purpose FSA

You can set aside **\$3,400** for 2026 to help pay for eligible dental and vision expenses.

To do so, you:

- Must be enrolled in a high deductible health plan (HDHP) or health savings account (HSA)-eligible plan
- Can only use funds for eligible dental and vision expenses
- May be allowed to use funds for eligible dependent care expenses

Remember to keep your receipts for reimbursement.



Commuter Benefit

CERA helps you cover the costs of getting to and from work



Provides members with tax-free parking and commuting expenses

Members can use pre-tax dollars to pay for parking and commuting expenses, including:

- Bus
- Train
- Streetcar
- Vanpool
- Subway



The IRS monthly limits for 2026 per individual for pre-tax contributions apply per account type:

- Mass transit (including vanpooling) – **\$340 monthly**
- Parking – **\$340 monthly**



A smooth experience for employees



Fare media and parking payment processing





Dental

quadient

2026 Dental Plan Overview

Plan Features	Delta Dental PPO Essential		Delta Dental PPO Premium	
In-Network	In-Network	Out-of-Network*	In-Network	Out-of-Network*
Annual Deductible (Individual/Family)	\$100 / \$300	\$150 / \$450	\$50 / \$150	
Annual Benefit Maximum	Plan pays \$1,000		Plan pays \$2,000	
Diagnostic & Preventive Services (x-rays, cleanings, exams)	Covered in full	Covered in full	Covered in full	Covered in full
Basic & Restorative Services (fillings, extractions, root canals)	30% after deductible	50% after deductible	10% after deductible	20% after deductible
Major Services (dentures, crowns, bridges, implants)	50% after deductible	50% after deductible	40% after deductible	50% after deductible
Orthodontia	Not Covered		50% after deductible	
Orthodontia Lifetime Maximum	N/A		Plan pays \$2,000	

**For out-of-network services, members pay applicable coinsurance plus any amount that exceeds the usual, customary, and reasonable charge.*

Preventive & Diagnostic Services will **not** apply toward your Annual Benefit Maximum.

What's New - Introducing Wellness Perks

Who qualifies for this enhancement?

As a member, you can take advantage of this online premium savings program at no extra cost.

How do Wellness Perks add value?

- Helps you save money on recognizable brands for oral health, hearing care, and lifestyle needs
- Promotes year-round wellness for you and your family

Where can I find more information?

- DeltaDentalNJ.com/Perks
- DeltaDentalCT.com/Perks



Hearing Savings Program with complimentary access to significant savings on hearing aids and services



A comprehensive savings marketplace with member discounts and deals on everything from flights and groceries to electronics and entertainment



Exclusive discounts on Oral-B electric toothbrushes, replacement brush heads, water flossers, and more



Special pricing on a range of products, including Philips Sonicare, Avent mother-and-baby products, and Norelco shaving and grooming

Delta Dental PPO Plus Premier™ nationwide networks

If you use a Delta Dental PPO™ dentist

- Your out-of-pocket costs will be lowest for services if you use a participating PPO dentist.
- Your annual maximum stretches further because the PPO dentists' fees are lower.
- Participating dentists may not charge more than Delta Dental's allowed charges and are paid directly by Delta Dental for covered services.

If you use a Delta Dental Premier® dentist

- Our largest nationwide network.
- Your out-of-pocket costs will increase since Premier dentists' fees are not as discounted as PPO dentists

You may use dentists that do not participate with Delta Dental

- You are responsible for submitting the claim
- You are responsible for making payment to the dentist
- Your out-of-pocket costs are highest when you use non-participating dentists

Visit

www.DeltaDentalCT.com/FAD

to find a dentist.

Choosing dentists with the “Greater Savings” icon helps you keep more money in your pocket.



Integrated Oral Health Enhancement (IOH)

Who is eligible for the IOH enhancement?

- Members who have been diagnosed qualifying systemic health conditions (i.e., diabetes, heart disease, and pregnancy).
- Members who are or become pregnant; IOH applies during the course of the pregnancy until delivery.

How does IOH help members?

Allows up to two extra routine dental cleanings and/or periodontal maintenance procedures per benefit period (for a total of four).

What do you need to do?

Ask your provider to complete and sign an [Integrated Oral Health Qualification form](#).



Oral Health Enhancement

Who is eligible for OHE?

Members with a history of periodontal (gum) surgery or scaling and root planning.

How does the OHE help members?

Allows up to two extra routine dental cleanings and/or periodontal maintenance procedures per benefit period (up to a total of four).

What do you need to do?

Your dentist will need to submit evidence of your history of having periodontal surgery or scaling and root planning. Or have your dentist complete our [Oral Health Enhancement Qualification form](#).



Special Health Care Needs Benefit

Who qualifies for this benefit?

Covered members (children and adults) with a qualifying special health care need.

How does this help Special Health Care needs patients?

- Additional dental examinations and/or consultations.
- Up to four total dental cleanings in a benefit year.
- Coverage for anesthesia and nitrous oxide.

What do you need to do?

- Please share the [Special Health Care Needs flyer](#) with your dentist to help them better understand the benefit and how to bill for services provided.
- Call Delta Dental Customer Service at 800-452-9310.



For the 6.5 million people of all ages in the U.S. with intellectual or developmental disabilities, oral health care can be inaccessible or overwhelming.

Delta Dental is changing that.



Dental ID card

Your ID card is available online in the MySmile Portal at www.DeltaDentalCT.com.

New enrollees will receive an ID card in the mail (2 cards per subscriber).

ID Cards feature subscriber's name.



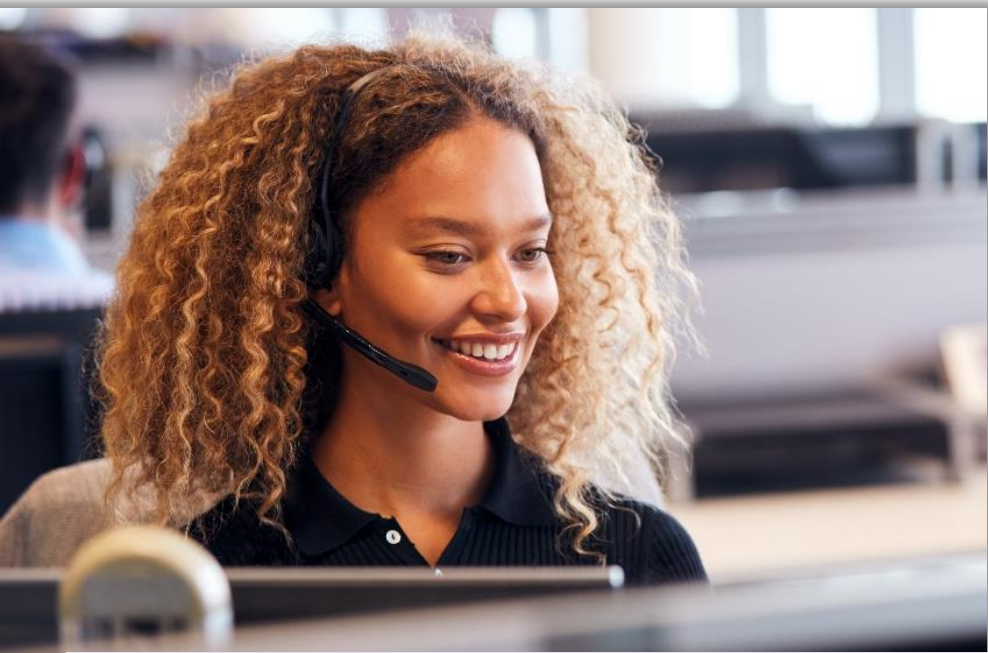
Delta Dental Website

- Register and log into your *My Smile*® account at [DeltaDentalCT.com](https://www.DeltaDentalCT.com) to access your dental benefits information
- Use the same log in information to access your dental benefits information in the Delta Dental App
- Need a dentist? Click our 'Find a Dentist' to search for a dentist near you



Step-by-Step Website Registration

Connecting with Delta Dental



Quadient

Your group number is

04750



800-452-9310

8:00 a.m. - 6:30 p.m. EST Mon. – Thurs.

8:00 a.m. - 5:00 p.m. EST Fri.



[Email us](#)



[DeltaDentalCT.com](https://www.DeltaDentalCT.com)



Delta Dental Mobile App





Vision

quadi7ent

2026 Vision Plan Overview

Plan Features	VSP Premium Plan	
In-Network	In-Network	Out-of-Network
Exam	\$10 copay	Up to \$45
Materials Copay	\$25 copay	N/A
Frames	\$150 allowance* 20% discount off balance	Up to \$70
Lenses		
Single Vision	Covered in full	Up to \$30
Bifocal	Covered in full	Up to \$50
Trifocal	Covered in full	Up to \$65
Contact Lenses (in lieu of lenses/frames)		
Contact Lens Exam (fitting & evaluation)	Up to \$60	N/A
Elective	\$150 allowance	Up to \$105
Necessary	\$25 copay	Up to \$210
Other Vision Care Options		
Essential Medical Eye Care	\$20 copay	N/A
LightCare	Use your frame allowance toward non-prescription sunglasses or blue light filtering glasses. Note: this option exhausts the frame and lens benefit.	N/A
LASIK or PRK	Average of 15% off the regular price; discounts available at contracted facilities.	N/A

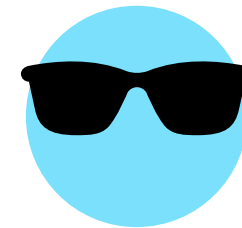
*\$80 allowance at Costco/\$150 allowance at Walmart.



VSP LightCare™

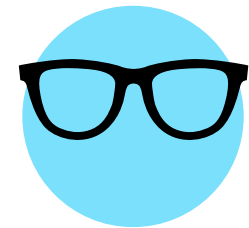
No prescription? No problem.
Defend your eyes indoors and out

Shield your eyes from the sun's ultraviolet rays or blue light from screens – all without a prescription. Simply apply your frame allowance when you visit a VSP network doctor and choose:



Sunglasses

or



Ready-made blue
light-filtering glasses



Savings Beyond Benefits

VSP members get access to Exclusive Member Extras

- 50%** ▶ Save 50% on additional pairs of glasses and sunglasses at Visionworks®*
- \$250** ▶ Save up to \$250** with your VSP vision insurance, with free shipping and returns
- \$20** ▶ Extra \$20 on Featured Frame Brands***
- 60%** ▶ Save up to 60% on hearing aids with TruHearing®
- \$1,200** ▶ Save up to \$1,200 on Lasik
- \$300** ▶ Get up to \$300 in contact lens rebates

*Offers may vary based on state and benefit plan. Brands and offers are subject to change.

**Savings and promotions are subject to change based on the brand, lens type, and member eligibility. Certain limitations and restrictions may apply. Void where prohibited.

****Savings and offers may vary depending on brand, type of lenses, and member eligibility. Limitations and restrictions may apply. Savings and offers cannot be redeemed for cash, applied to previous purchases, or combined with other discounts and coupons. Any out-of-network insurance reimbursement is at the discretion of the insurance provider. Federally funded healthcare programs may be exempt from this offer.

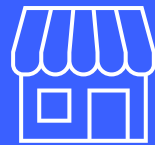


The Choice is Yours

It's easy to choose the care that's right for you.



Private Practice
locations



Retail
locations



Online at
Eyeconic®

VSP gives you thousands of in-network choices, including private practice doctors, regional and national optical chains, or Eyeconic, the VSP preferred online eyewear store.

Participating
Retail Chains like
these —
and more

Walmart

sam's club 

COSTCO
OPTICAL

Rxoptical
The people who care for your eyes.

Clarkson
Eyecare 
DOCTORS · GLASSES · CONTACTS · LASIK

COHEN'S
Fashion Optical

vsp
PREMIER
edge

Get more
in network

private
practice
doctors

Visionworks

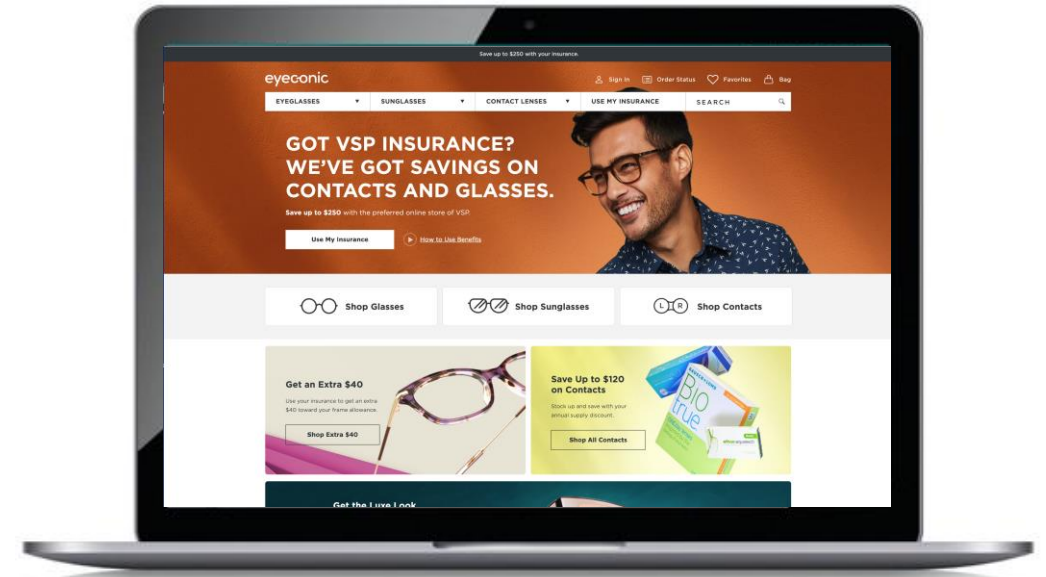
**EYEMART
EXPRESS**
FAMILY OF STORES

Eyewear Shopping Online at Eyeconic®

Eyeconic® is the in-network, online eyewear store for VSP® members. *You'll get:*

- Over 60 brands of glasses, contacts, and sunglasses
- Virtual Try-On
- Free shipping and returns*
- Get 20% off eyewear just for being a VSP member
- Specialty sizes that fit your needs

Find your product, customize your order, and we do the rest. Start saving at **eyeconic.com** today.



eyeconic

a vsp vision company

*Terms and conditions apply. Visit **eyeconic.com/faqs** for more details

The Right Doctor for You

Using the Find a Doctor tool on **vsp.com** is easy

Visit **vsp.com/eye-doctor**
(or navigate from **vsp.com** home page)

Enter the preferences that are meaningful to you like:

- Location
- Gender
- Language
- Frame brands
- Specialty
- Services
- Hours & Scheduling

The screenshot shows the 'Find an Eye Doctor' search tool on the VSP website. The interface includes a navigation bar with links like 'FIND A DOCTOR', 'BENEFITS', 'OFFERS', 'EYEWEAR AND WELLNESS', 'PLAN OPTIONS', and 'SHOP'. The main heading is 'Find an Eye Doctor' with a subtext: 'To ensure you see an in-network eye doctor for your plan, Create an Account or Log In before you search. You'll get more and save more in-network!'. Below this is a search filter section with the following elements:

- EDIT SEARCH +** (link)
- CLEAR FILTERS** (link)
- HIDE ADVANCED SEARCH -** (link)
- Doctor Network:** Choice (dropdown menu) with a link to 'about doctor network'.
- Type of Doctor:** (dropdown menu)
- Products:** (dropdown menu) with a link to 'about products'.
- Services:** (dropdown menu) with a link to 'about services'.
- Frame Brands:** (dropdown menu)
- Hours & Scheduling:** (dropdown menu)
- Gender:** (dropdown menu)
- Language:** (dropdown menu)
- Distance (in miles):** A sliding bar with markers at 5, 10, 25, 50, and 100 miles.
- Apply Filters** (button)

A sliding distance bar makes finding a match nearby easy. You can even opt to view locations on a map.



Mental Health & Well-Being

quadient



headspace
care

In-the-moment care for every emotion

Whether you could use a quick check-in with a coach, regular treatment for ongoing depression, or self-care strategies to practice on your own time, Headspace Care provides convenient, affordable, and private mental healthcare for every moment.



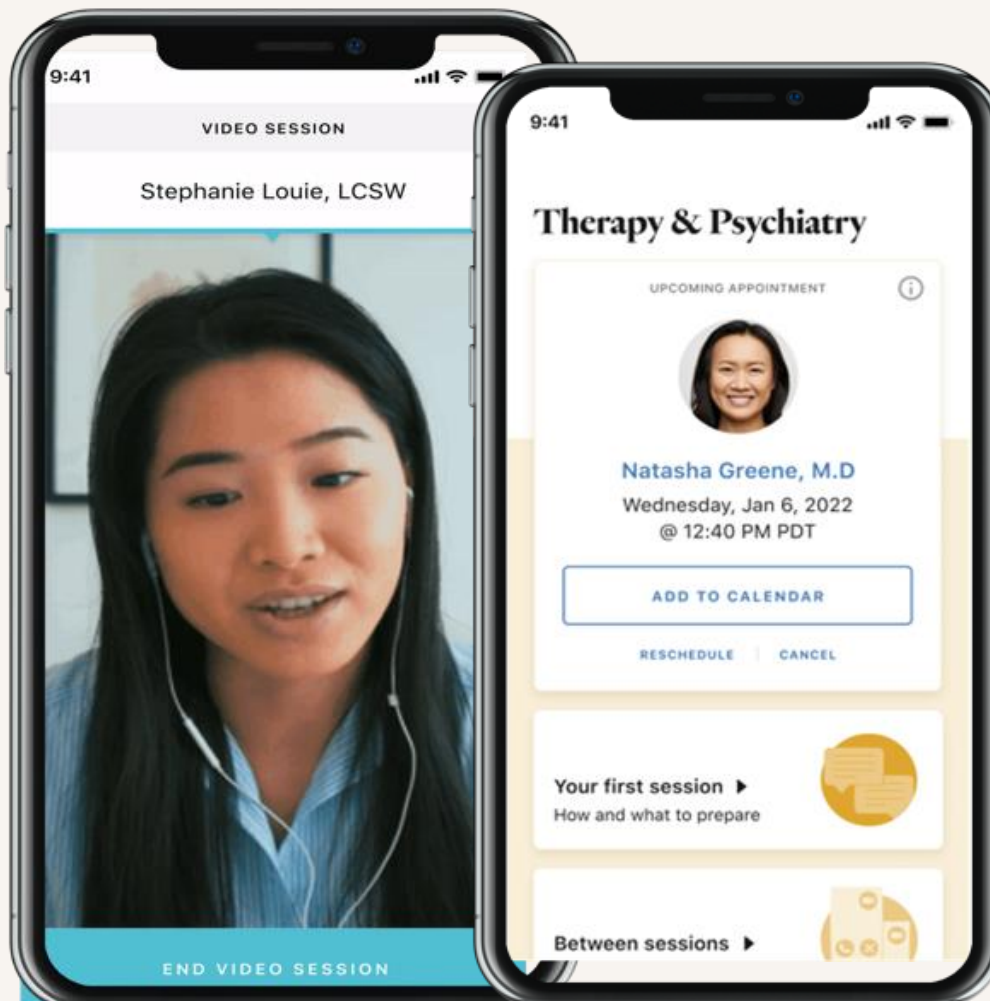
24/7 Coaching Support

Chat with certified coaches within 2 minutes for immediate text-based support or meet during regularly scheduled sessions.



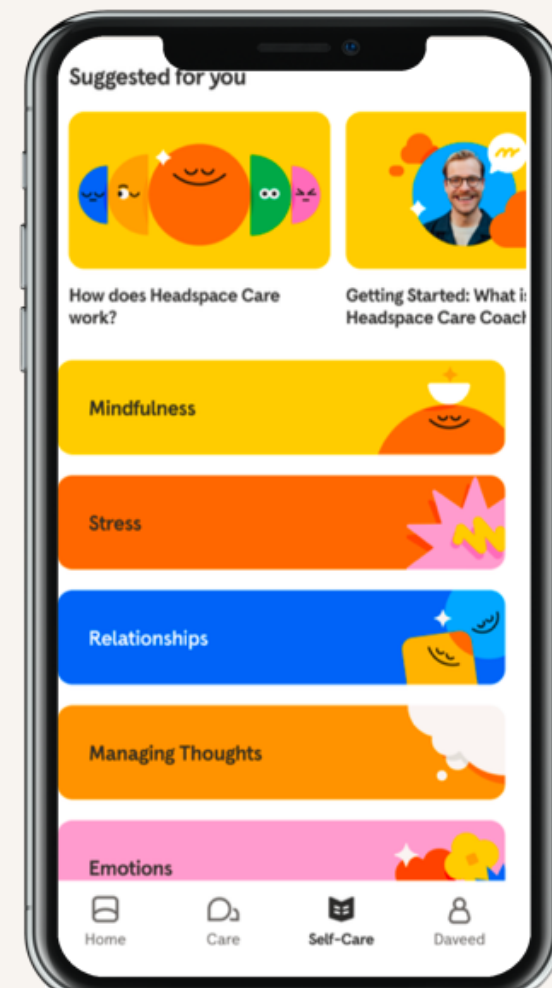
Therapy & Psychiatry

Meet via video with licensed therapists and/or board-certified psychiatrists, when appropriate. Clinical services are covered at no cost up to 8 sessions per member, per year.



Self-Care Library

Explore a wide range of clinically-validated resources, including videos, podcasts, guided activities and more.



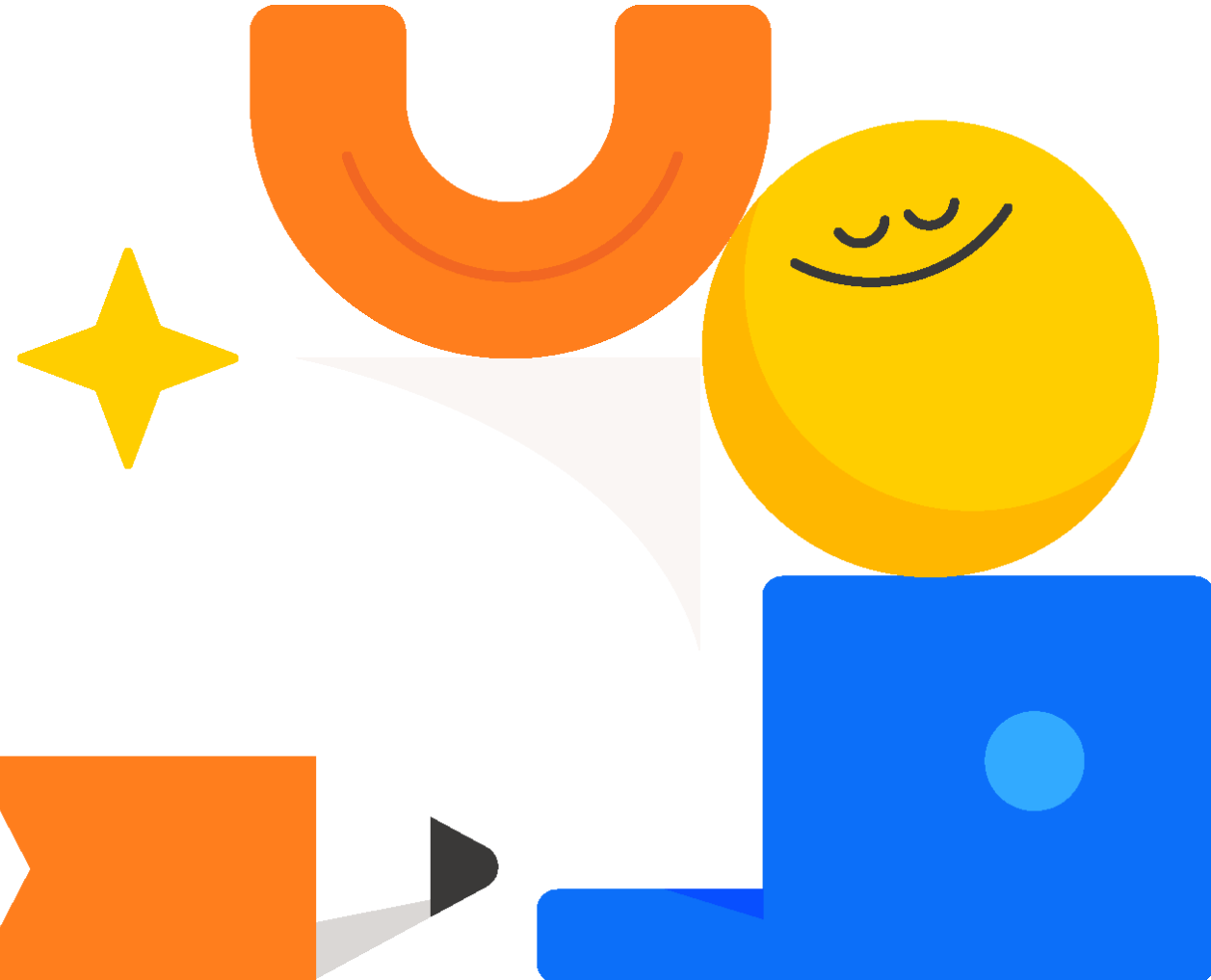
Headspace Care for Teens

Mental Health Support for Adolescents ages 13-17

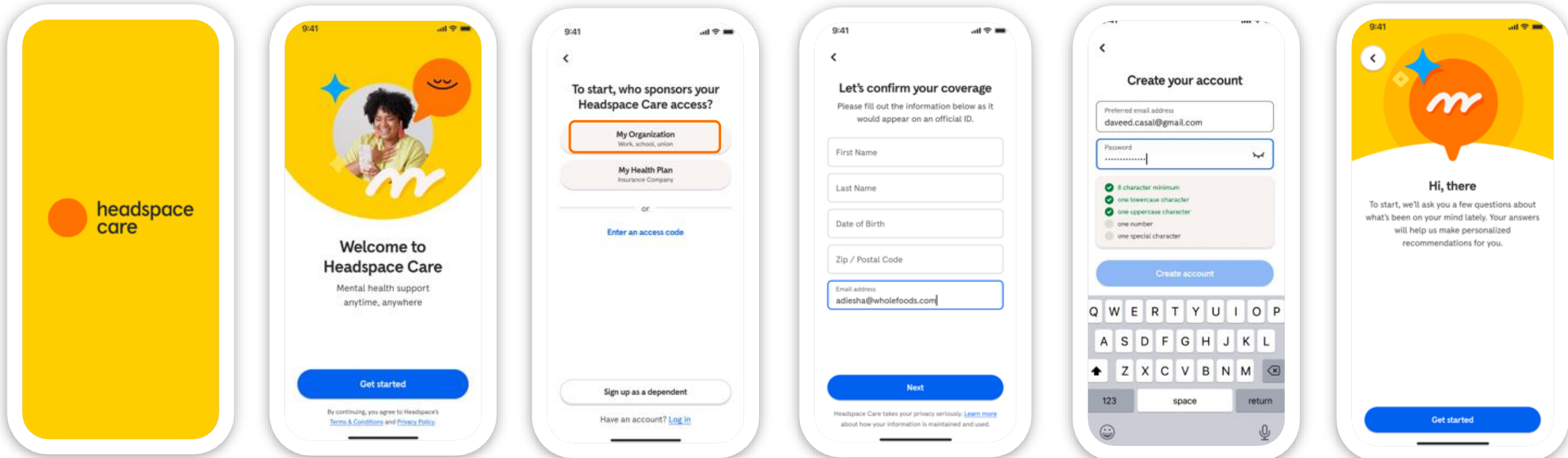
Teens will have access to unlimited coaching and content, as well as 8 free clinical sessions per year, if needed.

Headspace Care coaches help teens navigate everyday issues such as academic stress, time management or conflict in friendships, and help build valuable life skills. For teens with a higher level of need, a therapist and/or psychiatrist can be added to their care team.

Parents, who already have access to Headspace Care, will be able to refer their teen and get additional resources to best support them.



Getting started is *easy* and *secure*.



Employee Assistance Program (EAP)

ComPsych



Most of us have to face change, stress or a life-altering problem at some point. Your company-sponsored Employee Assistance Program is designed to provide counseling services, work-life assistance, legal and financial guidance to help handle concerns constructively, before they become major issues. The service is confidential and provided at no charge to you and your dependents.

CONFIDENTIAL COUNSELING

This no-cost counseling service helps address stress, relationship and other personal issues you and your dependents may face. It is staffed by GuidanceConsultantsSM—highly trained master’s level clinicians who will listen to your concerns and refer you to in-person counseling and other resources for:

- Stress, anxiety and depression
- Job pressures
- Relationship/marital conflicts
- Grief and loss
- Problems with children
- Substance abuse

FINANCIAL INFORMATION AND RESOURCES

Speak by phone with our Certified Public Accountants and Certified Financial Planners about a wide range of financial issues, including:

- Getting out of debt
- Retirement planning
- Credit card or loan problems
- Estate planning
- Tax questions
- Saving for college

GUIDANCERESOURCES®

Solutions to the simple and complex aspects of life through confidential and professional EAP, work-life and behavioral health services.

Call: 800-327-1850 | Online: guidanceresources.com
Your Web ID: HLF902

Employee Assistance Program (EAP)

ComPsych



GUIDANCERESOURCES® ONLINE

GuidanceResources Online is your one stop for expert information on the issues that matter most to you - relationships, work, school, children, wellness, legal, financial, free time and more.

- Timely articles, HelpSheets™, tutorials, streaming videos and self-assessments
- “Ask the Expert” personal responses to your questions
- Child care, elder care, attorney and financial planner searches

LEGAL SUPPORT AND RESOURCES

Talk to our attorneys by phone. If you require representation, we'll refer you to a qualified attorney in your area for a free 30-minute consultation with a 25% reduction in customary legal fees thereafter. Call about:

- Divorce and family law
- Real estate transactions
- Debt and bankruptcy
- Civil and criminal actions
- Landlord/tenant issues
- Contracts

WORK-LIFE SOLUTIONS

Our Work-Life specialists will do the research for providing qualified referrals and customized resources.

- Child and elder care
- College planning
- Moving and relocation
- Pet care
- Making major purchases
- Home repair

HEALTH CARE NAVIGATION

Employees covered under The Hartford's disability insurance also have access to HealthChampion™. This program provides confidential support for issues such as:

- Explanation of health plan coverage
- Understanding diagnosis and treatment options
- Claims review and fee negotiation



Wellthy Caregiving Support

quadient



Aging & Eldercare



Childcare



Cancer



Veteran Support



LGBTQ+ Support



Teen Support



Dementia



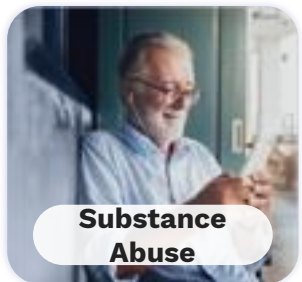
Mental Health



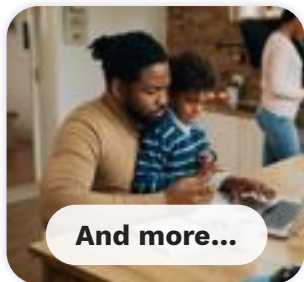
Disability



Neurodiversity



Substance Abuse



And more...

Personal care support for *every family*

Wellthy's human-led, tech-powered solution gives employees around the world personalized expertise and navigational tools to care for themselves and their circle of loved ones.

Support across life phases for tasks like:

- ✓ Finding/Accessing providers
- ✓ Finding legal resources
- ✓ Benefits navigation
- ✓ Leave of absence support
- ✓ Advocacy
- ✓ Sourcing childcare options
- ✓ Identifying in-home support
- ✓ Educational planning
- ✓ Unlocking financial support
- ✓ Locating housing resources



220+ incredible humans



SOLUTION

Our *world-class* care team

Dedicated Care Coordinators carefully matched with each family, plus specialized Care Advisers who provide in-depth expertise behind the scenes

Experienced

Minimum 5 years of professional experience, 46% have Masters' degrees or higher

Multi-specialty

Expertise in social work, counseling, patient advocacy, nursing, doulas, home care, specialized therapies, behavioral health, parenting, and more

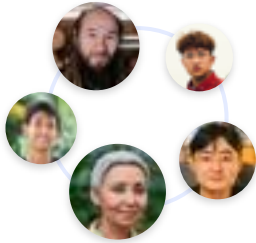
Diverse

16 languages spoken

Committed

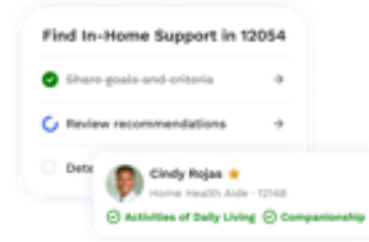
All are passionate about caregiving and many are caregivers themselves

Technology that *empowers* employees and their care circle



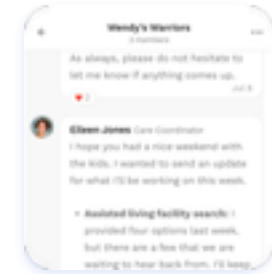
Care Circle

Access for sponsored members, care recipients, and invited friends and family to keep everyone on the same page



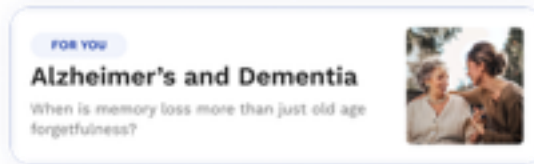
Task Management

Built in tools to help manage care, securely store important information, and stay up-to-date on progress



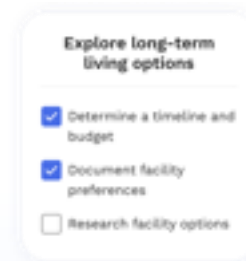
Messaging

Convenient communication with the Wellthy Care Team and your Care Circle — at your fingertips



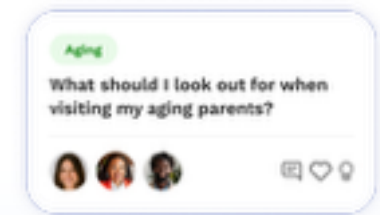
Educational Resources

Personalized content journey that meets each member's unique needs and preferences, ensuring relevance and timeliness



Care Planning

Comprehensive care planning tools and resources in one centralized, accessible place



Wellthy Community

Peer-to-peer space where family caregivers can find support and exchange knowledge

Getting Started with Wellthy is simple!

1

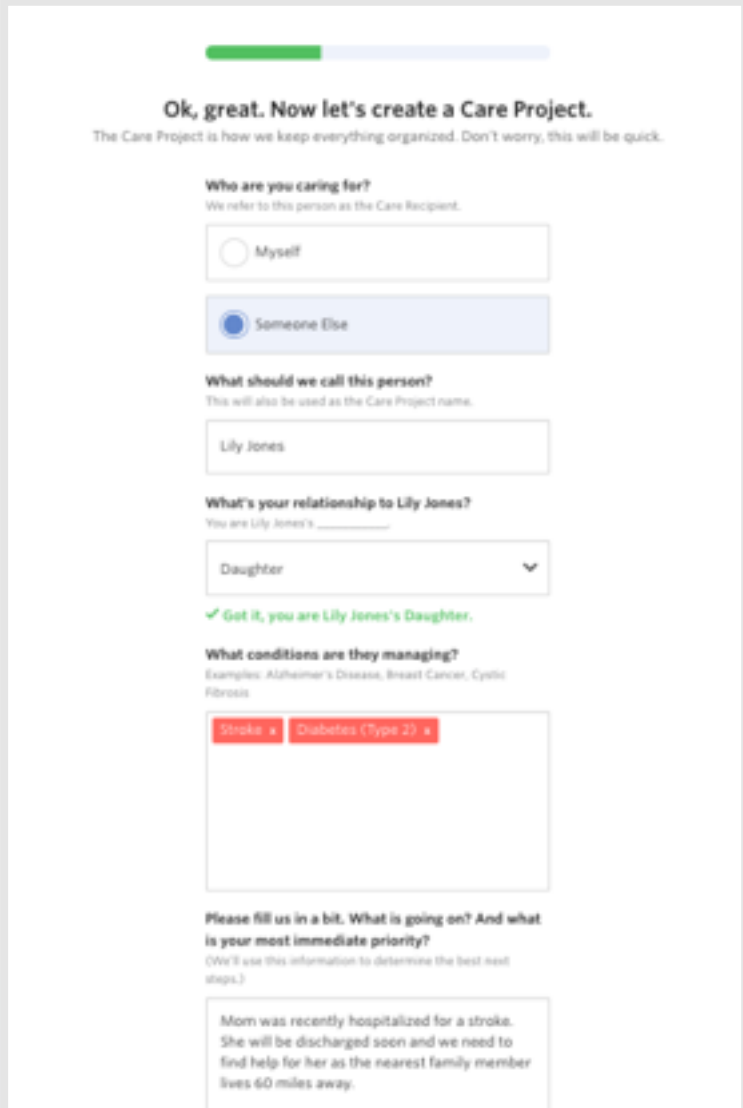
Visit **wellthy.com/member/quadient** and click 'GET STARTED' at the top of the screen.

2

Create your Wellthy account by verifying your eligibility for sponsored access to Wellthy's services during the onboarding process.

3

Create a Care Project on the Projects page to begin working with a Care Coordinator 1:1, or explore the many self-service tools within the Care Dashboard.



The screenshot shows a web form titled "Ok, great. Now let's create a Care Project." with a progress bar at the top. The form includes the following sections:

- Who are you caring for?** (We refer to this person as the Care Recipient.)
 - ☐ Myself
 - ☒ Someone Else
- What should we call this person?** (This will also be used as the Care Project name.)
 - Text input field containing "Lily Jones"
- What's your relationship to Lily Jones?** (You are Lily Jones's _____)
 - Dropdown menu showing "Daughter"
 - Confirmation message: "✓ Got it, you are Lily Jones's Daughter."
- What conditions are they managing?** (Examples: Alzheimer's Disease, Breast Cancer, Cystic Fibrosis)
 - Tags: "Stroke" and "Diabetes (Type 2)"
- Please fill us in a bit. What is going on? And what is your most immediate priority?** (We'll use this information to determine the best next steps.)
 - Text area containing: "Mom was recently hospitalized for a stroke. She will be discharged soon and we need to find help for her as the nearest family member lives 60 miles away."



Income Protection Plans

quadient

Basic Life, AD&D, and Disability Insurance



Quadient ensures you and your family have financial security in the event of a death, accident, or disability with insurance through The Hartford.

**Basic Life and
Accidental Death &
Dismemberment
Insurance:**
Basic Life / AD&D
1.5x Salary up to
\$1,000,000

**Short-Term
Disability:**
60% of pay for up to
26 weeks

**Long-Term
Disability:**
60% of pay for
disabilities lasting
longer than 180 days

Supplemental Life and AD&D Insurance



You can purchase **Supplemental Life Insurance** for yourself in increments of 1 to 5 times your earnings with a \$500,000 maximum.

- You can also elect Supplemental Life Insurance for your family.
- Any requested coverage is subject to underwriting approval and may require EOI.

You can purchase **Supplemental AD&D** Insurance for yourself, in increments of up 1 to 5 times your earnings with a \$500,000 maximum.

- You can also elect Supplemental AD&D Insurance for your family.

For New Hires the Guaranteed Issue limits are \$300k for employees and \$20k for spouse



Voluntary Benefits

Supplemental Health (Accident, Critical Illness, Hospital), Pet Insurance, ID Theft, Legal Services

quadient



Helping You Prepare for the Unexpected Your Benefit Options

The Hartford Supplemental Health Benefits¹

Benefits that help fill in the gap for expenses that medical insurance may not cover

- Accident Insurance, which we call **Accidental Injury Benefits**
- Critical Illness Insurance*, which we call **Critical Illness Benefits**
- Hospital Indemnity Insurance, which we call **Hospital Cash Benefits**

**Critical Illness is referred to as "Specified Disease" in New York*

¹Supplemental Health products (Accident, Critical Illness and Hospital Indemnity) are independent and do not coordinate with any other health coverage.

Accidental Injury Benefits

WHY DO I NEED IT?

You can use the direct payment(s) in any way you choose including:

- Deductibles and co-insurance
- Everyday living expenses like bills, groceries, and rent/mortgage
- While health insurance may pick up most or part of the costs, it also can leave you with out-of-pocket expenses that add up quickly.
- When combined with other coverages, such as Disability insurance, Accident insurance can help ease the unplanned financial burden of a serious injury.

HOW THE COVERAGE WORKS

- Low and High Plan Options
- You, your spouse and your dependent children are eligible for coverage.
- You choose the amount of coverage available at the time of enrollment.
- Coverage is available with guaranteed acceptance.
- You'll receive a direct payment for a covered injury and related services.
- You can take your coverage with you if you retire or leave your company

Critical Illness Benefits

WHY DO I NEED IT?

- Critical Illness Benefits covers a range of illnesses. Some examples include:
 - Cancer
 - Heart Attack
 - Stroke
- These benefits can help relieve the financial impact of an illness. You can use the payment in any way you choose.
- High Deductible Health Plans and traditional medical insurance may not cover all expenses related to the treatment and recovery from a major illness.

HOW THE COVERAGE WORKS

- Lump-sum cash benefit paid upon the diagnosis of a covered condition: Options of **\$5,000, \$10,000 \$20,000 or \$30,000**
- You and your dependents are eligible for coverage.
- You choose the amount of coverage available at the time of enrollment.
- Benefits remain payable if a previously covered illness returns, or if diagnosed with a different covered illness.
- Coverage is available with guaranteed acceptance.



Hospital Cash Benefits

WHY DO I NEED IT?

It provides cash benefits for a stay in the hospital, including:

- First day stay (hospital confinement)
- Additional days in the hospital
- First Day ICU (hospital confinement)
- Days spent in the Intensive Care Unit (ICU)

There are additional costs attached to time away from home, other than hospital bills, that many do not consider. These may include:

- Family/Pet Care
- Housekeeping
- Lodging Expenses
- Meals
- Travel

HOW THE COVERAGE WORKS

- Low and High Plan Options
- You, your spouse and/or your dependent children are eligible for coverage.
- The benefit amount you receive depends on your plan and length of stay.
- Direct payment is sent to you or your beneficiary and can be used for anything you choose, like medical expenses and/or everyday costs.
- Coverage is available with guaranteed acceptance.¹
- You can take your coverage with you if you retire or leave your company

THIS IS A HOSPITAL CONFINEMENT INDEMNITY POLICY. THE POLICY PROVIDES LIMITED BENEFITS. This limited benefit plan (1) does not constitute major medical coverage, and (2) does not satisfy the individual mandate of the Affordable Care Act (ACA) because the coverage does not meet the requirements of minimum essential coverage. In New York: This policy provides limited benefits health insurance only. It does NOT provide basic hospital, basic medical or major medical insurance as defined by the New York State Department of Financial Services.

Hospital Indemnity Form Series includes GBD-2800, GBD-2900, or state equivalent.

438220 09/23 © 2023 The Hartford. Confidential. No part of this document may be reproduced, published or posted without the permission of The Hartford.



MetLife Additional Benefits

Pet insurance

- Pet Insurance can help you keep your pet healthy by helping to pay vet bills for such expenses as accidental injuries, illnesses, exam fees, surgeries, medications, and more.
 - Benefit runs on a month-to-month basis, so you can enroll or drop coverage at any time in the year

New! Legal services

- MetLife Legal Plans give you access to a network of expert attorneys at an affordable price.
 - Receive guidance for a broad range of personal legal concerns; like buying or selling a home, starting a family, dealing with identity theft or caring for aging parents
 - Convenient low monthly payments

Identity theft and fraud protection

- MetLife and Aura identity theft and fraud protection helps safeguard the things that matter to you most: your identity, money and assets, family, reputation, and privacy. MetLife and Aura Identity & Fraud Protection, offers all-in-one proactive protection to help stop threats before they strike.
 - Gain access to group rates for this coverage

You must enroll in a MetLife Legal Plan and/ or Identify Theft and Fraud Plan when you enroll in benefits (or if you experience a qualifying life event) if you wish to have coverage in 2026.



401(k) Plan

quadi̇ent

Quadient offers Pre-Tax and Roth Plans through Fidelity

- Quadient's 401(k) plan matches \$0.50 for each dollar contributed up to 8% of your per-pay period contributions
- 2026 contribution limits have increased to \$24,500 and catch-up contribution limits for employees 64 and older will remain the same at \$8,000
- Change your contribution or opt out anytime through the Fidelity website www.401k.com
- **Add and review your beneficiary information listed in Fidelity**
- Take advantage of Financial Resources
 - Check out the **Library** on the homepage of the site to explore a collection of financial learning resources and on-demand videos
 - Create a plan for your future and set your financial goals by using the Planning & Guidance Center at ***NetBenefits.Fidelity.com/planningcenter***
 - Get your financial wellness checkup
 - Visit: ***NetBenefits.com/financialwellness***
 - Speak to a Workplace Planning Consultant: **800-890-4015**

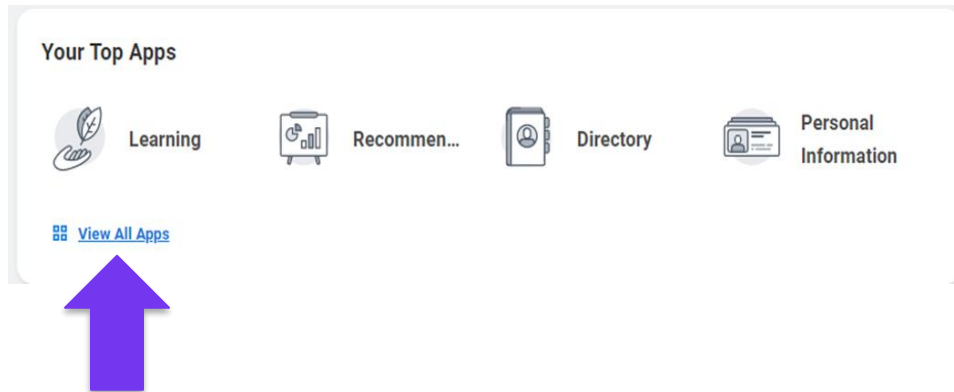


Enroll for 2026 Benefits

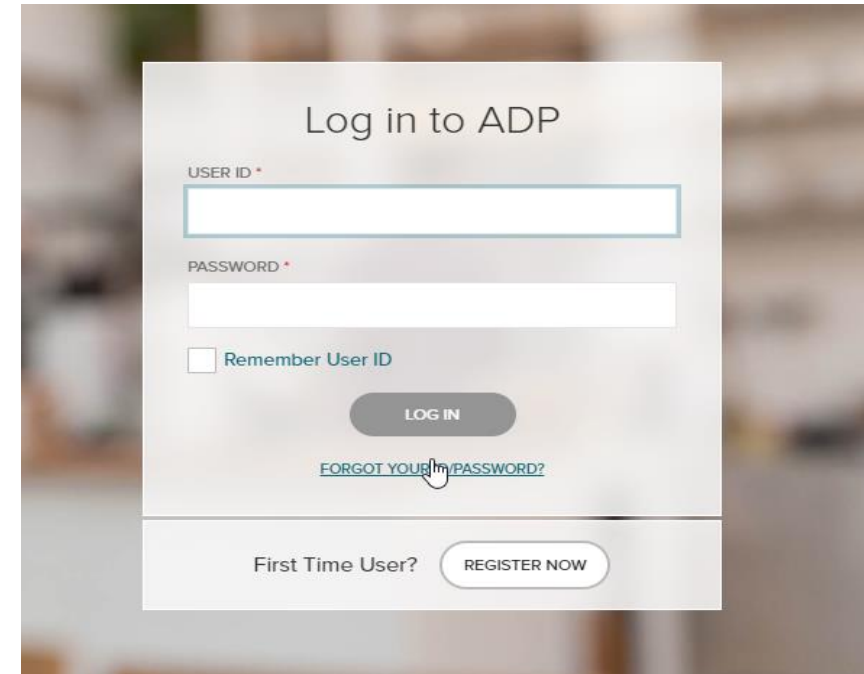
quadient

How to enroll for your 2026 Benefits

- **MyApps Workday Link.** You can access MyADP by logging into your Workday account **View All Apps → MyApps → ADP**



- **Or go directly to MyADP.com.** Log into **MyADP.com**. Enter your ADP User ID and Password and Click “Log In”



Contact Information

- Contact us:
Michele Jones, Director, Benefits
Christelle Prophete-Zamor, Senior Benefits Administrator
- Phone:
203.301.3428
- Address:
478 Wheelers Farms Road, Milford, CT 06461
- For questions:
“**Benefits Department**” in Outlook or us.benefits@quadiant.com