

**GARDAWORLD
CASH**



GardaWorld Cash - U.S.

Benefits Enrollment Guidebook 2024

Welcome to Open Enrollment

We're pleased to announce the annual Benefits Open Enrollment period, taking place from October 30 to November 17, 2023. At GardaWorld Cash, we deeply value our employees, recognizing your dedication as the cornerstone of our success. We take your well-being seriously and, for the past six years, we've maintained stable medical contributions, providing stability and security in uncertain times to show our unwavering commitment to your welfare. Moving forward, we all have a part to play in keeping medical premiums affordable by making informed healthcare decisions, such as wisely using emergency services and embracing cost-effective telemedicine.

Please read this guide carefully. It has a summary of your plan options and helpful tips for getting the most value from your benefits plans. We understand that you may have questions about annual enrollment and we'll do our best to help you understand your options and guide you through the process. This guide is not your only resource, of course. Any time you have questions about benefits or the enrollment process, you can contact the Benefits Department at 1-800-888-0153 or GardaBenefits@Garda.com. Although this guide contains an overview of benefits, for complete information about the plans available to you, please see the summary plan description (SPD) available via your employee account in Ceridian/Dayforce under the 'Forms' section.

GardaWorld Cash appreciates your commitment to our success. Remember, each of us can take steps, even small ones, to improve our overall well-being. We are thrilled to offer a program that will focus on the well-being of our company's most valuable asset—YOU.

Thank you for taking the time to explore this guide. Please reach out to our Benefits team with any questions you have — we are always happy to help.

Be well,



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NEW AND NOTABLE INFORMATION

The Open Enrollment Guide will help you learn about your options. If you would like to make adjustments to your benefits, you can do so from October 30 – November 17, 2023. Changes will go into effect January 1, 2024.

2024 Open Enrollment is a **mandatory** process for all employees whether you are making changes or not, so it is crucial that every member of our team completes their enrollment. This ensures that you have access to the benefits that best suit your needs and circumstances for the coming year. We understand that navigating the enrollment process can be challenging, but we've taken steps to make it as seamless as possible for you.

Enrollment

New Options This Year!

- **Option to enroll or make changes online:** You have the option to enroll or to make changes to your benefits online in Ceridian/Dayforce, as well as changes to your dependent(s) and beneficiary. Instructions can be found in the “Forms” section of the home page of Ceridian/Dayforce. If you need your login credentials, please email ceridian@garda.com.
- **Speak with an enroller:** If you prefer to speak with an enroller, you can schedule a call by taking a picture of the scan code below with your phone or visiting the following website:



tinyurl.com/GWOPENENROLLMENT

If you have questions about enrollment, need help scheduling your appointment, or need assistance enrolling, please call the Benefits Department at 1-800-888-0153.

Take immediate action and enroll by November 10, 2023. All enrollments received by this date will be included in a draw for the chance to win a \$500, \$300, or \$100 gift card.

Changes Taking Place as of January 1, 2024

It is important to be aware of these changes as you plan your benefit needs for the coming year. Please also take note of the following changes, which may affect your benefits or contributions:

- Mandatory open enrollment between October 30 – November 17, 2023.
- The HSA (Health Savings Account) medical plans will see a \$500 increase in both deductibles and out-of-pocket maximums.
- For those enrolled in the EPO (Exclusive Provider Organization) medical programs, the Emergency Room copay will see an increase of \$150 per admission.
- Pharmacy copays will be raised by \$5 across all tiers and plans.
- Since 2019, employees paid 45% lower LTD rates, resulting in an underpayment. Effective January 1, 2024 rates will be adjusted.

NEW AND NOTABLE INFORMATION *(Continued)*

Key Reminders

- New hires must enroll within 30 days of your hire date.
- All employees with an HSA account must update their contributions annually.
- Aetna will not be issuing new ID cards to employees and your existing ID cards remain valid for confirming benefits and eligibility with medical providers. However, please note that HSA ID cards will display last year's deductibles and out-of-pocket maximums. To get an updated ID card, log in to your Aetna account or call Aetna Member Services. Medical providers can use your current ID card to check benefits and bill correctly.
- *COVID-19 vaccination and Tobacco Affidavit forms:
 - Complete the Tobacco Affidavit in Ceridian/Dayforce annually to declare tobacco use for you and your dependents. The maximum monthly tobacco surcharge is \$100 for families.
 - For new medical plan enrollees in 2024, submit proof of full vaccination only for yourself in Ceridian/Dayforce to avoid a \$100 monthly surcharge. Vaccination proof can be uploaded at any time.
 - Employees who have successfully completed their vaccination can easily obtain official proof through the state's health department. To assist employees in this process, we have provided a convenient link below, which directs them to the "After Your Vaccine" section found at the bottom of the page. This section contains comprehensive guidance on obtaining and validating vaccination documentation. For more detailed information and additional resources, please visit the following link: <https://www.cdc.gov/coronavirus/2019-ncov/vaccines/faq.html>
 - Please note: All Tobacco and *COVID-19 vaccination forms must be submitted by December 15, 2023.

It's important to remember that assessed surcharges due to not following the instructions listed above will not be reimbursed!

* COVID 19 vaccination not required for Florida employees



Benefits for You and Your Family

Your Benefit Options

You are eligible for a variety of benefit plans.

Your options include:

- Medical Insurance (Aetna)
- Zero-Dollar Copay Pharmacy Program (ScriptSourcing)
- Health Savings Account (Inspira Financial formerly PayFlex)
- Dental Insurance (Guardian)
- Vision Insurance (Guardian)
- Voluntary Short-Term Disability Insurance (Atlantic American)
- Voluntary Long-Term Disability Insurance (Mutual of Omaha)
- Company Paid Basic Life and AD&D Insurance (Mutual of Omaha)
- Voluntary Supplemental Life Insurance and AD&D (Mutual of Omaha)
- Voluntary Whole Life Insurance (Atlantic American)
- Voluntary Group Critical Illness Insurance (Aflac)
- Voluntary Group Accident Insurance (Aflac)
- Voluntary Group Hospital Indemnity Insurance (Aflac)
- Auto & Homeowner's Insurance (MetLife)
- Company 401(k) Plan (Principal)
- Purchasing Power Program (Purchasing Power)
- Employee Assistance Program (New Directions)

Eligibility

Yourself

Full-time new hires are eligible to participate after 30 days of continuous employment. Existing employees must work the number of hours required annually to enroll in the GardaWorld Cash benefits program each plan year.

Your Dependents

You may cover your legally married spouse or approved domestic partner. Dependent children (including stepchildren, children of your approved domestic partner and legally adopted children) up to age 26 and adult disabled children with proof of disability are eligible for coverage. You may be subject to a dependent audit.

When Are My Benefits Effective?

Open Enrollment: Benefits begin January 1, 2024 for eligible employees including benefit changes, additions and/or terminations of coverage.

New Hires: Benefits are effective for new employees on the 1st day of the month following 30 days of continuous employment.

Changing Coverage During the Year

The **ONLY** time you can change your coverage during the year, outside of Open Enrollment, is when you experience a Qualifying Life Event such as marriage, divorce, death, birth, adoption, placement for adoption, loss of coverage, obtained coverage through another health plan, change in employment status or change in full-time student status.

The change must be reported to the GardaWorld Cash Benefits Department within 31 days of the event by calling **1-800-888-0153** or by emailing GardaBenefits@Garda.com.



You must submit proof that your dependents are eligible to be covered on our plan before we can complete your election or change request.

Supporting documents include:

- Birth Certificate
- Marriage License (for spouse)
- Legal Documents (disabled children over age 26)



Medical

GardaWorld Cash is proud to provide four medical plan options to meet your needs:

- The Basic and Premier HSA plans are affordable, have both in-network and out-of-network benefit coverage, require you to meet a deductible before coverage begins except for certain preventive care options and allow you to pre-fund the deductible and other medical costs pre-tax if you also sign-up for a health savings account.
- The Basic and Premier EPO plans provide up-front coverage with copays, lower deductibles and out-of-pocket expenses; however, only in-network providers are covered.

All medical plans include Teladoc and access to a zero-dollar copay specialty pharmacy program.

Teladoc

What is Teladoc?

Teladoc® gives you 24/7 access to U.S. board-certified doctors and other qualified medical plans through the convenience of phone or video consults. Teladoc is included as an option in all plans with copays, indicated on page 8. Teladoc does not replace your primary care physician. It is a convenient and affordable option for quality care:

- When you need care immediately
- If you are considering emergency room or urgent care for a non-emergency issue
- When you are away from home
- For short-term prescription refills



Account Setup & Appointment Scheduling

- 1. On your computer**
Visit the Teladoc website at www.teladoc.com and click "Login/Register."
- 2. By phone**
Call 1-800-TELADOC (835-2362).
- 3. On your mobile device**
Visit the Teladoc website at teladoc.com/mobile. Once your account is set up, you may download an app to your mobile device and use it to set up appointments.

Teladoc Copays Are Affordable

EPO Plan Participants

You and your covered dependents may utilize the Teladoc services at a cost of \$15.

HSA Plan Participants

You and your covered dependents may utilize the Teladoc services at a cost of \$49.

Zero-Dollar Copay Pharmacy Program

GardaWorld Cash has a program with ScriptSourcing that can help eligible employees reduce their specialty prescription drug costs:

- Eligible medications have a zero-dollar copay
- Prescriptions are shipped directly to your home with no shipping and handling cost
- Narcotics and lifestyle drugs are not included

To find out if your prescription is eligible for a zero-dollar copay, contact ScriptSourcing at 410-902-8811.



Match with HSA Fund from Payflex for Tax Savings						
	Basic HSA		Premier HSA		Basic EPO	Premier EPO
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network Only	In-Network Only
Deductible						
Individual	\$5,500	\$6,000	\$4,500	\$4,500	\$3,400	\$2,800
Family	\$11,000	\$12,000	\$9,000	\$9,000	\$6,800	\$5,600
Out-of-Pocket Maximum						
Individual	\$8,000	\$12,000	\$7,500	\$8,000	\$7,000	\$4,500
Family	\$16,000	\$24,000	\$15,000	\$16,000	\$14,000	\$9,000
Costs of Covered Services						
Primary Care	30%*	50%*	20%*	40%*	\$40 copay	\$35 copay
Specialist	30%*	50%*	20%*	40%*	\$70 copay	\$60 copay
Preventive Care	<i>Preventive Care is covered at no cost to you. Plan deductible does not apply.</i>					
Teladoc	\$49	Not Covered	\$49	Not Covered	\$15	\$15
Emergency Room	30%*	30%*	20%*	20%*	30%* after \$400 copay	30%* after \$400 copay
Urgent Care	30%*	50%*	20%*	40%*	\$75	\$75
Hospital	30%*	50%*	20%*	40%*	30%* after \$500 copay	20%* after \$500 copay
Prescription						
Retail (30-day supply)						
Generic	\$20*	\$20 + 30%*	\$20*	\$20 + 30%*	\$20	\$20
Brand (Preferred)	\$55*	\$55 + 30%*	\$55*	\$55 + 30%*	\$55	\$55
Brand (Non-Preferred)	\$100*	\$100 + 30%*	\$100*	\$100 + 30%*	\$100	\$100
Mail Order (90-day supply) - <i>May only be filled twice at any retail pharmacy; afterwards must be filled at a CVS/Caremark location or Aetna Mail Order.</i>						
Generic	\$40*	Not Covered	\$40*	Not Covered	\$40	\$40
Brand (Preferred)	\$110*	Not Covered	\$110*	Not Covered	\$110	\$110
Brand (Non-Preferred)	\$200*	Not Covered	\$200*	Not Covered	\$200	\$200
Specialty Drugs - <i>May only be filled once at a retail pharmacy; afterward you must use Aetna Specialty Mail-Order Pharmacy</i>						

* After deductible

Health Savings Account

GardaWorld Cash is committed to offering access to quality healthcare and to finding a plan that helps you manage what you pay. If this is what you need, then a Health Savings Account, coupled with your HSA medical plan, may be right for you.

When enrolled in a Health Savings Account medical plan, you can set up your own Health Savings Account. There is no “use it or lose it” – you own it and it is portable.

Tax Savings and Tax-Free Earnings

Any money you put into your Health Savings Account can reduce your taxable income. Funds contributed to your Health Savings Account can be used to pay your annual deductible, coinsurance or any qualified expenses not covered by your HSA medical plan. Money you keep in your Health Savings Account earns interest, tax-free.

Money you take from your Health Savings Account to pay for qualified expenses is never taxed. Examples of non-qualified expenses are health club dues, teeth whitening, nutritional supplements, cosmetic surgery, hair removal/hair transplants and diet foods. Funds used to pay for non-qualified medical expenses are subject to a penalty fee and tax.

Refer to IRS Publication 502 at www.irs.gov for a more complete list of qualified and non-qualified expenses.

How It Works

- Choose a specific amount of money to contribute to your Health Savings Account each pay period.
- As you incur eligible expenses, you may use your PayFlex Health Savings Account funds to pay for those expenses.

For example, you may claim reimbursement for the following expenses:

- Health care deductibles
 - Copays
 - Expenses not covered by other plans
 - Routine physical or dental examination
 - Braces and other orthodontia
 - Vision expenses
 - Hearing care expenses
- Review the IRS rules on HSAs for more details: <https://www.irs.gov/pub/irs-pdf/p969.pdf> .
 - Once your account is established, you will receive a debit card which can also be used with your providers to pay for eligible expenses.

Employee Contribution Limits

Contribution limitations are set annually by the IRS. For 2024, the total annual contribution limits are **\$4,150** for individual coverage and **\$8,300** for family coverage.

The contribution limit increases to **\$5,150** for individual coverage and **\$9,300** for family coverage if you are age 55 or older. Contributions can be made as late as April 15, 2025 for the 2024 plan year.

Your current HSA will not carry over. If you would like to contribute up to the new IRS limit, you will need to increase your election for the 2024 plan year.

Additional Medical Plan Information

Aetna Journey Wellness Programs

Through Aetna, GardaWorld Cash offers free online coaching programs that offer personalized education, tools and digital coaching on a member's path to well-being. These online programs can help you overcome personal health challenges.

How to Get Started

Log into your secure member website at aetna.com.

You will need to register by creating a username and password.

Start by completing your health assessment.

Click on Health & Wellness, then Access Wellness and begin by taking or updating your health assessment.

Complete an online health coaching program—or journey based on your health assessment results.

Complete at least one of the many personal online health coaching recommended journeys available that address your health needs and goals.

Tobacco Use

If you or any of your dependents use tobacco, you will be subject to a monthly surcharge of \$100 in addition to the insurance premium cost for medical coverage. To eliminate this surcharge, you must complete a tobacco cessation journey program through the Aetna website and then notify the GardaWorld Cash Benefits Department of your completion.

The time is now to say goodbye to tobacco. You'd be amazed at how fast your health can improve once you've quit and how much better you can feel after you do. With the right tips and support, you can break the habit. It's easy to find the Tobacco Focus Journey under the "Being Tobacco-Free" section. Select the Tobacco Journey that fits your needs and click to get started.

You can refer to the summary plan description in the "Forms" section of Ceridian/Dayforce for complete medical plan details.



Dental

GardaWorld Cash offers two dental plan choices through Guardian to meet your individual needs. To locate a network dentist, go to **GuardianAnytime.com** or download Guardian’s “Find a Provider” app. Select the PPO Dental Plan and the DentalGuard Preferred network.

Your dental plan choice is essential for your overall health and well-being. Take your time to select a plan that aligns with your unique needs and circumstances.

The chart below offers a brief outline of the available plans. You can refer to the summary plan description in the “Forms” section of Ceridian/Dayforce for complete dental plan details.

	Basic Plan		Plus Plan	
	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible - per calendar year				
Individual	\$50	\$100	\$50	\$100
Family	\$150	\$300	\$150	\$300
Plan Maximums				
Per patient - per calendar year	\$1,200	\$750	\$2,250	\$2,000
Lifetime Orthodontia Maximum	\$1,000	\$500	\$2,000	\$2,000
Plan Pays				
Diagnostic & Preventive Care	100%	50%	100%	100%
<i>Plan deductible & annual maximum do not apply to preventive care</i>				
Basic Services	80%	40%	90%	80%
Crowns & Restorations	50%	40%	60%	50%
Prostodontics	50%	40%	60%	50%
Child Orthodontics	50%	40%	60%	50%

Preventative care can save you money later on procedures that are more urgent, complex and costly.

- Routine dental checkups and cleanings should be scheduled every six months.
- Professional fluoride treatments can be a key defense against cavities.
- Dental sealants go a step beyond fluoride by providing a thin coating to the surface of your teeth.
- X-ray images of your mouth may be taken to better evaluate your oral health, as they provide a more detailed look inside your teeth and gums.

Vision

GardaWorld Cash offers two vision plans through Guardian—the Base Plan and the Buy-Up Plan. While both provide comprehensive coverage, the Buy-Up Plan has a larger allowance for frames and contact lenses. You may choose either framed lenses or contact lenses every 24 months (every 12 months with the Buy-Up Plan), but not both. To receive the highest level of benefits, you must use an in-network provider.

To locate a network vision provider in your area, go to **GuardianAnytime.com** or download Guardian’s “Find a Provider” app. Select “Find a Vision Provider” and select “VSP” as your network. You can refer to the summary plan description in the “Forms” section of Ceridian/Dayforce for complete vision plan details.

	Base Plan	Buy-Up Plan
Products & Services		
Eye Exam <i>Includes prescription of corrective lenses when indicated.</i>	\$20 copay every 12 months	\$20 copay every 12 months
Eyeglass Lenses <i>Cosmetic selections such as blended, coated, tinted or oversized lenses may cost a nominal surcharge at a VSP optician.</i>	\$25 copay every 24 months	\$25 copay every 12 months
Eyeglass Frames (allowance) <i>You may apply this allowance listed to a pair of non-covered frames. If purchased through a VSP provider, an additional 20% discount will apply.</i>	\$120 every 24 months	\$200 every 12 months
Contact Lenses (allowance) <i>Covered only in lieu of eyeglasses. If you use your coverage for eyeglasses, you may receive VSP discounts on certain brands of contact lenses.</i>	\$120 every 24 months	\$200 every 12 months

5 Tips for a Lifetime of Healthy Vision

- Schedule yearly eye exams. Visiting your eye doctor regularly helps you see your best, protect your eyesight and even detect serious health conditions such as diabetes.
- Protect your eyes against UV rays. No matter what the season, it is important to wear sunglasses. When purchasing sunglasses, be sure to confirm they offer 100% UV/UVB protection.
- Give your eyes a break from digital devices. Digital screens emit a specific type of blue and violet light which can negatively impact eye health and cause eye strain.
- Quit smoking. Smoking increases your risk of developing macular degeneration, optic nerve damage and cataracts.
- Practice safe wear and care of contact lenses. Keep them clean and follow your optometrist’s recommendations for use and wear.

Voluntary Short-Term Disability (STD) Insurance

You may purchase Short-Term Disability Insurance through Atlantic American at affordable prices to reduce your financial risk if you experience a disability.

With this plan, you choose your elimination period, which is the time between when you become disabled and when the plan starts paying and how much of a monthly benefit you would like to receive. Benefits are paid directly to you and are tax-free. Note that some states have state-sponsored disability programs that coordinate with this short-term disability benefit and reduce the available benefit amount. Your Benefits Specialist can help you pick the benefit amount and elimination period that are right for you.

Pre-existing Conditions for First-time Applicants

If you become disabled because of a pre-existing condition, the disability will not be covered if it begins during the first 12 months after the effective date. You can refer to the summary plan description in the “Forms” section of Ceridian/Dayforce for complete short-term disability plan details.

Voluntary Long-Term Disability (LTD) Insurance

You may purchase Long-Term Disability Insurance through Mutual of Omaha. This benefit reduces your financial risk in the event you become unable to work due to an illness or injury. This program gives you a benefit of 60% of your gross monthly income each month, up to a maximum of \$10,000 and provides a benefit that begins on the 181st day of an approved disability. Benefits continue for a maximum of five years or up to the Social Security Normal Retirement Age. The chart to the right explains this further. The LTD plan will provide you with replacement income for up to 60% of your earnings and would be offset by various other income sources. Other income sources are outlined in the Schedule of the Certificate Booklet, which is found in the Forms Section of Ceridian/Dayforce under Benefits and titled "Benefit Summaries Life/AD&D/LTD (Mutual of Omaha)." Since 2019, employees paid 45% lower LTD rates, resulting in an underpayment. Effective January 1, 2024 rates will be adjusted. LTD rates are calculated using your base annual salary.

LTD Maximum Benefit Duration

AGE OF DISABILITY	MAXIMUM BENEFIT PERIOD
Under 65	5 years
65 through 68	to age 70
69 and over	1 year

You can refer to the summary plan description in the "Forms" section of Ceridian/Dayforce for complete long-term disability plan details.

Life Insurance

Company Paid Basic Life Insurance

GardaWorld Cash provides Basic Life and Accidental Death & Dismemberment (AD&D) Insurance through Mutual of Omaha to you at no cost. The benefit amount is equal to one year of your base annual earnings, up to a maximum of \$300,000. This benefit is 100% paid by GardaWorld Cash. You can refer to the summary plan description in the "Forms" section of Ceridian/Dayforce for complete insurance plan details.

Supplemental Group Life

There are also supplemental options offered to you and your family on a voluntary basis. You may purchase Supplemental Group Life Insurance at favorable rates through Mutual of Omaha. This program is offered to employees, dependents and domestic partners.

Coverage for Yourself

You may elect Supplemental Group Life Insurance in increments of \$10,000 up to five times your base annual earnings or \$500,000, whichever is less.

Coverage for your Spouse or Domestic Partner

You may elect coverage in increments of \$5,000 up to \$250,000 of coverage for your spouse or domestic partner, not to exceed 50% of your elected benefit amount.

Coverage for your Dependents

You may elect coverage for your dependent children or domestic partner's dependent children ages 14 days to 26 years. Selected amounts are in \$1,000 increments up to \$10,000, not to exceed 50% of your elected benefit amount.

You can refer to the summary plan description in the "Forms" section of Ceridian/Dayforce for complete Supplemental Life Insurance plan details.

Supplemental Group AD&D

You may also purchase AD&D coverage for yourself or for you and your dependents. Coverage is available in increments of \$10,000 up to five times your base annual earnings or \$500,000, whichever is less.

If you choose to cover both yourself and your family:

- Your spouse or domestic partner's benefit is equal to 40% of your elected amount (50% if there are no dependents covered).
- Your children's benefit or domestic partner children's benefit is equal to 10% of your elected amount (15% if there is no domestic partner covered). \$10,000 is the limit for child life insurance.

You can refer to the summary plan description in the "Forms" section of Ceridian/Dayforce for complete Supplemental Group AD&D plan details.

Whole Life Insurance

You may purchase Whole Life Insurance through Atlantic American. Coverage is available for you, your spouse or domestic partner, or your children or your domestic partner's children and is on a guaranteed issue basis. Even if your employment with GardaWorld Cash ends, you can take this coverage with you. Once your coverage is issued, your premiums are guaranteed not to increase as you age and your death benefit is guaranteed as long as premiums are paid. You can apply for and receive up to \$50,000 in coverage.

Advantages of Whole Life

Whole Life Insurance accumulates cash value, which can be withdrawn and used for other purposes as your needs change. This benefit does not apply any limitations for pre-existing conditions. Employees between the ages of 18 and 70 are eligible to apply. Your spouse or domestic partner between the age of 18 and 60 is also eligible for coverage, along with unmarried dependents ages 15 days to 26 years.

You can refer to the summary plan description in the "Forms" section of Ceridian/Dayforce for complete Whole Life Insurance plan details.



Critical Illness Insurance

You may enroll in Critical Illness Insurance through Aflac as a complement to your medical plan. This plan pays you cash benefits that you can use for copays, deductible and other expenses, such as childcare, transportation, car payments, bills, etc. Aflac will pay a benefit for the initial diagnosis of 30 different covered illnesses or events. There is also a second occurrence benefit for events, such as cancer, heart attack, stroke, heart failure, organ failure or kidney failure. The only pre-existing limitation is that you must be cancer-free for the previous 12 months. You may choose an annual benefit amount between \$10,000 and \$30,000. This benefit replenishes every 6 months if benefits were paid over the course of that year.

Eligibility

To be eligible for coverage, you must be actively at work. Eligible employees may also enroll their spouse or domestic partner for coverage. Dependents are eligible for coverage from birth to age 19 (age 26 if a full-time student). Your spouse, domestic partner or dependents will receive 50% of the amount you choose for yourself.

You can refer to the summary plan description in the “Forms” section of Ceridian/Dayforce for complete Critical Illness Insurance plan details.

Accident Insurance

You may purchase Accident Insurance through Aflac to help pay for unexpected healthcare expenses due to accidents that can occur. Accident Insurance provides benefits for covered accidents for initial care, injuries and follow-up care. The benefit amount paid directly to you will not be reduced by any other benefits you may receive.

Plan Features

- Guaranteed issue – no medical questions
- Rates do not increase with age
- No limitations for pre-existing conditions
- Coverage remains in force for life, as long as premiums are paid
- You can continue coverage if you leave the company or retire
- Plan pays whether you are injured on or off the job

You can refer to the summary plan description in the “Forms” section of Ceridian/Dayforce for complete Accident Insurance plan details.



Hospital Indemnity Insurance

Aflac's Hospital Indemnity Insurance can help you be prepared if you experience a covered event by providing you with a payment to use as you see fit, so long as you meet the policy and certificate requirements. Typically, a flat amount is paid for hospital admission and a per-day amount is paid for each day of a covered hospital stay from the very first day.

You can refer to the summary plan description in the "Forms" section of Ceridian/Dayforce for complete Hospital Indemnity Insurance plan details.

Auto and Homeowner's Insurance

MetLife's Auto & Homeowner's Group Insurance, now Farmers Insurance Group® program is available to you as a voluntary benefit. As part of the program, you have access to value-added features and benefits, including special group discounts on auto and home insurance. Farmers Insurance Group® also offers a variety of other insurance policies, including personal excess liability, boat, condo, renter's, motor home, recreational vehicle and motorcycle.

For more information or to enroll in this coverage, please call 1-800-974-6755.

Company 401(k)

Employees can participate in the plan after 30 days of continuous employment and are eligible for the company paid match after 6 months of service.

GardaWorld Cash makes it easy to participate by automatically enrolling new hires into the 401(k) plan at a 6% deferral rate once they are eligible to participate. Participants can modify their contribution rate or opt-out at any time if they do not wish to participate.

The company 401(k) plan has an auto-increase feature that will automatically increase your contribution by 1% every January unless you opt-out. You will be getting a notice from Principal every year in the 4th quarter reminding you of this and instructions on how to opt-out if you do not wish this increase to apply to your contributions.

Once enrolled, your contributions will be automatically deducted from your pay, making saving for retirement convenient and beneficial over time by leveraging a wide range of investment options available.

If you participate in GardaWorld Cash's retirement plan, please log into your account to review your contact information, including the beneficiary designation.

A Vesting Schedule Applies to the Company Paid Match

GardaWorld Cash contributes a company match on the first 6% of participant contributions. GardaWorld Cash matches \$0.20 for every \$1.00 that a participant defers into the plan on the first 3% of their contributions and then \$0.30 for every \$1.00 on the next 3% of contributions.

The vesting of your company match is tied to your years of service with the company. After 1 year of service, you will be 20% vested in the company paid match. After 2 years, you will be 40% vested. You will be 60% vested after 3 years of service, 80% vested after 4 years of service and 100% vested after 5 years of service. You are always 100% vested in your own contributions into the 401(k) plan. This means that your own contributions, plus any earnings on those contributions, belong to you at all times – and you can take them with you when you retire or leave your employment at GardaWorld Cash.

Enroll online at principal.com, or call **1-800-547-7754**.

Bi-Weekly Salary	Contribution Percent	Your Contribution	Company Contribution
\$1,000	1%	\$10	\$2
\$1,000	2%	\$20	\$4
\$1,000	3%	\$30	\$6
\$1,000	4%	\$40	\$9
\$1,000	5%	\$50	\$12
\$1,000	6%	\$60	\$15
\$1,000	10%	\$100	\$15

Purchasing Power Program

This program allows you to access over 20,000 brand name products and services. Through payroll deductions, the Purchasing Power Program helps you with those major or unexpected purchases. You make manageable payments over a 12-month period with no ballooning interest, hidden fees or credit check. To confirm your eligibility and spending limit,

contact Purchasing Power directly. Products and services available through Purchasing Power include:

- Computers and electronics
- Home appliances and furniture
- Tv and entertainment
- Jewelry and fashion accessories
- Sports, fitness and recreation equipment
- Toys, baby and kids furniture
- Luggage and travel
- Health and beauty
- Auto and home improvement

Go to <https://gardaworld.purchasingpower.com> to sign up.

Employee Assistance Program (EAP)

We care about you and your family's total health management – mental, emotional and physical. For that reason, we provide an Employee Assistance Program (EAP) at no cost to you through New Directions.

This service connects you with the best mental health and counseling services. Whether you are interested in work/life resources, mental health assistance, or legal and finance advice, the EAP services can connect you and members of your household with a variety of professionals. With just one phone call, at any hour of the day or night, you can speak with helpful resources. The EAP benefit includes 5 in-person visits or 5 online messaging or 5 telephonic counseling sessions. All services provided are confidential and will not be shared with us.

You may also access additional information by calling:

Toll-Free: 1-800-624-5544 or going to <https://eap.ndbh.com>. **Company Code: gardaworld**

Key Reminders

For 2024, the open enrollment is a mandatory enrollment. All team members must either enroll on-line or schedule a call with a Benefits Specialist. Additionally, all employees with an HSA account must update their contributions every year.

To complete the enrollment process, you must login to Ceridian/Dayforce to complete your Tobacco Usage and COVID Vaccination Affidavits and confirm your benefit elections.

Log into Ceridian/Dayforce

- Link: <http://dayforcehcm.com>
- Company: GardaWorld
- Username: Your Employee ID Number
- Password: If you experience any password issues, please email ceridian@garda.com

Complete *COVID-19 and Tobacco Forms (if newly enrolling or changing status):

- Select the 'Forms' icon
- Go to the 'Benefits Enrollment' section
- Select and complete the 'Tobacco Use Affidavit'
- Select and complete the 'COVID Vaccination Affidavit'

IMPORTANT: If these affidavits are not completed by December 15, 2023, you will automatically be subject to the monthly \$100 Tobacco Use and \$100 monthly COVID Vaccination surcharges. There will be no refunds of any surcharges that have been assessed.

Additional Benefits Information and Disclosures

Annual Participant Notices and Summary Benefits and Coverages (SBCs) are available via your employee account in Ceridian/Dayforce under the 'Forms' section. If you would like a hard copy of any of these notices, you can email your request to gardabenefits@garda.com.



2024 Bi-Weekly Rates

Medical

Salary less than \$30,000	Basic HSA	Premier HSA	Basic EPO	Premier EPO
Employee Only	\$ 34.00	\$ 38.00	\$ 51.00	\$ 77.00
Employee + Spouse	\$ 108.00	\$ 120.00	\$ 175.00	\$ 250.00
Employee + Child(ren)	\$ 62.00	\$ 69.00	\$ 167.00	\$ 231.00
Employee + Family	\$ 178.00	\$ 198.00	\$ 332.00	\$ 447.00
Salary between \$30,000 - \$49,999	Basic HSA	Premier HSA	Basic EPO	Premier EPO
Employee Only	\$ 43.00	\$ 48.00	\$ 67.00	\$ 96.00
Employee + Spouse	\$ 126.00	\$ 140.00	\$ 192.00	\$ 271.00
Employee + Child(ren)	\$ 98.00	\$ 109.00	\$ 186.00	\$ 259.00
Employee + Family	\$ 203.00	\$ 226.00	\$ 350.00	\$ 461.00
Salary between \$50,000 - \$69,999	Basic HSA	Premier HSA	Basic EPO	Premier EPO
Employee Only	\$ 51.00	\$ 57.00	\$ 79.00	\$ 118.00
Employee + Spouse	\$ 144.00	\$ 160.00	\$ 213.00	\$ 295.00
Employee + Child(ren)	\$ 112.00	\$ 124.00	\$ 208.00	\$ 281.00
Employee + Family	\$ 230.00	\$ 255.00	\$ 368.00	\$ 496.00
Salary between \$70,000 - \$89,999	Basic HSA	Premier HSA	Basic EPO	Premier EPO
Employee Only	\$ 60.00	\$ 67.00	\$ 88.00	\$ 132.00
Employee + Spouse	\$ 162.00	\$ 180.00	\$ 226.00	\$ 310.00
Employee + Child(ren)	\$ 128.00	\$ 142.00	\$ 216.00	\$ 289.00
Employee + Family	\$ 255.00	\$ 283.00	\$ 380.00	\$ 510.00
Salary \$90,000 or greater	Basic HSA	Premier HSA	Basic EPO	Premier EPO
Employee Only	\$ 68.00	\$ 76.00	\$ 96.00	\$ 144.00
Employee + Spouse	\$ 180.00	\$ 200.00	\$ 255.00	\$ 322.00
Employee + Child(ren)	\$ 144.00	\$ 160.00	\$ 239.00	\$ 298.00
Employee + Family	\$ 280.00	\$ 311.00	\$ 392.00	\$ 531.00

Dental

	Basic Plan	Plus Plan
Employee Only	\$ 11.40	\$ 14.25
Employee + Spouse	\$ 20.90	\$ 27.55
Employee + Child(ren)	\$ 25.65	\$ 32.30
Employee + Family	\$ 38.95	\$ 50.35

Vision

	Basic Plan	Buy-Up Plan
Employee Only	\$ 3.00	\$ 4.22
Employee + Spouse	\$ 4.43	\$ 6.23
Employee + Child(ren)	\$ 4.74	\$ 6.67
Employee + Family	\$ 7.58	\$ 10.65

GardaWorld Cash 2024 Carrier Contact List

Carrier/Department	Phone	Web	Policy/Group #
Aetna Medical & Prescription	(855) 504-6745	www.aetna.com	869886
Aflac Accident Critical Illness Hospital Indemnity	(800) 433-3036	www.aflacgroupinsurance.com	CTR0001128775
Atlantic American Whole Life Short-Term Disability	(866) 458-7502	https://aaemployeebenefits.com	005-W5215001
Guardian Dental Vision	(800) 541-7846 (800) 877-7195	www.guardianlife.com	554854 106782
MetLife Auto & Homeowner's Insurance	(800) 438-6387	www.metlife.com	N/A
Mutual of Omaha Basic & Supp Life Insurance Long-Term Disability	(800) 775-8805 (800) 877-5176	www.mutualofomaha.com	G000BHQP
New Directions (EAP) Employee Assistance Program	(800) 624-5544	www.ndbh.com	N/A
Inspira Financial (formerly PayFlex) Health Savings Account	(888) 678-8242	www.payflex.com	N/A
ScriptSourcing \$0 RX Copay Program	(410) 902-8811	https://scriptsourcing.com	N/A
Principal Company 401(k)	(800) 547-7754	www.principal.com	3-37861

Frequently Contacted GardaWorld Cash Departments

Department	Email Address
Benefits Department	gardabenefits@garda.com
Leave of Absence	leaveofabsence@garda.com
Workers' Compensation	workcomp@garda.com
Payroll	support@gardapayroll.freshdesk.com



Virtual Enrollment

Schedule a virtual session with a Benefits Specialist.

New Hires and Open Enrollment Use Scheduling Tool

<https://tinyurl.com/GWOPENENROLLMENT>

– OR –

Log into **Dayforce** and follow the prompts to complete your enrollment.

GLOSSARY OF TERMS

COPAYMENT: A copayment (copay) is the fixed dollar amount you pay for certain in-network services on a PPO-type plan. In some cases, you may be responsible for coinsurance after a copay is made.

COINSURANCE: Your share of the costs of a healthcare service, usually figured as a percentage of the amount charged for services. You start paying coinsurance after you've met the deductible. Your plan pays a certain percentage of the total bill and you pay the remaining percentage.

DEDUCTIBLE: A deductible is the amount of money you must meet before your plan begins paying for services covered by coinsurance. Some services, such as office visits that require copays do not apply to the deductible. For example, if your plan's deductible is \$1,000, you'll pay 100% of eligible healthcare expenses until you have met the \$1,000 deductible. After that, you share the cost with your plan by paying coinsurance.

FORMULARY: A list of prescription drugs covered by the plan. Also called a drug list.

HIGH DEDUCTIBLE HEALTH PLAN (HDHP): This is a type of medical plan that requires the member to reach a deductible prior to having services covered by coinsurance. All expenses paid by the member count toward the deductible and out-of-pocket maximum.

IN-NETWORK: A group of doctors, clinics, hospitals and other healthcare providers that have an agreement with your medical plan provider. You pay a negotiated rate for services when you use in-network providers.

OUT-OF-NETWORK: Care received from a doctor, hospital or other provider that is not part of the plan agreement. You'll pay more when you use out-of-network providers since they don't have a negotiated rate with your plan provider. You may also be billed the difference between what the out-of-network provider charges for services and what the plan provider pays for those services.

OUT-OF-POCKET MAXIMUM: This is the most you must pay for covered services in a plan year. After you spend this amount on deductibles and coinsurance, your health plan pays 100% of the costs of covered benefits. However, you must pay for certain out-of-network charges above reasonable and customary amounts

NOTES
