



Elevate Your Well-Being

2026 Benefits Guide

quadiant



See What's Inside



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Is Clickable

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Be EPIC

Empowerment

We are adventurous, creative, and open-minded.

We embrace and drive change.

We act with knowledge, trust, and confidence to better serve our customers.

Passion

We are passionate in all that we do.

We make work fun and exciting by being part of a team that makes a difference.

We are determined to drive customer success.

Inspiration

We bring ideas to life.

We lead by example and constantly innovate.

We strive, regardless of level or title, to exhibit leadership in our personal and group activities.

Community

We collaborate like crazy.

We think beyond our own teams—for the customers, partners, and community.

We care about our communities and the environment.



Welcome to Your Quadient Benefits!

At Quadient, our benefits are designed to do more for you and your family—they represent our goal of offering a vibrant package that supports, encourages and enhances your efforts to maintain a healthy work-life balance.

We invite you to elevate your well-being through our wide range of benefits, programs and resources. Use this guide to learn about the benefit options available to you.



Benefits Web-App

Get your benefit contacts and information on your phone! Scan the QR code to access the web-app and follow the prompts to download it to your home page. It will appear just like an app on your phone!



Your Benefits at Your Fingertips

Benefits are designed to support you every day, in all areas of your life—which is why you need easy access to plans and programs available to you.

We've got you covered with your benefits site: **myquadiantbenefits.com**. As your one-stop resource for all things Quadiant benefits, you can browse plan information, carrier resources and contacts, wellness tools, and more!

Bookmark **myquadiantbenefits.com** to access your benefits whenever, wherever.

myquadiantbenefits.com

Check out your benefits site! >



Let's Get Started

Benefits enrollment can seem complicated. You have so many options, and there's a lot at stake—but you don't have to be an expert to make great choices. A little bit of planning, preparation, and this handy guide will help you pick the best plans.

- 1. Consider the year ahead.** How often do you expect to go to the doctor? Will you need surgery, tests, or procedures? Is your income protected if you were unable to work for a period of time?
- 2. Prepare for the unexpected.** Decide how you want to protect yourself and your family from unforeseen life events. A car accident, a surprise medical diagnosis, a death. We don't like to think about these things, but they happen, and Quadiant offers you several options to ensure you and your loved ones are covered.
- 3. Take the time to learn about what's available.** You have so many benefit options. It's important you know what they are and how to use them.

For more information, visit myquadiantbenefits.com.

Eligibility

It's important to understand who's eligible for benefits, so you can make informed decisions about coverage.

Who Is a Dependent?

- Spouse/domestic partner*
- Dependent children up to age 26,** including biological, adopted, legal guardianship, disabled of any age (if disability occurred prior to age 26), stepchildren, and domestic partner's children

Benefit	You (Quadiant Employee)	Your Dependents	Automatic or Optional	Coverage Begins	Who Pays
Medical Dental Vision	Employees regularly scheduled to work 30+ hours per week	Spouse/Domestic Partner* and Dependent Child(ren)**	Optional	Date of Hire	Quadiant & Employee
Health Savings Account (HSA)	Employees regularly scheduled to work 30+ hours per week	Can use for tax dependents	Automatic with UHC Choice Plus HSA	Date of Hire	Quadiant & Employee
Health Reimbursement Account (HRA)	Employees regularly scheduled to work 30+ hours per week	Can use for tax dependents	Automatic with UHC Choice Plus HRA	Date of Hire	Quadiant
Flexible Spending Accounts (FSAs)	Employees regularly scheduled to work 30+ hours per week	Can use for tax dependents	Optional	Date of Hire	Employee
Supplemental Health Benefits	Employees regularly scheduled to work 20+ hours per week	Spouse/Domestic Partner* and/or Dependent Child(ren)**	Optional	Date of Hire	Employee
Basic Life & AD&D	Employees regularly scheduled to work 20+ hours per week	N/A	Automatic	Date of Hire	Quadiant
Supplemental Life	Employees regularly scheduled to work 20+ hours per week	Spouse/Domestic Partner* and/or Dependent Child(ren)**	Optional	Date of Hire	Employee

Eligibility (cont.)

Benefit	You (Quadient Employee)	Your Dependents	Automatic or Optional	Coverage Begins	Who Pays
Short-Term & Long-Term Disability	Employees regularly scheduled to work 20+ hours per week	N/A	Automatic	Date of Hire	Quadient
Employee Assistance Program (EAP)	Employees regularly scheduled to work 20+ hours per week	Entire Household	Automatic	Date of Hire	Quadient
401(k) Plan	Employees regularly scheduled to work 20+ hours per week	N/A	Automatic (unless you opt out)	Date of Hire	Quadient & Employee
Paid Parental Leave Program	Employees regularly scheduled to work 20+ hours per week	N/A	Automatic	Date of Hire	Quadient
Pet Insurance	Employees regularly scheduled to work 20+ hours per week	N/A	Optional	Date of Hire	Employee
ID Theft Production	Employees regularly scheduled to work 20+ hours per week	Employees can enroll in family coverage	Optional	Date of Hire	Employee
Behavioral Health Coaching & Therapy (Headspace)	Employees regularly scheduled to work 20+ hours per week	Spouse/Domestic Partner* and/or Family Members age 13+	Automatic	Date of Hire	Quadient
Wellthy	Employees regularly scheduled to work 20+ hours per week	N/A	Automatic	Date of Hire	Quadient

*To enroll your domestic partner and/or their child(ren) as your dependent, you must complete a Declaration of Domestic Partnership affidavit and return it to the Benefits Department. A domestic partner can be of the same or opposite sex. IRS rules and federal guidelines regarding domestic partnership apply.

**Dependent children coverage will end at the end of the month they turn 26.



Qualifying Life Events Are Important: TAKE ACTION!

Did you recently get married? Have a baby? Or experience another Qualifying Life Event?

If you answered yes and if you need to change your benefits, **contact us.benefits@quadient.com no later than 30 days** following the effective date of the event. You'll be required to show proof of the event and the date it occurred.

When to Enroll

If you miss your enrollment window, you'll have to wait until next Open Enrollment to enroll in or make changes to your benefits (unless you have a Qualifying Life Event).

As a New Hire

Congrats on the new gig! You have 30 days from your hire date to enroll in benefits. The benefit choices you make are effective on your first day of work.

During Open Enrollment

You can update your benefit elections and covered dependents once a year during Open Enrollment. Annual Open Enrollment is usually held in the fall. Your Open Enrollment choices are in effect for the following plan year, January 1 to December 31.

If You Have a Qualifying Life Event

Sometimes, a big change happens in your life and your benefits need to change too. These changes are called Qualifying Life Events (QLE) and are the only reason you can change benefits outside of your initial enrollment window or Quadient's annual Open Enrollment. You must submit benefit changes in MyADP within 30 days of your Qualifying Life Event effective date.

Here are some examples of QLEs:

- Marriage, divorce, or legal separation
- Birth or adoption of a child (including placement for adoption), foster child placement, or court-appointed guardianship
- Loss of a dependent
- Loss or gain of other health coverage for you and/or your dependents
- Change in employment status
- Change in Medicaid/Medicare eligibility for you or a dependent
- A Qualified Medical Child Support Order

How to Enroll

1. Review Your Benefit Options to Make Your Choices

There are a few really important decisions you need to make before enrolling, such as:

- Who will I cover?
- Which benefits meet my needs?
- How much can I spend?

2. Submit Your Elections Online

- Visit myquadientbenefits.com and click on *Enroll* to be taken to the MyADP site to submit your elections.
- Enter your username and password.
- Follow the prompts to select or waive each of your benefit options.
- Submit your elections.

3. Confirm Your Elections

Don't skip this part! You probably nailed it, but if you made a mistake, this is the time to fix it.

4. Submit Your Enrollment

One last step, click *Submit*. MyADP will give you a downloadable copy of your benefit enrollments. Save this for your records.

Then, kick your feet up. You're done until next year!



Friendly Reminder: FSAs & the HSA Need to Be Elected Each Year

Love your Flexible Spending Account (FSA)? Do you want to maximize your Health Savings Account (HSA)? Remember that certain benefits (such as your FSA or your HSA) will not roll over automatically. That means you'll need to re-enroll each year if you want to participate.

Helpful Terms to Know

Balance Bill

When a health care provider bills a patient for the difference between what the patient's health insurance chooses to reimburse and what the provider chooses to charge.

Coinsurance

The percentage paid for a covered service, shared by you and the plan. Coinsurance can vary by plan and provider network. Review the plans carefully to understand your responsibility. You are responsible for coinsurance until you reach your plan's out-of-pocket maximum.

Copay

A fixed dollar amount you pay the provider at the time of service; for example, a \$20 copay for an office visit or a \$10 copay for a generic prescription.

Deductible

The amount you pay each calendar year before the plan begins paying benefits. Not all covered services are subject to the deductible; for example, the deductible does not apply to preventive care services.

Emergency Room Care

Care received at a hospital emergency room for life-threatening conditions.

Benefit Acronyms

AD&D: Accidental Death & Dismemberment

EAP: Employee Assistance Program

EOI: Evidence of Insurability

FSA: Flexible Spending Account

HDHP: High Deductible Health Plan

HRA: Health Reimbursement Account

HSA: Health Savings Account

LTD: Long-Term Disability

PPO: Preferred Provider Organization

STD: Short-Term Disability

Evidence of Insurability

The process of providing health information to qualify for certain types of insurance coverage.

In-Network Care

Care provided by contracted doctors within the plan's network of providers. This enables participants to receive care at a reduced rate compared to care received by out-of-network providers.

Out-of-Network Care

Care provided by a doctor or at a facility outside of the plan's network. Your out-of-pocket costs may increase, and services may be subject to balance billing.

Out-of-Pocket Maximum

The maximum amount you pay per year before the plan begins paying for covered expenses at 100%. This limit helps protect you from unexpected catastrophic expenses.

Premium

The complete cost of your plans. You share this cost with your employer and pay your portion through regular paycheck deductions.

Preventive Care

Routine health care including annual physicals and screenings to prevent disease, illness, and other health complications. In-network preventive care is covered at 100%.

Urgent Care

Care provided at an urgent care center for sudden illnesses or injuries that are not life-threatening. Urgent care centers are helpful when care is needed quickly to avoid developing more serious pain or problems.

Where to Go for Care

Knowing where to go for care can save you time, money, and hassle. Our medical plans give you a variety of care options for any medical issues you may face.

Remember to save the emergency room for true emergencies.



UHC Virtual Visit	Primary Care Provider (PCP)
Time: Low Cost: Low	Time: Low Cost: Low
Benefit: - Lower cost - Speak to a doctor from anywhere - Eliminate travel and waiting time Reasons to go: - Treatment of minor injuries and illnesses - Limits exposure to contagious diseases - May receive specialist referrals or prescriptions	Benefit: - Reasonable price in-network - In-person examination - Familiarity with health history Reasons to go: - Preventive care - Treatment of chronic illnesses - Follow-up visits and referrals
Urgent Care Center	Emergency Room
Time: Mid-range Cost: Mid-range	Time: High Cost: High
Benefit: - Lower cost than an emergency room visit - Same-day visits are often available Reasons to go: - Medical conditions that need prompt attention - Treatment of minor injuries or illnesses - May offer lab tests and x-rays onsite	Benefit: - Necessary for life-threatening conditions - Available 24/7 Reasons to go: - Sudden onset of severe medical condition - Treatment of severe injuries or illnesses - Treatment after an accident

Meet Your Medical Plans

A great medical plan is within your reach, but first, you need to know your options. The good news is, we've made it easier for you by giving you several great plans to choose from: UHC Choice Plus HRA, UHC Choice Plus HSA, and UHC Choice Plus PPO.

Which One Is Best?

It depends. On you.

What do you want most in a plan? Answering this question, as well as a few others, will help you figure out which plan provides the right level of coverage and the greatest financial support.

- How often do you go to the doctor?
- Do you prefer copays or coinsurance? Not sure about the difference? [Click here](#).
- Do you want to take advantage of tax savings and Quadient's HSA contribution? [Find out how](#).

Honestly, each of our plans is a winner, but one may stand out as the best for you, for this year. Here are the highlights of the medical plans:



UHC Choice Plus HRA	UHC Choice Plus HSA	UHC Choice Plus PPO
This plan costs the least out of each paycheck but comes with a higher annual deductible than the other plans. You'll pay 20% of in-network costs for most services after you meet the deductible. Quadient contributes to a Health Reimbursement Account to help you pay for expenses: \$500 for single or \$1,200 for family coverage.	Your per paycheck costs for this plan are lower than the PPO plan. You'll pay 20% for in-network services once you've met your deductible. You may enroll in a Health Savings Account to save pre-tax money to pay for medical expenses now or in the future. Quadient contributes too: \$500 for single or \$1,000 for family coverage.	With a low deductible (just \$750 for individuals!) and copays for most services, your medical costs will be low and predictable, even for prescriptions. However, this plan has the highest cost per paycheck.

How the Plans Work

The Nuts & Bolts

Finding a plan that fits your expected health care needs and budget sounds complicated, but it doesn't need to be. And if you don't know about HRAs or HSAs yet, read on. You'll be glad you did.

On the next pages, you'll see plan charts that help you compare your options. Need a little insight into how to read the charts? Here are some important things to know:

1

Meet the deductible.

Your annual deductible is what you are responsible for paying BEFORE insurance kicks in. After you meet your deductible, you and the insurance company (also called the carrier) split the cost (coinsurance).

2

Pay coinsurance.

Some services have copays, but others do it a little differently. So, if you see "20% after deductible", it means after you've met your deductible for the year, the insurance company starts paying a portion of any additional costs, in this case, 80%. Of course, if you receive the service before you've met your whole deductible, you'll pay the amount agreed upon by the provider and the carrier. The money you pay will go toward your annual out-of-pocket maximum.

3

Pay less in-network.

Quadient's medical plans use the UnitedHealthcare Choice Plus Network. When you stay in-network for care, you pay less money. The Choice Plus Network is available nationwide.

4

Need to go out-of-network?

We get it. Sometimes you may need to go out-of-network. When you do, you'll pay a lot more out-of-pocket, but each plan includes an out-of-network coverage option. Before you receive any treatment, be sure you understand how it works so you can avoid any surprise bills. For detailed plan information and out-of-network coverage benefits, go to myquadientbenefits.com.

What Does a True Family Deductible & Out-of-Pocket Maximum Mean?

With the **UHC Choice Plus HSA** plan, the deductible and out-of-pocket maximum work differently than they do in the UHC Choice Plus PPO and the UHC Choice Plus HRA plans.

If you enroll dependents under the UHC Choice Plus HSA, you'll have a:

- **True family deductible:** This means you, or a combination of you and your covered dependents, must meet the family deductible, before any covered family member begins to pay coinsurance. The family out-of-pocket maximum works in a similar way. Keep in mind, you can use your HSA to cover health care costs.
- **True family out-of-pocket maximum:** Once the family out-of-pocket maximum has been reached, the plan will pay 100% of covered expenses for all plan members for the rest of the plan year.



A Closer Look at the UHC Choice Plus HRA & HSA Plans

Both the UHC Choice Plus Health Reimbursement Account (HRA) and Health Savings Account (HSA) plans are High Deductible Health Plans (HDHP) that offer a variety of benefits. It's important to understand how these plans work to decide if one is the right choice for you.

Pay for medical care

You will pay 100% of the costs for medical care and prescriptions until you reach the annual deductible:

- **UHC Choice Plus HRA:** \$2,000 individual / \$4,000 family
- **UHC Choice Plus HSA:** \$1,700 individual / \$3,400 family

You can use your HRA* or HSA dollars to pay for expenses tax-free. Keep in mind, in-network preventive care is 100% covered.

Share the cost

After you meet the deductible, you and the plan will share the cost. The plan will cover 80% of in-network expenses until you meet your out-of-pocket maximum.

Note: With the Choice Plus HRA plan, the deductible is embedded, which means a single member of the family would only need to meet \$2,000 of the \$4,000 family deductible before the plan starts paying 80% in-network. If two or more family members need treatment, the full \$4,000 deductible must be met for in-network services.

Reach the limit

If you reach the out-of-pocket maximum, the plan pays 100% of eligible medical and prescription costs for the rest of the plan year.

**Quadient's HRA can only be used for covered medical and prescription services.*



What's an Embedded Deductible?

The HRA and PPO plans have embedded deductibles. This means all individual family members who meet their individual deductible will receive coverage. If multiple members have expenses that add up to the family deductible, all individual and family deductible amounts will be considered met. An individual's contribution toward the family deductible amount cannot be more than their individual deductible.

Medical Plan Comparison

UnitedHealthcare | 833-312-1220 | myuhc.com

Plan Features	UHC Choice Plus HRA	UHC Choice Plus HSA	UHC Choice Plus PPO
	In-Network*	In-Network*	In-Network*
Annual Deductible Individual/Family	\$2,000 / \$4,000	\$1,700 / \$3,400	\$750 / \$1,500
Annual Out-of-Pocket Maximum Individual/Family	\$4,000 / \$8,000	\$3,000 / \$6,000	\$3,000 / \$6,000
Quadiant Annual HSA/HRA Contribution** Individual/Family	\$500 / \$1,200	\$500 / \$1,000	N/A
	You pay:	You pay:	You pay:
Preventive Care Office Visit	Covered in full	Covered in full	Covered in full
Primary Care Office Visit	20% after deductible	20% after deductible	\$20 copay
Specialist Office Visit	20% after deductible	20% after deductible	\$40 copay
Telehealth	20% after deductible	20% after deductible	\$20 copay
24/7 UHC Virtual Visit	\$54 copay	\$54 copay	\$20 copay
Lab & X-ray	20% after deductible	20% after deductible	20% after deductible
Urgent Care	20% after deductible	20% after deductible	20% after deductible
Emergency Room	20% after deductible	20% after deductible	20% after deductible
Outpatient & Inpatient Hospital Services	20% after deductible	20% after deductible	20% after deductible
Outpatient Mental Health Office Visit	20% after deductible	20% after deductible	\$40 copay

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

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



Save Money on Prescription Drugs

Each medical plan includes prescription drug coverage. You can easily save money on your medications!

- **Stay generic.** Generic drugs contain the same active ingredients as their designer counterparts. Ask your doctor to prescribe generic when possible.
- **Have it delivered.** If you take a maintenance prescription drug, (like meds you take for chronic conditions), you may be able to get a 3-month supply for less money with the mail-order option. And it shows up at your front door, so you can skip the trip to the pharmacy.

Prescription Drug Coverage

UnitedHealthcare | 833-312-1220 | myuhc.com

Plan Features	UHC Choice Plus HRA	UHC Choice Plus HSA	UHC Choice Plus PPO
	In-Network*	In-Network*	In-Network*
Retail (up to a 30-day supply)			
Generic	\$10 after deductible	\$10 after deductible	\$10
Preferred Brand	20% after deductible (\$30 min - \$60 max)	20% after deductible (\$30 min - \$60 max)	20% (\$30 min - \$60 max)
Non-Preferred Brand	30% after deductible (\$50 min - \$100 max)	30% after deductible (\$50 min - \$100 max)	30% (\$50 min - \$100 max)
Mail order (up to a 90-day supply)			
Generic	\$20 after deductible	\$20 after deductible	\$20
Preferred Brand	20% after deductible (\$60 min - \$120 max)	20% after deductible (\$60 min - \$120 max)	20% (\$60 min - \$120 max)
Non-Preferred Brand	30% after deductible (\$100 min - \$200 max)	30% after deductible (\$100 min - \$200 max)	30% (\$100 min - \$200 max)

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



Health Reimbursement Account (HRA)

Optum Bank | 833-312-1220 | myuhc.com

When you enroll in the UHC Choice Plus HRA, Quadient contributes to an HRA, which you can use to pay for eligible medical and prescription expenses. Unlike other health care accounts, only Quadient can put money in an HRA.

What Are the Benefits?

1

Quadient contributes **FREE** money to your HRA* to help you pay the annual deductible. In 2026, the company will deposit up to \$500 annually for single coverage, and up to \$1,200 annually for family coverage.

2

Any unused funds in your account will rollover to the next year. The rollover amount is limited to your plan deductible.

3

Remaining funds from 2026 can help reduce your health care expenses in the 2027 plan year. The HRA carryover will be limited to your \$2,000 individual or \$4,000 family deductible.

Using Your HRA Funds

UHC will apply your HRA funds toward qualified medical and prescription expenses. HRA funds will count toward your deductible and out-of-pocket maximum.

What About the Fine Print?

- Once you use all the funds in your HRA, you are responsible for meeting the deductible before the plan begins to pay benefits.
- In 2026, up to \$2,000 (single coverage) or \$4,000 (family coverage) of unused funds can carry over at the end of each plan year when you enroll in the same plan.
- You cannot take leftover HRA funds with you if you leave your job.
- You have the option to contribute to a Health Care FSA to set aside your own pre-tax money in addition to the HRA funds you receive.

**Pro-rated for new hires.*



HSAs Made Easy

If you enroll in the UHC Choice Plus HSA, you may be eligible to open an HSA, through Optum Bank, to help pay for most health care expenses. An HSA makes it easy to pay for current health care costs and save for health care needs now or in retirement.

Health Savings Account (HSA)

Optum Bank | 800-791-9361 | myuhc.com

Think HSAs are confusing? They're really not as scary as they seem. Think of an HSA like a 401(k) or emergency fund for health care.

What Are the Benefits?

- Quadient starts your savings off with **FREE \$\$** (shown in table below).
- Set aside tax-free* money to pay for health care expenses.
- The HSA is your bank account. If you leave the company or retire, the account, including Quadient's contributions, goes with you.
- All unused funds roll over year-to-year, so there's no pressure to spend it all in one place.
- HSAs are a good retirement savings account. Think how much peace of mind there is in knowing you are building your nest egg now.
- Simply pay for eligible expenses using the HSA debit card. Or submit your receipts and get reimbursed. It's really easy.

Contributions

Each year, you can give yourself money, up to the annual IRS maximums (with pre-tax dollars).

Coverage Type	2026 Quadient HSA Contribution	2026 IRS Maximum Limit	Maximum You Can Contribute
Individual	\$500	\$4,400	\$3,900
Family	\$1,000	\$8,750	\$7,750
Age 55+ Catch-up Contribution	Additional \$1,000		

**State taxes may still apply in CA and NJ. For detailed tax implications of an HSA, please contact your professional tax advisor.*

New Hires: Company contributions are pro-rated. Your HSA will not be opened or funded until the month following your eligibility date.

Health Savings Account (cont.)

Simple Steps for Using the HSA

When you enroll in the UHC Choice Plus HSA, you can open an HSA, as long as you meet the eligibility requirements. Enjoy the tax savings!

Optum Bank

Access your account, replace debit cards, or ask questions through your account at myuhc.com.



1

Make your HSA election online at MyADP.com.

2

Contribute up to the full amount to maximize your savings: \$3,900 for you, or \$7,750 for your family. Remember, Quadient contributes too!

3

Receive your HSA debit card in the mail.

4

Use your HSA funds to pay for eligible medical, dental, vision, and pharmacy expenses.

5

Or save the funds for future expenses. Even into retirement. If you have \$1,000 or more in your HSA you can invest it, much like a 401(k).

What About the Fine Print?

- You must be enrolled in a qualified High Deductible Health Plan (HDHP), like the UHC Choice Plus HSA, to participate in an HSA.
- You cannot be covered under another non-qualified health plan, including your spouse/domestic partner's Health Care FSA.
- You cannot be enrolled in Medicare or Tricare.
- You must stop contributing to your HSA six months before enrolling in Medicare.
- You cannot be claimed as a dependent on someone else's tax return.
- Your children must be considered qualified dependents for tax purposes for their medical claims to be eligible.

Questions? Refer to [IRS Publication 969](#) for complete rules.



Valuable Health Resources

Virtual Visits

Skip the waiting rooms and scheduling hassles. Virtual visits, through UnitedHealthcare, put you in control of when and where you access care. You can speak with a licensed physician 24/7/365 online or over the phone. Phone consultations and online video visits give you direct access to a licensed medical professional who may be able to:

- Diagnose common medical conditions, such as colds, flu, bronchitis, allergies, rashes, depression, etc.
- Provide specialist referrals
- Prescribe medication

To schedule an appointment, visit myuhc.com, or call:

- **Teladoc Health Virtual Doctor's Visits:** 800-835-2362
- **Doctor on Demand:** 800-997-6196
- **AmWell:** 855-635-1393

UHC Tools & Resources

Use the tools and support resources UHC offers to get the most out of your medical benefits. Go to myuhc.com, or download the UnitedHealthcare app to:

- Get care from anywhere with virtual visits.
- Understand your benefits and the financial impact of care decisions.
- Find prices for health services. You can save when you compare costs for providers and services.
- Access claims details, plan balances, and your health plan ID card quickly.
- Order prescription refills, get estimates, and compare medication pricing.



Download the App!

Download the Teladoc Health app to track readings, receive personalized tips, and connect with your care team, in English or Spanish.

Valuable Health Resources (cont.)

One Pass Select

One Pass Select offers a fitness and well-being subscription tailored to your goals, with five membership tiers you can switch between monthly.

- **19,000+ Gyms & Studios:** Multi-location access to a broad network, allowing you to join multiple locations.
- **Digital Membership:** Discounted on-demand and livestreaming exercise classes.
- **Convenient Delivery Services:** Select tiers include free grocery and household delivery for easy access to healthy food at home.

Go to myquadiantbenefits.com/one-pass-select to learn more.

Hinge Health

Hinge Health's virtual physical therapy program helps you manage joint and muscle pain, improve mobility, and relieve discomfort—all from home. Available at no additional cost for you and your eligible dependents on a Quadiant Medical plan.

- **Personalized Exercise Plans:** Physical therapist-designed routines to relieve pain and build strength.
- **Flexible Virtual Support:** 15-minute sessions anytime, anywhere via the Hinge Health app.
- **Real-Time Motion Tracking:** Get instant form feedback for safe, effective exercise.
- **Unlimited Coaching:** Access to a physical therapist and health coach by text, email, phone, or video.

Sign up at hinge.health/quadiant to be among the first to utilize this benefit!

Teladoc Health

Get support in managing chronic conditions including diabetes, hypertension, and prediabetes with Teladoc Health's virtual program, featuring health tracking, expert coaching, and customized care plans—all at no additional cost with a Quadiant Medical plan.

- **Diabetes Management:** Connected glucose meter, unlimited strips/lancets, custom action plans, and coaching.
- **Hypertension Management:** Smart blood pressure monitor, custom plans, expert coaching, and reminders.
- **Diabetes Prevention:** Smart scale, dietary/activity coaching, and a digital lesson library.

Sign up at teladochealth.com/smile/uhc-key-quadiant or call **800-835-2362** to receive your Welcome Kit and devices.



Dental

Delta Dental | 800-452-9310 | deltadentalnj.com

We love to see you smile! Our dental plans help keep your teeth and gums healthy through regular preventive dental care and offer coverage to fix problems early. You have two Delta Dental plans to choose from. You may visit any dentist, but you'll receive the highest coverage when you visit a Delta Dental PPO Plus or PPO Premier network provider.

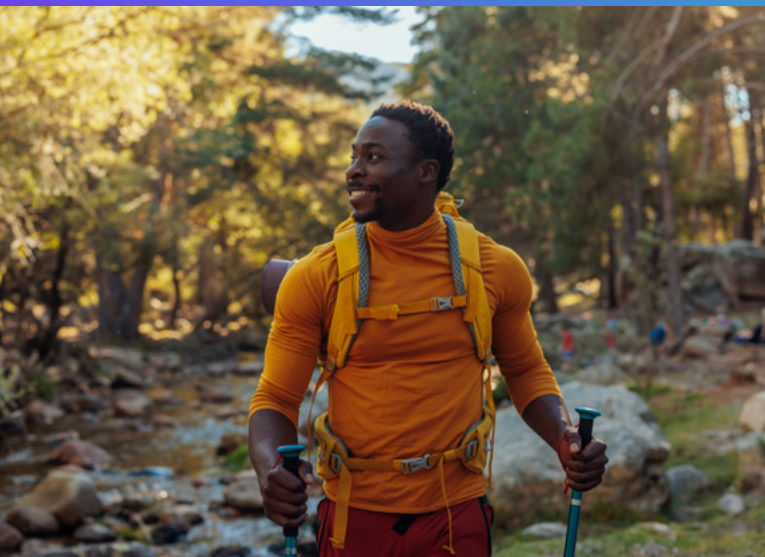
Plan Features	Delta Dental PPO Essential		Delta Dental PPO Premium	
	In-Network	Out-of-Network*	In-Network	Out-of-Network*
	You pay:		You pay:	
Calendar Year Deductible Individual/Family (waived for Preventive Services)	\$100 / \$300	\$150 / \$450	\$50 / \$150	
Annual Benefit Maximum	Plan pays \$1,000		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	Not covered	50% after deductible	50% after deductible
Orthodontia Lifetime Maximum	N/A	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.*

Vision

VSP | 800-877-7195 | [vsp.com](https://www.vsp.com)

Keep your vision clear and your eyes in good health with regular eye exams. The VSP vision plan offers an extensive network of optometrists and vision care specialists. Don't forget, you'll save money by visiting in-network providers.



Plan Features	VSP Premium Plan	
	In-Network	Out-of-Network
	You pay:	Plan reimburses you:
Exam	\$10 copay	Up to \$45
Materials Copay	\$25 copay	N/A
Frames	\$150 allowance;* 20% discount off the 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 and frames)		
Contact Lens Exam	Up to \$60	Up to \$60
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	25% or up to \$1,000 off	N/A

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

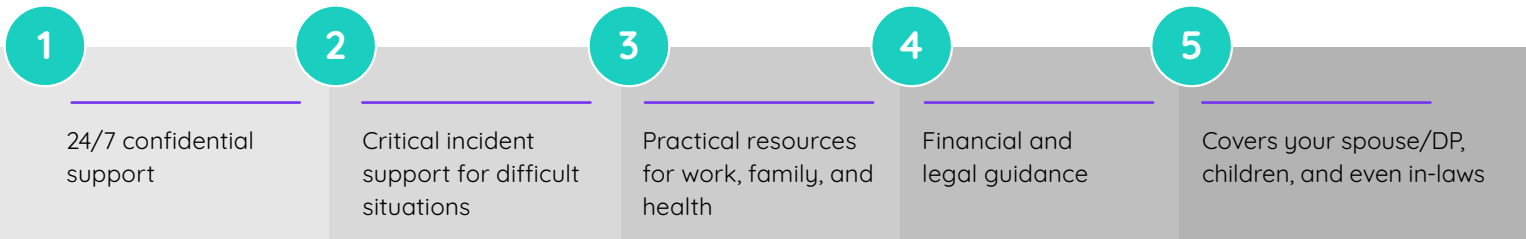


Mental Health & Well-Being Support

Employee Assistance Program (EAP)

Unfortunately, life doesn't come with a manual. When you need help with work, home, personal, or family issues, the EAP offers value-added programs and services at no charge.

Quadient provides you with this free, confidential program to assist you in multiple areas of life.



Talkspace

Talkspace makes it easy to discover the thoughts and behaviors that get in the way of reaching your goals. Reach out to a licensed therapist through text, audio, or video messages at a time and location that works for you—no appointments necessary. You can also choose Talkspace Psychiatry to schedule live video sessions with a psychiatrist trained in mental health care and prescription management for a tailored treatment plan.

Download the Talkspace app and your conversations will carry over safely and seamlessly across your devices. Therapy sessions are conveniently processed like other provider claims, with rates set at lower-than-average levels.

Get Started

1. Go to talkspace.com/connect.
2. Answer a few simple questions.
3. Choose your therapist from recommended matches.
4. Message your therapist, then get started!

Contact the EAP 24/7

Reach out to Unmind, day or night.

Call **888-851-7032**, use the Unmind app, or visit quadienteap.unmind.com.

Headspace

Headspace provides exceptional mental well-being support by connecting you with trained behavioral health coaches who can guide you through your struggles. In the process, you may also learn new tools and build better habits to reduce your stress and improve your well-being. You have 24/7 access to Headspace, which supports you for issues like stress, depression, work, and relationships. Quadient offers this benefit at no cost to you.

If you're worried about a stressed out family member, they can use Headspace too. You and your household members age 13+ can access Headspace for free! All support is completely confidential, and you can even meet over video. Get started at headspace.com or by downloading the Headspace app, selecting *Create Account*, then tap *My Organization*, and follow the instructions to set up your access.

Flexible Spending Accounts (FSAs)

UnitedHealthcare | 833-312-1220

myuhc.com

FSAs offer a smart way to stretch your money by setting aside pre-tax dollars to pay for eligible health care and dependent care expenses. Each year, you just need to elect the annual amount you want to contribute to each account. Your contributions will be taken on a pre-tax basis, from your paycheck and applied to your account (which helps reduce your taxable income).



Plan Features	Health Care FSA	Limited Purpose FSA	Dependent Care FSA
Eligibility	Eligible employees who are enrolled in the UHC Choice Plus HRA plan, PPO plan, or waive medical coverage	UHC Choice Plus HSA participants only	All eligible employees
Annual Contribution Limit	\$3,400	\$3,400	\$7,500 (\$3,750 if married and filing separately)
Eligible Expenses*	Health care plan deductibles, copays, coinsurance, and prescriptions, including dental and vision hardware and expenses	Dental and vision expenses only	Daycare for children age 12 and under, disabled children, and dependent adults
Availability of Funds	The full annual amount you elect is available on your plan effective date	The full annual amount you elect is available on your plan effective date	You can be reimbursed up to the amount available in your account
Payment or Reimbursement Options	Debit card or reimbursement	Debit card or reimbursement	Reimbursement
Rollover Options	You may rollover up to \$680 of unused funds when you re-enroll	You may rollover up to \$680 of unused funds when you re-enroll	Unused funds do not rollover
Services Deadline	12/31/2026	12/31/2026	12/31/2026
Submission Deadline for Reimbursement	3/31/2027	3/31/2027	3/31/2027

*Refer to IRS Publications [502](#) and [503](#) for a complete list of eligible expenses.

Commuter & Parking Benefit

Optum | 877-292-4040 |

optumbank.com

The Optum commuter benefits program allows employees who commute to and from work to set aside pre-tax funds to pay for work commute-related transit and parking expenses. Eligible expenses for the commuter benefit include mass transit passes, fare cards, ticket books, vanpool expenses, and ride-share services.

You may deduct pre-tax money from your paycheck to pay for commute-related expenses which can help reduce your taxable income.

The maximum contribution is:

- **Transit:** \$340 monthly
- **Parking:** \$340 monthly





Your Cost for Coverage

Medical

	Enrollment Tier	Quadient Pays	You Pay Monthly	You Pay Per-Paycheck
UHC Choice Plus HRA Plan	Employee Only	\$657.44	\$143.00	\$66.00
	Employee + Spouse/DP	\$1,435.68	\$349.27	\$161.20
	Employee + Child(ren)	\$1,274.75	\$310.11	\$143.13
	Employee + Family	\$2,028.00	\$493.36	\$227.70
	Enrollment Tier	Quadient Pays	You Pay Monthly	You Pay Per-Paycheck
UHC Choice Plus HSA Plan	Employee Only	\$729.31	\$212.34	\$98.00
	Employee + Spouse/DP	\$1,590.02	\$509.95	\$235.36
	Employee + Child(ren)	\$1,411.74	\$452.77	\$208.97
	Employee + Family	\$2,245.98	\$720.33	\$332.46
	Enrollment Tier	Quadient Pays	You Pay Monthly	You Pay Per-Paycheck
UHC Choice Plus PPO Plan	Employee Only	\$896.74	\$280.36	\$129.40
	Employee + Spouse/DP	\$1,952.90	\$672.04	\$310.17
	Employee + Child(ren)	\$1,733.97	\$596.70	\$275.40
	Employee + Family	\$2,758.64	\$949.23	\$438.11



Looking for Supplemental Benefit Rates?

Visit myquadiantbenefits.com for more information.

Your Cost for Coverage (cont.)

Dental

Delta Dental PPO Essential Plan	Enrollment Tier	You Pay Monthly	You Pay Per-Paycheck
	Employee Only	\$9.95	\$4.60
	Employee + Spouse/DP	\$25.25	\$11.66
	Employee + Child(ren)	\$25.44	\$11.75
	Employee + Family	\$36.68	\$16.93
Delta Dental PPO Premium Plan	Enrollment Tier	You Pay Monthly	You Pay Per-Paycheck
	Employee Only	\$15.24	\$7.04
	Employee + Spouse/DP	\$38.72	\$17.87
	Employee + Child(ren)	\$39.02	\$18.01
	Employee + Family	\$56.25	\$25.96

Vision

VSP Enhanced Vision PPO	Enrollment Tier	You Pay Monthly	You Pay Per-Paycheck
	Employee Only	\$5.12	\$2.37
	Employee + Spouse/DP	\$7.98	\$3.69
	Employee + Child(ren)	\$8.15	\$3.77
	Employee + Family	\$13.11	\$6.06

401(k) Highlights

- You are eligible to participate in the 401(k) plan 30 days after you're hired. Welcome—let's start saving!
- The company will match employee contributions \$0.50 for each \$1 you contribute per pay period up to 8%.
- In 2026, you can contribute up to 75% of your compensation up to the IRS maximum of \$23,500.
- If you are age 50+, you can make "catch-up" contributions up to \$7,500.
- Individuals turning age 60-63 can make catch-up contributions totaling the higher of \$11,250 or 150% of that year's regular catch-up amount annually to their 401(k). This amount may be adjusted annually by the IRS.

SmartConnect

SmartConnect is a concierge program for working or retiring adults (and their family members) who are Medicare-eligible and would like to explore the benefits of Medicare coverage. They will answer questions, help you get connected to Medicare resources, and explain everything you need to know. SmartConnect offers plan cost comparisons and enrollment services at no cost to you.

For more information, reach out to SmartConnect at **833-859-1328** or visit gps.smartmatch.com/quadient.

401(k) Retirement Plan

Fidelity | 800-890-4015 | 401k.com

Being retirement-ready is an important part of financial wellness. The key to success is to start saving now. The Quadient 401(k) Plan, administered by Fidelity, offers a variety of investment options. The company generously matches employee 401(k) contributions to help grow your retirement savings.

Eligibility

You are automatically enrolled in Quadient's 401(k) plan, through Fidelity, at a contribution of 3% of your pre-tax income, effective 30 days from your date of hire. After you receive your first paycheck, you may change your contribution percentage, or opt out at 401k.com. You do not need to wait for Open Enrollment to make changes.

401(k) Contributions

Quadient will match employee contributions \$.50 for each \$1, up to 8%. The contributions you make can be pre-tax (Traditional), post-tax (Roth), or a combination of both. Your contributions are added to your account through convenient payroll deductions and personal funds are immediately vested. Company contributions are vested after two full years of service.

Helpful Tips on Saving for Retirement

- Start saving as soon as possible to grow your retirement account.
- Begin with small contributions, if necessary, and increase contributions over time.
- Make setting aside money for retirement a habit.
- Understand investment returns may fluctuate.
- Let it sit. Avoid penalties by leaving funds in your 401(k) until retirement.
- If you change jobs, you can roll over your retirement account.
- Review and update your beneficiaries at 401k.com.
- Create a plan for your future and set your financial goals by using the Planning & Guidance Center at netbenefits.fidelity.com/planningcenter.
- Check out the library on the Fidelity site to explore a collection of financial learning resources and on-demand videos.

Life and AD&D

The Hartford | 888-301-5615 | abilityadvantage.thehartford.com

It can be hard to think about it, but if the worst were to happen, are your loved ones financially protected? Life and Accidental Death and Dismemberment (AD&D) insurance, through The Hartford, provides financial security to you and your family if you pass away or become seriously injured.

Basic Life and AD&D Insurance

As an eligible employee working 20+ hours per week, you receive Basic Life and AD&D insurance equal to 1.5 times your annual earnings to a maximum of \$1,000,000 at no cost to you.* Coverage exceeding \$50,000 is considered imputed income. This means any amount over \$50,000 must be included as income and will be subject to Social Security and Medicare taxes, which will be reflected in your paycheck.

**Basic Life, AD&D, and Supplemental Life benefits are subject to an age reduction schedule.*

Supplemental Life and AD&D Insurance

If you want more than just Basic Life and AD&D, you can buy Supplemental Life and AD&D coverage at discounted rates. The chart describes the amounts of coverage you can buy for yourself, your spouse/domestic partner, and your child(ren). If you want to purchase coverage for your spouse/domestic partner or child(ren), you just need to get coverage for yourself, too.

Benefit Features	Supplemental Life and AD&D Options*		
	Employee	Spouse/Domestic Partner	Dependent Child(ren)
Supplemental Life Coverage Options	1x to 5x your annual earnings up to \$500,000	\$5,000 increments up to \$150,000 (cannot exceed 50% of the employee's amount)	\$5,000 for each dependent over 6 months; \$100 for age 15 days to 6 months
Supplemental AD&D Coverage Options	1x to 5x your annual earnings up to \$500,000	50% of employee benefit if no children; 40% of employee benefit if children are covered	15% of employee benefit if no spouse/partner is covered; 10% of employee benefit if spouse/partner is covered
Guaranteed Issue Amount	\$300,000	\$20,000	All amounts
Guaranteed Issue Period	Within 30 days of benefits eligibility or a qualifying life event		

**Evidence of Insurability (EOI) may be required. The Hartford will email you directly to complete EOI information. You are required to complete the EOI within 60 days, then your application will be closed.*

Are Your Beneficiaries Up to Date?

Don't forget the importance of keeping your beneficiary information current—a small step you take now can to make a big difference for your family's future.

What Is AD&D Insurance?

AD&D insurance provides you with additional coverage for losses due to accidental death or injury. The benefit amount you or your dependent(s) will receive is based on the type of injury.



Disability

The Hartford | 888-301-5615 | abilityadvantage.thehartford.com

If you couldn't work for a period of time, do you have enough money saved up to pay your bills? Disability insurance, through The Hartford, ensures you continue to receive a percentage of your salary if you become sick or injured and are unable to work. Think of it as a parachute wrapped in a safety net.

Short-Term Disability (STD)

STD provides you with a portion of income replacement if you are unable to work due to a non-occupational illness or injury. You are automatically enrolled in STD coverage at no cost to you.

Short-Term Disability	
Percent of Earnings	60%
Weekly Maximum	\$2,500
Waiting Period	7 days
Maximum Duration	26 weeks

Long-Term Disability (LTD)

LTD pays you a portion of your earnings if you cannot work for an extended period due to a disabling illness or injury. You are automatically enrolled in LTD coverage at no cost to you.

You will continue to receive benefits if you meet the definition of disability or reach your Social Security Normal Retirement Age. Benefits are reduced by other sources of disability income you may qualify for such as Social Security and Workers' Compensation.

Long-Term Disability	
Percent of Earnings	60%
Monthly Maximum	\$15,000
Waiting Period	180 days

Need to Discuss Disability Leave Options & File a Claim?

Contact the Benefits Team at us.benefits@quadient.com to find out your options and how to start the process.



Paid Parental Leave

We understand the importance of family, and that's why we're happy to offer the Paid Parental Leave Plan. As part of our ongoing commitment to your well-being, this plan is designed to provide you with the support you need during life's most significant moments.

Here's What You Need to Know

- You may be entitled to six weeks of time off to bond with your child.
- While on approved leave, you'll receive 100% of your regular pay, easing financial concerns, as you focus on your growing family.
- Parental Leave aligns with the Family Medical Leave Act (FMLA), ensuring extended job security and peace of mind.
- Paid parental leave also runs concurrently with any statutory paid family leave benefits. Those paid benefits will offset the Quadient Paid Parental Leave Policy benefits up to 100% of the employee's pay.
- No action is needed to enroll in this program, but let us know when you need to request parental leave.

We know every employee's journey is unique. This program reflects our dedication to providing the resources you need to succeed both at work and in your personal life. Find out more about your Paid Parental Leave benefits on myquadientbenefits.com.

Need to Discuss Parental Leave Options & File a Claim?

Contact the Benefits Team at us.benefits@quadient.com to find out your options and how to start the process.



Additional Benefits

Supplemental Health Insurance

While our medical plans cover most of your health care costs, paying your portion can add up quickly—especially if you have an accident, serious illness, or hospitalization. Supplemental health benefits, through The Hartford, help protect you financially from the unexpected. You are responsible for the cost of these benefits and may obtain coverage for yourself, your spouse/domestic partner, and your children. Learn more at myquadiantbenefits.com. To file a claim, contact The Hartford at **866-547-4205**.

Accidental Injury Insurance

Accidents can happen any time. The Hartford's Accidental Injury insurance helps pay for expenses related to unexpected accidents and injuries, fractures, and dislocations. The benefit amount is determined by the level of coverage you elect, the injury incurred, and the medical care received. The benefit is paid in a lump sum amount directly to you by The Hartford.

Critical Illness Insurance

Are you protected if you experience a critical illness? The Hartford's Critical Illness insurance helps pay for expenses related to the diagnosis of a critical illness such as a heart attack, coma, kidney failure, or cancer. The benefit amount is determined by the type of illness and is paid in a lump sum amount. You may elect \$5,000, \$10,000, \$20,000 or \$30,000 in coverage for yourself. Your spouse/domestic partner may elect up to 50% of your benefit amount and you may elect up to 25% of your benefit amount for your dependent child(ren).

Hospital Indemnity Insurance

An unexpected hospital stay can be expensive, even with medical insurance. The Hartford's Hospital Indemnity insurance helps pay for expenses and bills related to being admitted or confined in a hospital. You may elect a \$1,000/\$100 or \$2,000/\$200 hospital admission/per day hospital stay benefit. Benefits are paid directly to you and the funds can be used as you see fit.



NEW Legal Insurance

When you enroll in the MetLife Legal Plan, you have access to attorneys who can provide assistance and advice on a variety of legal issues. Your plan covers you, your spouse or domestic partner, and your dependents.

The legal plan gives you access to:

- Discounted attorney fees
- Online access to lawyers
- Assistance with document creation
- Legal document review
- Online tools to create customized wills, living wills, and powers of attorney

Find more information by calling **800-821-8400** or by visiting legalplans.com/whyenroll.

Additional Benefits (cont.)

PerkSpot

Our employee discount program offers exclusive deals across 25+ categories, making it easy to find ways to save money, based on your needs and lifestyle. Use Perks Near You to locate discounts nearby, filtering by category and distance. You can also find perks that match your interests and explore offers from well-known brands in the Popular Perks section.

If you have questions, want to suggest a business to be added to the program, or need additional help, PerkSpot's bilingual support team is available by phone, email, or online. Get started at quadient.perkspot.com or call **866-606-6057**.

Wellthy

Wellthy makes caregiving easier with a dedicated Care Coordinator to help manage tasks, keep family communication smooth, and offer support—all at no cost to you. Your Care Coordinator is backed by experts in areas like insurance, mental health, and in-home care, so you have help for both immediate needs and future planning. Use Wellthy's secure Care Dashboard to keep track of appointments, store documents, and manage contacts all in one place. If you're looking for additional support, you can connect with other caregivers to share tips and support.

Getting started is easy. Go to wellthy.com/member/quadient to create your account. Once you confirm eligibility with your employee ID, you can start a Care Project or join the Wellthy community!

Pet Insurance

Pet insurance helps you be financially prepared, as veterinary bills can add up quickly. With MetLife insurance, you can save money on unexpected veterinary expenses for accidents and illnesses, plus optional preventive coverage to help pay for routine veterinary care, such as vaccines and wellness exams.

Choose from \$500 to unlimited levels of coverage, \$0 to \$2,500 deductible options, and 50%-90% reimbursement percentages for the level of coverage that fits your needs. Family plans allow for up to three dogs and cats with one shared deductible. You're able to use any vet, emergency clinic, or specialist. For more information, or to enroll in coverage, visit metlife.com/getpetquote or call **800-438-6388**.

Identity Theft Coverage

Receive the tools, resources, and guidance you need to help you identify, mitigate, or respond to identity theft. MetLife & Aura Identity and Fraud Protection offers credit monitoring, USPS address monitoring, Experian credit lock, parental controls, and so much more! For more information, call Aura at **844-931-2872**. Learn more by watching this brief [MetLife video](#).

Your Benefit Contacts

You have questions? We've got answers.

Need more information on anything covered in this guide?
Contact the carriers or visit myquadientbenefits.com.



Coverage	Contact	Phone	Website/Email
Benefits Team	Benefits Team	203-301-3428	us.benefits@quadient.com
Medical	UnitedHealthcare	833-312-1220	myuhc.com
Health Savings Account (HSA)	Optum Bank	800-791-9361	myuhc.com
Dental	Delta Dental	800-452-9310	deltadentalnj.com
Vision	VSP	800-877-7195	vsp.com
Employee Assistance Program (EAP)	Unmind	888-851-7032	quadianteap.unmind.com
Behavioral Health & Coaching	Headspace	N/A	headspace.com caresupport@headspace.com
Flexible Spending Account (FSA)	UnitedHealthcare	833-312-1220	myuhc.com
Commuter Benefits	Optum	877-292-4040	optumbank.com
401(k)	Fidelity	800-890-4015	401k.com
Life, AD&D & Disability	The Hartford	888-301-5615	abilityadvantage.thehartford.com
Accidental Injury Hospital Indemnity Critical Illness	The Hartford	866-547-4205	thehartford.com/benefits/myclaim
Pet Insurance	MetLife	800-438-6388	metlife.com/getpetquote
Identity Theft	MetLife (Aura)	844-931-2872	my.aura.com/sign-in
Legal Insurance	MetLife	800-821-8400	legalplans.com/whyenroll
Employee Discounts	PerkSpot	866-606-6057	quadient.perkspot.com
Caregiving Assistance	Wellthy	877-588-3917	wellthy.com/member/quadient
Medicare Guidance	SmartConnect	833-859-1328	gps.smartmatch.com/quadient
COBRA	UnitedHealthcare	866-747-0048	uhcservices.com

This communication highlights some of your Quadient benefit plans. Your actual rights and benefits are governed by the official plan documents. If any discrepancy exists between this communication and the official plan documents, the plan documents will prevail. Quadient reserves the right to change any benefit plan without notice. Benefits are not a guarantee of employment. Last updated: 09/04/26

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