

FULL TIME EMPLOYEE BENEFITS GUIDE

JANUARY 1, 2020 - DECEMBER 31, 2020

Getting to know your future benefit options


northhighland®
WORLDWIDE CONSULTING

TABLE OF CONTENTS

3	ENROLLMENT & ELIGIBILITY
5	MEDICAL
7	HSA
9	HEALTH ADVOCATE
10	DENTAL
10	VISION
11	ADDITIONAL BENEFITS
16	401(k)
17	WHO TO CONTACT

WELCOME

We are proud to offer a comprehensive and competitive benefits program designed to meet the diverse needs of our employees. We review the program each year to ensure that it complies with federal requirements. The offering we provide meets our overall benefit objective of providing a balance of quality and affordable benefits for you and your family members.



ENROLLMENT & ELIGIBILITY

ENROLLMENT ONLINE

You can make your benefit elections and submit any midyear changes through Workday. You will receive a task in your Workday inbox with benefit enrollment instructions.

When Coverage Begins

New Hires:

Benefits become effective on the first day of the month following your date of hire. If you are benefits-eligible, you must enroll during your first 30 days of employment with North Highland. If you do not enroll during your first 30 days of employment, you will not receive coverage. Unless you experience a family status event (see page 4 for more information), your next opportunity to enroll in benefits will be during the annual benefits enrollment period, typically held in the fall of each year for the upcoming year. Supplemental life and voluntary long term disability insurance requires evidence of insurability (EOI) for late entrants.

Coverage for Dependents

You have the ability to cover eligible dependents on your benefits through North Highland. Eligible dependents include:

- Your legal spouse
- Your same or opposite sex domestic partner
- Your natural and adopted unmarried children to age 26
- Your spouse's or domestic partner's natural and adopted unmarried children to age 26
- Unmarried dependent children of any age who are handicapped

Note: when covering a domestic partner, your per payroll deductions for the various benefits will reflect a different amount than what is listed in this benefit guide due to IRS rules regarding imputed income.

IMPORTANT INFORMATION

CHANGE IN YOUR COVERAGE MID-YEAR

The IRS provides strict regulations about changes to pretax elections during the plan year. If you experience a qualified IRS family status change mid-year, you are permitted to make a change within 31 days of the event. If the change request is not completed within 31 days of the event, you will not be able to change your elections until the following year's annual benefits enrollment period, which means the change will not be effective until January 1 of the following year. Below is a list of some of the more commonly known qualified family status changes:

- Marriage, divorce or annulment, or permanent separation from your spouse/domestic partner.
- Birth of a child.
- Placement of a foster child or child for adoption with you, or assumption of legal guardianship of a child.
- Change in your spouse's/domestic partner's or dependent's employment status that affects benefits eligibility, including termination or commencement of employment or change in worksite.
- You or your dependent becomes eligible or loses eligibility for Medicare or Medicaid.
- The death of your spouse/domestic partner or dependent.
- Court ordered coverage of your child by you or your spouse/domestic partner, allowing you to add or drop the child's coverage.
- Change in your employment that affects benefits eligibility (working less than 20 hours per week).
- Loss of eligibility for a dependent.
- Change in dependent care provider or cost for dependent care FSA.

The change you request must be consistent with the qualifying event and also requires that documentation be provided within 31 days of the event. Please complete any changes to your enrollments online through Workday by clicking the Benefits Application (#1), then the word Benefits in the Change section (#2). A job aid for processing qualified family status changes is located on The Hub under Global Services/People (HR)/Total Rewards/Benefits Information (US). If you need assistance, email askbenefits@northhighland.com.

#1
Benefits Application
(Workday dashboard)



Benefits

#2
Change section





THE PLAN

Medical and Prescription Drug Coverage - UnitedHealthcare (UHC)

North Highland offers you and your family a comprehensive medical and prescription drug plan that allows you to contribute to a Health Savings Account (HSA). The plan provides a national network of doctors, facilities and pharmacies along with benefits for both in-network and out-of-network.

Remember that it is always more cost effective to use providers that are in the UHC network.





MEDICAL AND PRESCRIPTION DRUG COVERAGE - UnitedHealthcare

Overview of Benefits	In-Network		Out-of-Network	
Office Visits				
Primary Care	Plan pays 90% after deductible		Plan pays 70% after deductible	
Specialist	Plan pays 90% after deductible		Plan pays 70% after deductible	
Virtual Visits	Plan pays 100% after deductible		Not covered	
Preventive Care	Plan pays 100%, <u>no</u> deductible		Plan pays 70% after deductible	
Prescription Drugs*	Retail (30 days)	Mail Order (90 days)	Retail (30 days)	Mail Order (90 days)
Tier 1	\$10	\$25	\$10	
Tier 2	\$35	\$87.50	\$35	Not covered
Tier 3	\$60	\$150	\$60	
Deductible				
Individual	\$2,850		\$5,000	
Family*	\$5,700		\$10,000	
*If you have other family members on this plan, each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible.				
Out-of-Pocket Maximum (OOP) – Includes Deductible, Coinsurance, & Prescription Copays				
Individual	\$3,850		\$6,000	
Family*	\$7,700		\$12,000	
*If you have other family members on this plan, each family member must meet their own individual out-of-pocket maximum until the total expenses paid by all family members meets the overall family out-of-pocket maximum.				
Coinsurance After Deductible				
Plan Pays	90%		70%	
You Pay	10%		30%	
Coinsurance After Deductible				
Emergency Room	Plan pays 90% after deductible		Plan pays 90% after deductible	
Urgent Care	Plan pays 90% after deductible		Plan pays 70% after deductible	
Automatic HSA Contribution from North Highland (prorated per pay period)	Employee Only: \$750 Employee + Spouse or Domestic Partner: \$1,350 Employee + Children: \$1,350 Employee + Family: \$1,750			
	Biweekly Non-Tobacco Payroll Deduction		Biweekly Tobacco Payroll Deduction	
Employee Only	\$50.32		\$73.40	
Employee + Spouse or Domestic Partner	\$163.50		\$186.58	
Employee + Child(ren)	\$129.55		\$152.62	
Employee + Family	\$254.08		\$277.16	

*Employees will pay the full cost of prescription drugs until the deductible has been met. Once the deductible has been met, the applicable copay amount will be paid until the Out-of-Pocket Maximum is reached.



HEALTH SAVINGS ACCOUNT (HSA)

HSA Overview

An HSA is an individual account that belongs to you. The funds you contribute are tax-free and if you spend funds in your HSA on qualified medical, dental, vision and prescription expenses – now, in the near future, or in retirement – those funds generally won't be subject to federal taxes.

Contributing to Your HSA

You choose how much you want to contribute to your HSA per pay period. You can make changes to your HSA contribution at any time through the year by going to the Benefits Application in Workday and clicking on "Change Benefits". Select "Year Round Enrollment" as the Benefit Event Type.

In order to receive the company HSA contribution from North Highland, you are required to have an HSA account administered by Optum Bank. To begin this process, you must elect the HSA within your benefits enrollment task in Workday. This account will be opened for you once your eligibility information has been passed to Optum Bank. Please note that Optum Bank may contact you for additional information. Company contributions are based on how many family members you cover under your medical plan and are deposited into your HSA biweekly through payroll. **The annual contribution from North Highland is prorated based on your benefits effective date.**

Any contributions made by North Highland count towards the IRS maximum annual contribution limit. Because you have the opportunity to earn health and well-being dollars through the firm, the annual maximum HSA contributions you can contribute through North Highland payroll are less than the IRS maximum.

Tax savings with an HSA

You can make before-tax HSA contributions through payroll deductions and enjoy immediate tax benefits. For example, if you contribute \$1,000 and are at the 25% federal tax rate, you'll have \$1,000 to spend on qualified medical expenses - not \$750, which is the amount you'd have left after paying your federal taxes.

Generally, you can also pay for qualified medical expenses for your spouse or any qualified tax dependents. If your domestic partner is not a tax dependent, distributions from your HSA for his or her qualified medical expense are not tax-free. For a complete list of qualified medical expenses please visit www.irs.gov/publications/p502/index.html.

Coverage Tier	2020 IRS Limits*	North Highland Contribution*	Available Well-Being Dollars*	You can contribute up to*
Employee Only	\$3,550	\$750	\$600	\$2,200
Employee + Spouse or DP	\$7,100	\$1,350	\$600	\$5,150
Employee + Child(ren)	\$7,100	\$1,350	\$600	\$5,150
Employee + Family	\$7,100	\$1,750	\$600	\$4,750

If you are age 55 or older, you can contribute an additional \$1,000 per year to your HSA in the form of catch-up contributions.

**The IRS limits, North Highland contribution amounts and your maximum contribution are based on being enrolled for all of 2020. Your actual maximums and contribution from North Highland will vary based on your benefits effective date.*



MAXIMIZING YOUR BENEFITS – TOOLS & RESOURCES

Well-Being Dollars

North Highland has partnered with LifeWorks for our Well-Being Program. By taking specific healthy actions you can earn up to \$600 in health and well-being dollars. Tools and resources are available through the LifeWorks platform at <https://northhighland.lifeworks.com>.

Well-Being dollars help you pay for eligible medical expenses. Complete the activities as soon as you can so the dollars are funded into your HSA when you need them. The deadline to complete activities is October 31, 2020.

Well-Being Activity	Incentive for Completing Well-Being Activity
Health Assessment (all parts must be completed)	\$100
LifeWorks Well-Being Tiers	
Receive points by participating in the LifeWorks well-being program through actions such as completing your health risk assessment, participating in step challenges or completing your own personal challenges. Your points accumulate to tier levels. Earn more points to move up tier levels and gain access to new rewards.	Silver Tier \$200
Preventive Visits & Screenings (complete one)	
Annual Physical or Prenatal Exam	\$300
Mammogram (Females Age 40+)	
Colorectal Screening (Members Age 50+)	
Cervical Screening (Females Age 21-65)	

The Importance of Preventive Care

Preventive care is generally covered at no cost to you and your family when visiting an in-network provider. Regularly scheduled checkups and screenings may help prevent a disease from happening in the first place. View age-specific preventive care guidelines at <http://www.uhcpreventivecare.com>

Health4Me App from UnitedHealthcare

The Health4Me app allows you to securely access health plan information on your mobile device so you can conveniently:

- View and share health plan ID cards
- Obtain health care cost estimates for specific treatments, procedures and medications
- Search for care closest to your current location
- Look up the status of a claim
- Check the balance of your HSA





HEALTH ADVOCATE

North Highland partners with Health Advocate to offer employees a suite of benefits and tools. Health Advocate is your one-stop shop for estimating the cost and quality of services covered by the medical plan, help with benefits questions and issues, and the employee assistance program.

Health Advocate is available 24/7 to eligible employees, their spouses or domestic partners, dependent children, parents and parents-in-law.

To contact Health Advocate, please call 866-799-2728 or visit healthadvocate.com/members.

Health Cost Estimator (HCE)

Save money on your healthcare expenses by comparing prices for medical procedures right in your area. With Health Cost Estimator you can:

- Get pricing estimates for doctors, hospitals and other facilities nationwide
- Compare cost and quality for hundreds of medical services by zip code
- View provider quality and safety scores; read patient reviews
- Access HCE by phone, app, or through your member website

Download Health Advocate's FREE, easy-to-access pricing app so that you have this tool at your fingertips.



Health Advocacy

Unlimited, confidential access to a Personal Health Advocate, typically a registered nurse supported by medical directors and benefit claims specialists, who can assist with a wide variety of healthcare and insurance-related issues.

Your Personal Health Advocate can help:

- Find the right doctors and hospitals
- Schedule tests, appointments; secure second opinions
- Explain benefits coverage and health conditions; research the latest treatments
- Resolve billing and claims issues
- Locate eldercare services

Employee Assistance Program (EAP)

Your employee assistance program provides confidential access (up to six in person sessions, unlimited sessions by phone or secure video) to Licensed Professional Counselors, for help with a wide range of personal issues. You also have access to Work/Life Specialists for help achieving a better work/life balance. Get help 24/7 with personal, family and work issues, including:

- Grief, loss, depression; relationship issues, divorce, new baby, adoption, eldercare, addiction, eating disorders, mental illness
- Financial and legal issues, retirement, identity theft
- Medical Bill Saver™ service for help negotiating non-covered medical and dental bills over \$400



DENTAL

Dental Coverage - Delta Dental

Your dental insurance allows you to visit any provider you choose; however, you'll save money when you choose to visit a dentist that participates in the Delta Dental PPO network. These providers do not charge for amounts in excess of the negotiated discounts and will file your dental claims on your behalf.

You should request a Pre-Determination of Benefits Statement from your dentist in advance of any basic or major treatment so that you will know the exact out-of-pocket cost for your procedure.

Information regarding dental providers can be found at www.deltadentalins.com or by calling 1-800-521-2651. **No ID card is required.**

Overview of In-Network Dental Benefits

Annual Deductible (single / family)	\$50 / \$150
Annual Plan Maximum	\$2,000 per person
Diagnostic & Preventive Care (routine exams , x-rays, cleanings)	100%, two cleanings per calendar year
Basic Restorative Care (extractions, periodontics, endodontics)	80% coinsurance
Major Restorative Care (oral surgery, crowns, veneers, dentures)	50% coinsurance
Orthodontic Treatment (adults & children to age 26)	50% coinsurance up to \$2,000 lifetime maximum

Biweekly Dental Payroll Deductions

Employee Only	\$5.95
Employee + Spouse or DP	\$17.53
Employee + Child(ren)	\$26.22
Employee + Family	\$39.75

VISION

Vision Coverage - VSP

North Highland offers a comprehensive vision plan through VSP. This plan provides coverage for eye exams, frames and lenses, contact lenses and discounts on Lasik vision correction surgery.

Information regarding vision providers can be found at www.vsp.com or by calling 1-800-877-7195.

No ID card is required.

Overview of In-Network Vision Benefits

Frequency

Exams	Every calendar year
Lenses	Every calendar year
Frames	Every other calendar year

Vision Exams

\$10 copay

Prescription Glasses

\$25 copay

Frames

\$130 allowance after copay

Lenses

Single Vision
Bifocal
Trifocal
Lenticular

No cost after copay

Contact Lenses

Therapeutic

No Copay

Elective

Up to \$60
(\$125 allowance)

Laser Vision Correction

Discount

Biweekly Vision Payroll Deductions

Employee Only	\$1.11
Employee + Spouse or DP	\$2.86
Employee + Child(ren)	\$3.08
Employee + Family	\$5.53



HOSPITAL INDEMNITY COVERAGE

Hospital Indemnity Coverage – MetLife

With the hospital indemnity coverage through MetLife, you'll have a choice of two comprehensive plans which provide payments directly to you and are not offset by any other insurance coverage or payments you may receive. Here are just some of the covered benefits/services when an accident or illness puts you in the hospital:

Benefit Type	Low Plan MetLife Hospital Indemnity Insurance Pays YOU	High Plan MetLife Hospital Indemnity Insurance Pays YOU
Hospitalization due to an accident		
Admission:		
▪ Non-ICU	\$750 per accident	\$1,000 per accident
▪ ICU	\$1,500 per accident	\$2,000 per accident
Hospitalization due to an illness		
Admission:		
▪ Non-ICU	\$500 per year	\$1,000 per year
▪ ICU	\$1,000 per year	\$2,000 per year
All hospitalizations		
Confinement (paid up to 31 days)		
▪ Non-ICU	\$100 per day	\$200 per day
▪ ICU	\$200 per day	\$400 per day

Benefit Payment Example – High Plan

Susan is taken to the emergency with chest pain. Upon arrival, she was admitted to the Intensive Care Unit. After 1 day in the ICU, Susan moves to a standard room and spends 2 additional days recovering in the hospital.

Covered	Benefit Amount
Admission	\$2,000
ICU Confinement	\$400
Non-ICU Confinement	\$400
Total Benefit Paid to Susan	\$2,800

Biweekly Payroll Deductions	Low Plan	High Plan
Employee Only	\$4.96	\$9.72
Employee + Spouse or DP	\$9.71	\$19.03
Employee + Child(ren)	\$8.97	\$17.58
Employee + Family	\$15.27	\$29.91



CRITICAL ILLNESS COVERAGE

The critical illness coverage through MetLife provides lump sum payments directly to you in the event that you are diagnosed with one of thirty covered conditions.

Employees can enroll in the coverage with initial benefit amounts of \$5,000 or \$10,000. Spouses, domestic partners, and dependent children are also eligible for coverage at 50% of the employee initial benefit amount.

Your initial benefit provides a lump sum payment upon the first diagnosis of a covered condition. Your plan pays a recurrence benefit for the following covered conditions: heart attack, stroke, coronary artery bypass graft, full benefit cancer and partial benefit cancer. A recurrence benefit is only available if an initial benefit has been paid for the covered condition under this plan.

The maximum amount that you can receive through your critical illness plan is called the total benefit and is 3 times the amount of your initial benefit. This means that you can receive multiple initial benefit and recurrence benefit payments until you reach the maximum of 300% (\$15,000 or \$30,000). Please refer to the table below for the percentage benefit amount for each covered condition.

Covered Conditions	Initial Benefit MetLife Critical Illness Insurance Pays YOU	Recurrence Benefit MetLife Critical Illness Insurance Pays YOU
Full benefit cancer	100% of initial benefit	50% of initial benefit
Partial benefit cancer	25% of initial benefit	12.5% of initial benefit
Heart attack	100% of initial benefit	50% of initial benefit
Stroke	100% of initial benefit	50% of initial benefit
Coronary artery bypass graft	100% of initial benefit	50% of initial benefit
Kidney failure	100% of initial benefit	n/a
Alzheimer's disease	100% of initial benefit	n/a
Major organ transplant	100% of initial benefit	n/a
22 other conditions	25% of initial benefit	n/a

Health Screening Benefit

The plan also includes a health screening benefit, which pays each covered person \$50 per year simply for having a preventive screening with their physician.

The rates associated with this plan are based on the employee's age. Please refer to your benefit enrollment form in Workday for the biweekly cost of coverage based on your election.



LIFE & ACCIDENTAL DEATH & DISMEMBERMENT INSURANCE

Life & Accidental Death & Dismemberment (AD&D) Insurance – Lincoln Financial Group

North Highland offers Life and Accidental Death and Dismemberment insurance to provide you with financial assistance in case of severe injury or death. Life insurance amounts will decrease from 100% to 55% when you or your spouse reach age 70.

Basic Life and AD&D Insurance

North Highland provides you with a basic life and AD&D benefit of \$115,000.

Supplemental Life

Supplemental life insurance is available for purchase for yourself and your eligible dependents. Rates for employee and spouse coverage are based on your age.

Evidence of Insurability (EOI) is required if you choose to purchase any amount of coverage for yourself or your eligible spouse/domestic partner 31 days after your date of hire, for amounts above the guarantee issue or if you wish to increase your coverage during open enrollment. If the enrollment system (Workday) determines that you, your spouse or domestic partner is required to submit EOI in order to obtain coverage, log into Lincoln Financial's website, www.mylincolnportal.com, and submit EOI. Once logged in, if you pass the EOI screening, you will be notified immediately online of the approval and the EOI process is concluded. If you do not pass the initial EOI screening, you will be required to submit additional medical information. You can provide the additional medical information online or via paper to Lincoln Financial. Coverage subject to EOI becomes effective the date Lincoln Financial Group approves the EOI or if you increase coverage during open enrollment, the effective date of the new plan year.

Coverage for yourself:

- You may elect life coverage in \$10,000 increments up to a maximum of \$1,000,000.
- The guarantee issue amount (only available as a new hire when coverage is elected within 31 days) is \$200,000.
- EOI is required if you wish to purchase coverage 31 days after your date of hire or if you wish to increase your coverage beyond the guarantee issue amount.

Coverage for your spouse or domestic partner:

- You must elect coverage for yourself in order to elect coverage for your spouse or domestic partner.
- You may elect coverage in \$5,000 increments up to a maximum of \$250,000.
- The guarantee issue amount for spouse/domestic partner coverage is \$50,000.
- EOI is required if you wish to purchase coverage for your spouse/domestic partner after 31 days of your date of hire or if you wish to increase your coverage beyond the guarantee issue amount.

Coverage for your Child(ren):

- You must elect coverage for yourself in order to elect coverage for your child.
- Coverage is available in the amount of \$10,000.
- No EOI required



DISABILITY INSURANCE

Short Term Disability (STD) – Lincoln Financial

North Highland provides short term disability coverage at no cost to you! Our STD policy provides you with a portion of your income in the event you are temporarily disabled due to a non-work related injury, illness, or childbirth. The STD benefit pays 70% of your annual pre-disability earnings up to a maximum of \$2,000 per week. Benefits begin the 1st day absent in the event of an accident and on the 8th day absent in case of illness. You may receive STD benefits up to a maximum of 90 days.

Long Term Disability (LTD) – Lincoln Financial

North Highland provides you the opportunity to elect Long Term Disability insurance. Our LTD policy provides you with a portion of your income in the event of a serious illness or injury that prevents you from being able to perform your job duties for an extended amount of time. The benefit pays 60% of your annual earnings up to a maximum of \$15,000 per month and begins after 90 days of the onset of your disability. Based on the extent of your disability, LTD benefits may continue to be paid up until you reach your Social Security retirement age. Evidence of insurability (EOI) is required if you wish to purchase coverage after 31 days from your date of hire.

METLAW LEGAL SERVICES

MetLaw Legal Services – Hyatt Legal, a MetLife Company

MetLaw provides you with telephone and office consultations for an unlimited number of matters with the attorney of your choice. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action. If you choose to enroll in this program the cost is \$9.00 per pay period.

This benefit provides you with legal representation for:

- Estate Planning Documents
- Financial Matters
- Real Estate Matters
- Elder Law Matters
- Family Law
- Traffic Offenses
- Document Preparation
- Identity Theft
- Immigration Assistance
- Juvenile Matters
- Consumer Protection
- Defense of Civil Lawsuits
- Personal Property Protection
- And more

To learn more, visit www.info.legalplans.com and use the access code 9900663.



TAX-ADVANTAGED ACCOUNTS

Health Flexible Spending Account (FSA)

If you waive medical coverage through North Highland, you can contribute up to \$2,700 pretax annually into the health FSA. Your contribution is made via payroll deductions and the total amount you elect is accessible immediately. The money you contribute can be used to cover qualified out-of-pocket costs such as medical, dental, and vision expenses; prescription drugs; and over-the-counter medication with a doctor's prescription.

You may use your debit card to pay for qualified expenses at the time of service or you may receive reimbursement through paper or online claim submissions. Please keep copies of all of your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines.

Limited Purpose FSA

If you enroll in medical coverage through North Highland, you have access to a limited purpose FSA. You can contribute up to a maximum of \$2,700 pretax annually. You may use the limited FSA to pay for qualified dental and vision expenses.

Dependent Care FSA

You can contribute money through payroll deductions into a dependent care FSA to be used toward care for a child under the age of 13, a physically or mentally disabled parent or child, or elder care for tax-qualified dependents. If you're single or married and filing a joint tax return, you can contribute up to \$5,000 into this FSA. If you're married and file separately, you can contribute up to \$2,500. If you are a highly-compensated employee under the IRS definition you may be restricted to a lower annual contribution.

Dependent care FSA funds are only available as they are deposited to your account through payroll deductions. To qualify for reimbursement, these expenses must be incurred so that you (and/or your spouse/domestic partner) can work or go to school. High Deductible Health Plan (HDHP) members are allowed to participate in the dependent care FSA. Qualified dependent care expenses may be reimbursed through paper or online claim submissions. Please keep copies of all of your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines.

Transportation/Commuter Benefit

We understand that there are costs associated with commuting to work. A transportation reimbursement account (more commonly known as commuter benefits) allows you to pay for a portion of qualified parking or transit passes using pretax dollars through payroll deductions.

Transit and parking funds are only available as they are deposited to your account through payroll deductions. Please keep copies of all of your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines. Balances are not subject to "use it or lose it" rule.

Mass Transit

Qualified Transit funds can only be accessed and used through debit card transactions. Transit funds are not available for reimbursement through paper claim forms. Qualified expenses include costs associated with a pass, token, fare card, voucher or similar item allowing you to ride on a publicly or privately operated bus, rail, van, or ferry service that seats at least six adults. Under this benefit, you can set aside up to \$260 per month.

Parking

You may use your debit card to pay for qualified parking expenses at the time those services are incurred or you may receive reimbursement through paper or online claim submissions. Qualified expenses include costs associated with parking provided on or near the workplace. Also included is parking provided on or near the location from where you commute to work using mass transit or van-pools. This does not include parking on or near your home. Parking funds are only available as they are deposited to your account through payroll deductions. Please keep copies of all of your receipts as you may be asked to substantiate your claims as qualified expenses under the IRS guidelines. Under this benefit, you can set aside up to \$260 per month.

If you have any questions about FSAs or the Commuter Benefits, go to www.flores247.com or call Flores at 800-532-3327.



401(k) PLAN

401(k) Plan – Principal

As a North Highland employee, you are eligible to participate in the company 401(k) retirement plan. You can access your Principal account after you have received your first paycheck. To access your account, go to www.principal.com. Once logged into your account, you can update your contribution percentage, investment direction, etc. For questions, contact a Principal Retirement Specialist at 800-547-7754. **If you do not make an election on your own, you will be automatically enrolled with a pre-tax salary deferral contribution of 3%.**

For every dollar you contribute, North Highland will make a discretionary match of 50% of the first 6% of pay you contribute in a calendar year in which you are an active employee on December 31st. Because these contributions are discretionary, they may vary from year to year. Matches are generally made in the 1st quarter of the following year.

Employee Stock Ownership Plan (ESOP)

North Highland's ESOP is a retirement plan for all U.S. employees. Contributions are made by the company and are in the form of company stock.

You receive a contribution if you work 1,000 hours in any calendar year and are an active employee on December 31st. It takes 6 years to become fully vested. Vesting schedule is as follows:

Years	Vesting Percentage
Year 1	0%
Year 2	20%
Year 3	40%
Year 4	60%
Year 5	80%
Year 6	100%

Contributions are targeted at 1% to 5% of eligible compensation. For questions, contact a Principal Retirement Specialist at 800-547-7754.



WHO TO CONTACT

Benefit	Vendor / Web Address	Contact Information
EAP, Advocacy & Health Cost Estimator	Health Advocate www.healthadvocate.com	1-866-799-2728
Medical/Pharmacy	UnitedHealthcare www.myuhc.com	1-866-734-7670
Health Savings Account (HSA)	Optum Bank www.myuhc.com	1-800-791-9361
Well-Being Program (LifeWorks)	LifeWorks www.northhighland.lifeworks.com	1-888-456-1324
Dental	Delta Dental www.deltadentalins.com	1-800-521-2651
Vision Care	VSP www.vsp.com	1-800-877-7195
Hospital Indemnity & Critical Illness	MetLife www.metlife.com	1-800-438-6388
Life/AD&D	Lincoln Financial www.mylincolnportal.com (company code: TNHC)	1-888-408-7300
Short and Long Term Disability	Lincoln Financial www.mylincolnportal.com (company code: TNHC)	1-888-408-7300
Legal Services	Hyatt Legal, a MetLife Company www.info.legalplans.com (access code = 9900663)	1-800-821-6400
Flexible Spending Accounts & Commuter Benefits	Flores & Associates www.flores247.com	1-800-532-3327
401(k) and Retirement Savings	Principal www.principal.com	1-800-547-7754

All benefits described in this guide are only intended to be a summary.
Please refer to the governing plan documents for detailed information regarding coverage terms.

northhighland.[®]

WORLDWIDE CONSULTING