Family Impact
Benefits Program





2027

BENEFITS GUIDE



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IMPORTANT NOTICE

Thompson Thrift has made every effort to ensure the accuracy of the information in this enrollment guide. In the event of any discrepancy between this guide and the official insurance contracts or legal plan documents, the terms of those documents will prevail. Thompson Thrift reserves the right to modify or discontinue any benefits described in this guide, as well as to change the cost-sharing arrangements between eligible employees and the company at any time. This guide does not create an employment contract or guarantee continued employment with Thompson Thrift.

Eligibility

Thompson Thrift provides a comprehensive Total Rewards program carefully designed to help secure the long-term financial, physical, and overall well-being of our team members and their families. We regularly evaluate our benefits and rewards against those offered at other leading companies to ensure our programs are competitive with the very best employers. Below is an outline of the eligibility requirements* for the benefit programs outlined in this document.

TEAM MEMBER BENEFIT ELIGIBILITY

Team members hired on a full-time regular basis are eligible to participate in the benefit programs outlined in this document. Regular is defined as hired on a full workweek basis for a continuous and indefinite period. Full-time is defined as regularly scheduled to work 30 hours or more per week.

TEAM MEMBER DEPENDENT FAMILY ELIGIBILITY

Thompson Thrift's benefit programs are designed to support the health and well-being of our team members and their families. For plans outlined in this document that provide dependent coverage, you may enroll the following family members.

YOUR SPOUSE

"Spouse" means the individual to whom you are legally married as determined under federal law.

YOUR CHILDREN

"Child" and "Children" means your biological children, your legally adopted children, your stepchildren, your foster children, any children for whom you are responsible under court order, children for whom you are appointed legal guardianship. Eligible children include each of your children who are:

- under age 26, whether married or unmarried, regardless of his or her student or employment status and regardless of whether your home is his or her principal place of abode or whether you support him or her financially; and
- over the age of 26, unmarried and (i) primarily dependent on you for support because of a mental or physical disability; and (ii) for whom you give the Plan Sponsor satisfactory proof of such mental or physical disability within 31 days after the later of the commencement of such mental or physical disability or the date you first become an eligible employee under this Plan; or for purposes of any Plan features that are subject to state-mandated benefits, over the age 26 to the extent required to be covered by such state law.

* Any discrepancy between this guide and the insurance contracts or other legal documents that govern the plans of benefits described in this enrollment guide will be resolved according to the insurance contracts and legal documents.

Enrollment

The Company offers a Section 125 Cafeteria Plan that allows team members to receive certain benefits on a pre-tax basis under IRS regulations. In compliance with IRS guidelines, once a team member enrolls in the plan and makes their selections, they generally cannot change them until the next open enrollment period unless they experience a qualifying life event. Below is an outline of the initial enrollment period, the annual open enrollment period, and qualifying life events.

INITIAL ELIGIBILITY

You have 30 days from the date you initially become eligible for the Company's benefit programs to enroll. Initial eligibility can occur at your date of hire if you are hired as a full-time team member or the date you move from an ineligible class to an eligible class (i.e., part-time to full-time). Elections made during your initial enrollment period become effective the first day of the month following the date you became eligible.

ANNUAL OPEN ENROLLMENT PERIOD

The Company offers an annual open enrollment period each fall. The enrollment period can occur anytime during the fourth quarter but has historically been scheduled for the first part of November. The open enrollment period is the one time a year team members can make changes to their benefit election. Any changes made during the open enrollment period take effect January 1 of the following year.

Note: see the next page for an outline of the open enrollment period for the 2027 plan year

QUALIFYING LIFE EVENT

IRS guidelines allow team members the opportunity to change their benefit elections if they experience a Qualifying Life Event defined as:

- Marriage, divorce or legal separation
- Childbirth or adoption
- Involuntary loss of coverage under another plan
- Change in employment status
- Aging out of a parent's plan

Team members have 30-days from the date of a Qualifying Life Event to submit changes to their benefit elections. In addition, they will need to provide documentation of the life event. Election changes made during a Qualifying Life Event are effective as of the date of the event.

HOW TO ENROLL

All enrollments are completed online through ADP.

2027 Benefits Open Enrollment Period

The 2026 Benefits Open Enrollment Period runs from **Wednesday, November 4, through midnight on Wednesday, November 18**. This is your annual opportunity to review and update your Thompson Thrift benefits.

Your new benefit elections will take effect on **January 1, 2027**.

This guide provides an overview of your plan options. For complete details, visit **FamilyImpactBenefits.ThompsonThrift.com/tpiotmatcws** or contact the **Thompson Thrift Benefits Help Desk** at **877-373-6535** or **BenefitsHelpDesk@epicbrokers.com**.

Important Reminders:

- **HSA and FSA Reminder:** You must make new HSA and FSA elections each year. Current elections **will not carry over to 2027** per IRS rules.
- **Other Benefits:** All other benefit elections **will automatically carry over to 2027** unless you make changes during Open Enrollment.
- **Change Deadline: You cannot make changes after November 18**, unless you experience a Qualifying Life Event (e.g., marriage, divorce, employment change, or birth/adoption of a child).
- **Need Help?** Contact the **Benefits Help Desk** at **877-373-6535** or **BenefitsHelpDesk@epicbrokers.com** with any questions.
- **Spousal Surcharge:** If you enroll a spouse who has access to other employer coverage, **a $100 monthly premium surcharge** will apply.
- **Medical Plan Waiver:** Team members who waive Thompson Thrift's medical plan due to other valid coverage are eligible for **up to $500 in premium credits**, which may be used toward **dental or vision coverage**.
- **Wellness Incentive:** Don't miss the **complimentary Marathon Health Physical** with lab work, available to all team members. Participation can help **lower your medical plan premiums**.



Live Healthy



2027 Highlights

A few key things to know about your 2027 benefits.

Premium Rates	The increase will be 4.4% this year. The projected national average will be 9%. This modest adjustment reflects our ongoing commitment to providing high-quality, affordable healthcare options while managing costs responsibly. Your continued focus on wellness and the company's dedication to supporting your health make this possible.
Health Savings Account (HSA)	Annual IRS contribution limits increasing: • Individual contribution limit will be $4,500. • Family contribution limit will be $9,000. • At age 55, individuals can contribute an additional $1,000
Flexible Spending Accounts (FSA)	The IRS is projecting an increase to the annual Healthcare FSA limits • Projected annual contribution limit increasing to $3,500 • Projected annual carryover limit on unused amounts increasing to $7,000
Nayya Choose	This year, Thompson Thrift has partnered with Nayya to provide our team members with personalized benefits guidance that will help you feel more confident in your benefit elections. More details on Nayya Choose are available in this benefits guide.

This year, enrollment starts with Nayya Choose

Your quick path to personalized benefits

Not confident which plans to enroll in?

We know that picking the best benefits for you and your family can feel overwhelming. You aim to get the most value while avoiding unnecessary costs, but it can be tough to determine which benefits to choose and why. Even if you have a good sense of what your needs are, changes in your life, finances, and health can all have an impact on the most appropriate plan package for you.

That's why your employer has partnered with Nayya—personalized benefits guidance that helps you feel confident in your benefits choices.

Through a simple, user-friendly survey, Nayya Choose asks you a few questions before recommending the best benefits choices based on your individual health, finances, and preferences.

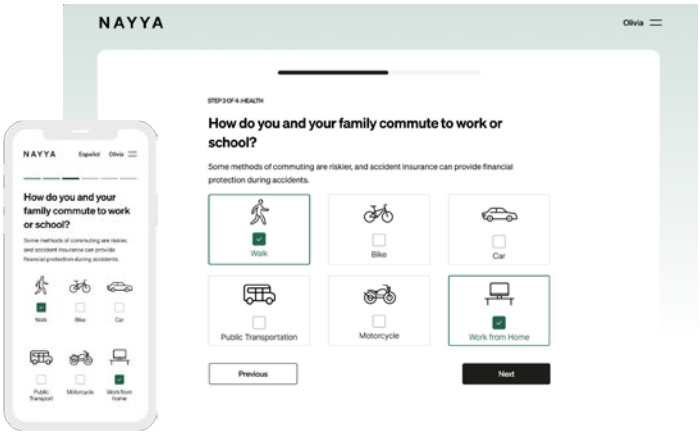
Before you start Choose

01 Grab your current insurance member ID card

02 Think through your current providers, both primary care and specialty

03 Note which prescriptions you may take

04 If applicable, have your spouse's income and/or your dependents date of birth on hand



Quick facts

Quick. Get a recommendation in 10 minutes

Easy. Intuitive, survey-style experience

Secure. Nayya never shares your Information with your employer or anyone else

Employees love Nayya

88% of employees who used Nayya Choose indicated that their benefits decision was made easier with Nayya[1]

75% of Nayya users felt Nayya helped them be more confident when selecting benefits[2]

70% of Nayya users felt Nayya helped them save money on their benefits[3]

Sources: [1] Nayya NPS Survey, 2023, [2] Nayya User Survey, 2022, [3] Nayya User Survey, 2022

Medical & Prescription Drug Benefits

Thompson Thrift's medical plans are designed with a focus on wellness, preventive care, and choice. Members have three coverage options to choose from: a traditional PPO plan, and two High Deductible Health Plans (HDHP). All three plans are administered by Anthem, and the medical services and prescriptions covered under all three plans are the same. The difference is in how the plans pay for those services through a different mix of copays, deductibles, out-of-pocket maximums, and coinsurance. These differences also impact the premium rate you pay for the plans.

MEDICAL PLANS SUMMARY

Key Features	PPO Plan	HDHP 1	HDHP 2
Calendar Year Deductible Individual / Family	$3,000 / $6,000	$4,000 / $8,000	$6,000 / $12,000
Out-of-Pocket Maximum (includes deductible) Individual / Family	$6,500 / $13,000	$4,000 / $8,000	$6,000 / $12,000
Coinsurance (portion you pay)	30%	0%	0%
Preventive Care	Covered 100%	Covered 100%	Covered 100%
Physician Services Office Visit / Specialist Visit	$30 / $50 Copay	0% after Deductible	0% after Deductible
LiveHealth Online	$10 Copay	$59/ $0 after Deductible	$59/$0 after Deductible
Urgent Care Copay	$75 Copay	0% after Deductible	0% after Deductible
Emergency Room Copay (waived if admitted)	$250 Copay + 30%	0% after Deductible	0% after Deductible
Inpatient Hospital (per admission)	30% after Deductible	0% after Deductible	0% after Deductible
RETAIL PRESCRIPTIONS (UP TO 30 DAYS)			
Generic	$15 Copay	0% after Deductible	0% after Deductible
Preferred Brand	$50 Copay	0% after Deductible	0% after Deductible
Non-preferred Brand	$100 Copay	0% after Deductible	0% after Deductible
Specialty Brand	25% up to $350	0% after Deductible	0% after Deductible
Mail Order	$38 / $150 / $300/ 25%	0% after Deductible	0% after Deductible
OUT-OF-NETWORK BENEFITS			
Calendar Year Deductible Individual / Family	$6,000 / $12,000	$8,000 / $16,000	$12,000 / $24,000
Coinsurance (portion you pay)	50%	30%	30%
Out-of-Pocket Maximum (includes deductible) Individual / Family	$13,000 / $26,000	$16,000 / $32,000	$24,000 / $48,000

Per Pay Contribution	PPO Plan		HDHP1		HDHP 2	
	Premium	Screening Credit*	Premium	Screening Credit*	Premium	Screening Credit*
Team Member Only	$105.99	$19.17	$56.42	$10.21	$41.53	$7.51
Team Member + Spouse	$405.78	$73.40	$204.67	$37.02	$163.20	$29.52
Team Member + Child(ren)	$261.71	$47.34	$143.99	$26.05	$114.80	$20.77
Team Member + Family	$509.13	$92.09	$256.34	$46.37	$204.38	$36.97

*Screening Credit details available on page 8

2027 Screening Credit Requirements

The **Screening Credit** is a premium discount applied to your pay to reduce the amount you contribute for medical coverage.

To remain eligible, you must complete an **annual physical and biometric screening through Marathon Health** each year.

TEAM MEMBERS IN INDIANAPOLIS OR TERRE HAUTE:

- Schedule an **Annual Physical** on the **Marathon Health Portal**.
- When prompted to schedule **lab work**, please select "**Yes**."

TEAM MEMBERS OUTSIDE OF INDIANAPOLIS AND TERRE HAUTE:

- Schedule a **Virtual Annual Wellness Review** on the **Marathon Health Portal** to meet your requirement.

DEADLINES

- **Newly eligible team members:** Complete requirements within **60 days** of your hire date.
- **Current medical plan participants (as of January 1):** Complete requirements between **December 1, 2026, and March 1, 2027**.

Based on strong participation in prior years, **Thompson Thrift will continue applying the Screening Credit at the start of the year**.

Those who do not complete the required visit and screening will have the credit **removed after the deadline**.

Health Savings Account (HSA)

YOUR KEY TO SMART, TAX-FREE HEALTHCARE SAVINGS!

If you're enrolled in the **HDHP 1 or HDHP 2 medical plan**, your **Health Savings Account (HSA)** is one of the most powerful tools available to help you manage healthcare costs — today and in the future.

WHY IT'S A SMART CHOICE

- **Triple tax advantage:** Tax-free contributions, tax-free growth, and tax-free withdrawals for qualified expenses.
- **Pre-tax contributions:** Deductions are taken directly from your paycheck before taxes.
- **Rollover and portability:** Unused funds roll over each year and remain yours—even into retirement.
- **Long-term savings:** Funds earn tax-free interest and can be invested for growth.

ADDITIONAL ADVANTAGES

- **Employer match:** Thompson Thrift matches up to **$30 per pay period** (up to **$780 annually**).
- **Flexibility:** You choose how much to save and when to spend.
- **Convenience:** Use your **HSA debit card** to pay for eligible medical expenses directly.

ACCOUNT SETUP

After enrolling and electing contributions:

- You'll receive a **welcome letter** and **HSA debit card** (sent separately) within **7–10 business days**.
- The welcome letter includes instructions to set up your **online account** with **UMB**.

2027 CONTRIBUTION LIMITS (IRS)

- **Individual coverage:** $4,500
- **Family coverage:** $9,000
- **Catch-up contribution (age 55+):** $1,000

Learn more at www.umb.com/hsa

Flexible Spending Accounts (FSA)

TAX-FREE WAY TO PAY FOR HEALTHCARE AND DEPENDENT CARE EXPENSES.

Flexible Spending Accounts (FSAs) let you set aside money from your paycheck **before taxes** to pay for eligible expenses. By contributing, you **lower your taxable income** and make your dollars go further.

There are two separate FSAs, and you can choose to participate in one or both:

- **Healthcare FSA:** Covers eligible medical, dental, and vision expenses not paid by insurance.
- **Limited Purpose Healthcare FSA:** Cover eligible dental and vision expenses not paid by insurance for team members on a HDHP plan.
- **Dependent Care FSA:** Helps pay for **childcare or adult day care expenses** that allow you (and your spouse, if applicable) to work.

Don't overlook the Dependent Care FSA!

If you pay for daycare, preschool, after-school care, or summer day camps, this account can save you **hundreds of dollars in taxes each year.**

Remember: FSA funds generally must be used within the plan year, so plan your contributions carefully.

HEALTHCARE FSA

Use pre-tax dollars to pay for eligible out-of-pocket healthcare expenses.

Eligibility by Plan Type:

- **PPO Plan:** Use for medical, dental, and vision expenses.
- **High-Deductible Health Plan (HDHP):** Limited to dental and vision expenses only (use your HSA for medical costs).

ACCOUNT HIGHLIGHTS

- **Contribution limit:** Up to **$3,400** (IRS limit).
- **Carryover limit:** Up to **$680** of unused funds can roll over each year; amounts above this are forfeited ("use it or lose it").
- **Immediate access:** Full annual election amount is available at the start of the plan year.
- **Easy access:** Use your **FSA debit card** to pay for eligible expenses directly.

Flexible Spending Accounts (FSA)

DEPENDENT CARE FSA

Use pre-tax dollars to pay for eligible dependent care expenses.

Eligible expenses include:

- Daycare, preschool, and **summer day camp** for children **under age 13**.
- **Adult daycare** for a spouse or dependent who is incapable of self-care.

ACCOUNT HIGHLIGHTS

- **Contribution limit:** Up to **$7,500** per year (**$3,750** if married and filing separately).
- **Use it or lose it:** Funds must be used during the calendar year; any unspent amounts are forfeited.
- **Pay-as-you-go:** Funds must be **deposited before use** (unlike the Healthcare FSA, which is pre-funded).
- **Easy access:** Use your **FSA debit card** to pay for eligible dependent care expenses.

UMB administers both the Healthcare and Dependent Care FSAs.

Learn more at www.umb.com/hsa

Sydney™ Health Makes Healthcare Easier

ACCESS PERSONALIZED HEALTH AND WELLNESS INFORMATION WHEREVER YOU ARE

The Sydney Health mobile app is the one place to keep track of your health and your benefits. With a few taps, you can quickly access your plan details, Member Services, virtual care, and wellness resources. Sydney Health stays one step ahead –moving your health forward by building a world of wellness around you.

FIND CARE

Search for doctors, hospitals, and other healthcare professionals in your plan's network and compare costs. You can filter providers by what is most important to you such as gender, languages spoken, or location.

VIRTUAL CARE

Connect directly to care from the convenience of home. Assess your symptoms quickly using the Symptom Checker, then consult with a doctor through a video visit or text session.

MY HEALTH DASHBOARD

Use My Health Dashboard to find news on health topics that interest you, health and wellness tips, and personalized action plans that can help you reach your goals.

COMMUNITY RESOURCES

This resource center helps you connect with organizations offering complimentary and reduced-cost programs to help with challenges such as food, transportation, and child care.

LIVE CHAT

Find answers quickly with the Live Chat tool in Sydney Health. You can use the interactive chat feature or talk to an Anthem representative when you have questions about your benefits or need information.

MY HEALTH RECORDS

See a full picture of your family's health in one secure place. Use a single profile to view, download, and share information such as health histories and electronic medical records directly from your smartphone or computer.

sydney

DOWNLOAD SYDNEY HEALTH TODAY

Use the app anytime to:

- Find care and compare costs
- See what's covered and check claims
- View and use digital ID cards

GET IT ON Google Play

Download on the App Store

Anthem Live Health Online

HOW TO REGISTER IN MINUTES BEFORE YOU FEEL SICK

Using LiveHealth Online, you can have a private and secure video visit with a board-certified doctor or licensed therapist on your smartphone, tablet, or computer with a webcam. It's an easy way to get the care you need at home or on the go.

When your own doctor isn't available, use LiveHealth Online24/7 if you have pinkeye, a cold, the flu, a fever, allergies, a sinus infection or other common health conditions. A doctor can assess your condition, provide a treatment plan, and even send a prescription to your pharmacy, if needed.

If you're feeling anxious or having trouble coping on your own and need some support, you can have a video visit with a therapist using **LiveHealth Online**. Make an appointment in four days or less at **LiveHealthOnline.com** or on the phone at 1-888-548-3432 from 7 AM to 7 PM, seven days a week. Evening and weekend appointments are available. You can get help for anxiety, depression, grief, panic attacks, and more.

HOW TO GET STARTED

Rather than waiting to sign up when you're not feeling well, register today so you're ready for a visit when you need one. To Sign up, visit **LiveHealthOnline.com** or download the free LiveHealth Online app to your mobile device. Next you:

1. Choose **Sign Up** to create your LiveHealth Online account. Then enter information like your **name, email address, date of birth** and create a secure password.
2. Read the ***Terms of Use*** and check the box to agree.
3. Choose your **location** in the drop-down box of states.
4. Enter your **birth date** and choose your **gender.**
5. For the question "Do you have insurance?" , select **Yes**. Be sure to have your Anthem member ID card handy to complete your insurance information. If you choose **No**, you can still enter your insurance information later.
6. For **Health Plan**, in the drop-down box, select **Anthem**.
7. For **Subscriber ID**, enter your identification number, which is found on your Anthem member ID card. Select **Yes** if you are the primary subscriber or **No** if you are not the primary subscriber.
8. Insert a service key if you have one. If you don't have a service key that's OK, this is optional and not required to register.
9. Select the green **Finish** button.

Anthem. LiveHealth ONLINE



Dental Benefits

Good oral health is an important part of your overall well-being. It can impact not only your smile but also your general health and even your medical costs.

To support your total wellness, **Thompson Thrift offers dental coverage through Delta Dental.**

Choose the Care That Fits You

With Delta Dental, you can visit **any licensed dentist**, but your **out-of-pocket costs** will vary depending on the dentist's network:

- **PPO Dentist:** Offers the **lowest negotiated fees** and gives you the **greatest savings**.
- **Premier Dentist:** A **larger network** that provides additional flexibility while still offering **discounted rates**, though typically higher than PPO rates.
- **Non-Participating Dentist (Out-of-Network):** Has **no negotiated fees**. These dentists may charge higher rates and can **balance bill** you for amounts not covered by insurance.

NEED-TO-KNOW

You **won't receive a dental ID card**. Simply provide your dentist with your **Social Security number** or **Delta Dental member ID** to verify coverage.

Dental Benefits

DENTAL PLAN SUMMARY

Key Features	Core Plan	Core Plus Plan
Calendar Year Deductible	$50 per person	$50 per person
Preventive Services	100%*	100%*
Basic Services	80%*	80%*
Major Services	50%*	50%*
Orthodontics (Children up to age 19)	50%* up to $1,000 Lifetime Max	50%* up to $2,000 Lifetime Max
Annual Max	$1,000	$2,000
Per Pay Contributions		
Team Member Only	$6.72	$9.00
Team Member + Spouse	$21.99	$26.54
Team Member + Child(ren)	$26.02	$33.11
Team Member + Family	$42.31	$51.64

* Not all procedure codes under this category are covered. Please refer to memberportal.com/mp/delta for more information.

Vision Benefits

Thompson Thrift provides vision coverage through **Guardian**, using the **VSP Signature Network**, which offers access to a large network of vision care providers nationwide.

Your plan covers **annual eye exams** and helps pay for **contact lenses or glasses**, giving you flexibility to choose what works best for your vision needs.

If you elect vision coverage, visit www.GuardianLife.com to find participating providers and view plan details.

You **won't receive a vision ID card** — simply give your provider your **Social Security number** or **Guardian member ID** to verify your coverage.

VISION PLAN SUMMARY

Bi-weekly Contribution	Team Member Only	Team Member + Spouse	Team Member + Child(ren)	Team Member + Family
Vision Plan	$4.49	$7.56	$7.69	$12.42

Key Features	In-Network	Frequency
Exam	$10 Copay	Once every 12 months
Lenses	$25 Copay	Once every 12 months
Frames	Up to $200 benefit 20% off remaining balance	Once every 12 months
Contact Lenses (instead of glasses)	Up to $200 benefit	Once every 12 months

Income Protection Benefits

In addition to health benefits, Thompson Thrift also offers eligible employees income protection benefits. These benefits are intended to provide financial assistance for you and your beneficiaries in the event of disability, accident, or death.

Thompson Thrift offers the following benefits:

LIFE INSURANCE

Thompson Thrift provides each team member with **$50,000 of basic life insurance coverage—at no cost to you.**

Please note: **coverage amounts begin to reduce at age 65.**

You also have the option to **purchase additional life insurance** for yourself and your eligible dependents.

The cost of this coverage is **based on the age of each covered individual.**

Team Member	$10,000 increments up to $300,000 Guarantee Issue: $200,000
Team Member's Spouse	$5,000 increments up to $150,000 Guarantee Issue: $50,000
Team Member's Child(ren)	$1,000 increments up to $10,000

Please Note: Evidence of Insurability may be requested by Guardian. Please see next page for EOI instructions.

VOLUNTARY COVERAGE

Thompson Thrift provides you the opportunity to purchase voluntary critical illness, hospital indemnity and accident insurance through Guardian. These benefits are designed to help Team Members offset the financial effects of a catastrophic illness or accident with a lump sum benefit paid directly to you to use as you wish.

Voluntary Coverages	Critical Illness	Hospital Indemnity	Accident Insurance
Type of coverage	Provides a cash payment for serious illnesses such as cancer, heart attack, stroke, etc.	Covers some of the cost associated with a hospital stay.	Provides a cash payment if you suffer and unexpected, qualified accident. Examples include coverage for fractures, burns, concussion, and eye injury.
Benefit Offering	Team Members select a lump sum benefit in $5,000 increments up to $25,000. Coverage options are also available for dependents.	$3,000 per admission (limited to 1 admission per insured and 3 admissions per covered family per year) plus $100 per day limited to 15 days.	Payments are based on the corresponding accident and pay schedule. In addition, there is an accidental death and dismemberment benefit tied to this coverage.
Rates	Rates based on age, please refer to ADP.	Rates based on age, please refer to ADP	Team Member – Only: $4.50 Team Member + Spouse: $7.14 Team Member + Child(ren): $8.30 Team Member + Family: $10.95

Guardian®

Electronic Evidence of Insurability (EOI)

Our online EOI forms are an easier, quicker alternative to traditional paper forms, helping you get covered when you need to provide additional information.

There are a few situations where you need to answer health questions, enroll for higher amounts of coverage, or request coverage after the initial eligibility period. In all of these situations, our online EOI form keeps things simple.

Electronic EOI keeps things simple

With Guardian's electronic EOI forms, your data is kept secure at every stage of the process. And with fewer errors than hand-written forms, and faster submission digitally, it's easier than ever to complete it and get covered.

Electronic EOI can be used for*:

- Basic life
- Voluntary life
- Short term disability
- Long term disability



How it works

You will receive a letter or email from your employer or Guardian with instructions and a unique link to submit your EOI form online.

First register and create an account on Guardian Anytime. Then simply fill out the form, electronically sign it, and click 'Submit'.

Once we receive the form, we'll contact you with any questions, before notifying you (and your employer if the coverage amount changes).

*Applicable to coverage requiring full Evidence of Insurability (not applicable to conditional issue amounts). Electronic EOI is available using most internet browsers.

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2020-109652 (10/22)

Income Protection Benefits

SHORT-TERM DISABILITY

Short-term disability (STD) provides income protection in the event you are unable to work for a short period of time due to a covered injury or illness. Thompson Thrift provides this coverage at no cost to benefit eligible team members.

Plan Highlights	Short-Term Disability
Benefits Payable	Up to 13 weeks
Benefits Begin	On the 7th consecutive day of a covered illness or injury
Income Replacement	Weeks 2-6 paid at 100% of pre-qualifying earnings Weeks 7-13 paid at 60% of pre-qualifying earnings
Pre-Existing Condition	3 month look back; 12 months after / 2 week limitation

LONG-TERM DISABILITY

Long-term disability (LTD) provides income protection in the event you are unable to work for an extended period of time due to a covered injury or illness. Thompson Thrift provides this coverage at no cost to benefit eligible team members.

Plan Highlights	Long-Term Disability
Benefits Begin	On the 92nd consecutive day of a covered illness or injury
Income Replacement	60% of pre-qualifying earnings
Monthly Benefit Maximum	Up to $5,000 per month – Hourly Up to $10,000 per month – Salary
Benefits Payable	Up to Social Security Normal Retirement Age
Pre-Existing Condition	12 month look back / 12 months after exclusion

Family Impact
Benefits Program

THOMPSON THRIFT

ENHANCED WELLNESS BENEFITS



Marathon Health Overview & FAQ

Who is Marathon Health?

We partner with your employer to provide you with high-quality care – the way you need it. We're lighting the way to better healthcare with onsite, near-site, and virtual care. Our dedicated team of healthcare professionals is ready to prioritize your needs and work alongside you on your personal health journey.

So, here's what we're committed to:

- **No more strangers.** Your Marathon Health provider will know you as a person and not just the symptoms you came in for.
- **Proactive care.** We see health holistically; this means we slow things down to help get ahead of problems before they arise.
- **Unforgettable experiences.** With friendly teams, top providers, short wait times, and invested follow ups, we guarantee this will be an experience like no other.
- **Working toward what matters to you.** We provide you with the knowledge and tools for you to work your way to better health, no matter what that looks like for you.
- **Kept promises.** It's that simple.

Services Overview:

Primary Care

- Ages 12+
- Acute & preventive services
- Routine physicals & wellness visits
- Care of colds/flu, minor injuries, wound care, etc.
- Specialist referral services

Pediatric Care*

- Ages 2-12
- Minor illness & injuries: cuts, bumps, bruises, sprains
- Sports & camp physicals (5+)

Wellness Services

- Biometric screenings
- 1:1 health coaching
- Group wellness programming
- Chronic condition management
- Behavioral and Mental Health Services (12+)

Medications & Lab Services

- 150+ cost-saving medications
- Free home delivery (for most medications)
- 3,000+ labs
- EKG & PFT diagnostic tests

Virtual Care

- Video- & telephone-based care
- Connect with your trusted Marathon Health provider

Marathon Health Portal

- Schedule an appointment online
- View services, locations & hours
- Access test & lab results
- Request medication refills

*Marathon Health is not a pediatric practice and does not offer well checkups, routine physicals, chronic disease management or immunizations for children under 12.

To get started, **scan the QR code** to register your secure account or visit **my.marathon-health.com**

Marathon Health™

CareAnywhere

by Marathon Health™



Convenient virtual primary care for employees and their families no matter where they live.

The problem

Employers or organizations may lack the ability to provide **equal benefits to ALL their employees**.

Subset of your population **may not live or work near** a Marathon health center.

One in three Americans do not have access to a PCP due to provider shortages in their community.[1]

Virtual care can be **costly and cause care segmentation.**

Our solution

Primary care driven by a dedicated team of virtual providers delivering high-quality healthcare in accordance with best medical practices.

- Available 8am - 5pm, Monday - Friday in all 50 states
- Convenient way to access care regardless of location
- Smaller panel sizes means more time with providers
- Annual wellness review with recommendations for preventive measures
- Counseling for chronic conditions and lifestyle modifications
- Acute care for common health conditions like cough, cold, flu, allergies, and more
- Referrals for lab draws at local labs

Where your employees work and live shouldn't limit the options you can provide for them and their families.

To learn more, contact us at marathon-health.com/contact

1. https://www.nachc.org/wp-content/uploads/2023/06/Closing-the-Primary-Care-Gap_Full-Report_2023_digital-final.pdf

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YOUR MONEY LINE

How to make the most of open enrollment

Open enrollment season is back, and it’s time to make some important choices about your benefits. It’s easy to feel lost, and that's why we're here to help! Our financial guides can answer any questions you have and make sure you get the most out of your benefits. Give us a call if you need help with things like...



Healthcare Questions

Navigating the differences between PPOs and HMOs, as well as the differences of high-deductible health plans (HDHP).



Health Savings Accounts (HSAs)

Navigating questions on HSA contribution limits, qualified expenses, and even how HSAs differ from FSAs



Retirement Planning

Seeing if you're saving enough, explaining your employer plan options, and optimizing your strategy



Disability Insurance

Determining adequate coverage, clarifying policy types, and explaining own vs. any occupation



Life Insurance

Deciding on the right amount of coverage, policy types, and benefits beyond your employer's offering



Budgeting Questions

Ensuring that your new benefit selections fit comfortably in your overall financial spending plan.

Contact your guide today at

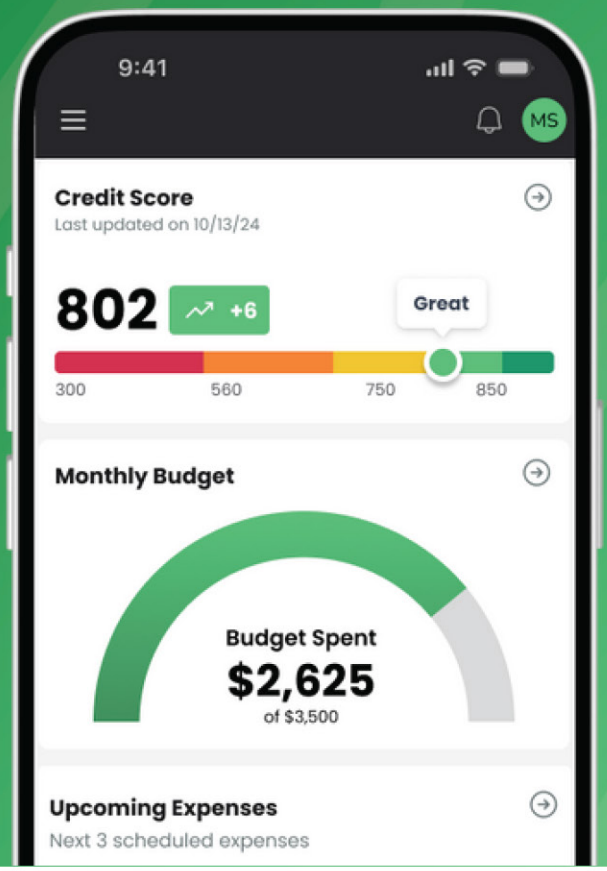
yourmoneyline.com/thompsonthrift

YOUR MONEY LINE

YOUR NEW FINANCIAL WELLNESS BENEFIT

Smart money tools at your fingertips.

What if staying on top of your money only took a few minutes a day? Now it's easier to take control and feel confident.



SMART BUDGETING
Automatically track where your money goes in real time.

CREDIT MONITORING
Decode your credit report and learn how to improve.

1:1 FINANCIAL COACHING
Work with a certified coach to create a plan.

24/7 EDUCATION
Learn essential money skills at your own pace.

SPENDING INSIGHTS
Improve your spending habits with a 24/7 sidekick.

GOALS & ASSESSMENTS
Unlock personalized nudges and guidance in the app.

Scan to get started!

Register at app.yourmoneyline.com or download the app

GET IT ON Google Play

Download on the App Store

Employer Code: thompsonthrift

Lifestyle Spending Account

Enjoying family and friends is a big part of living life. That's why Thompson Thrift introduced the Lifestyle Spending Account (LSA) through Forma. The LSA is intended to support wellness and time with family and friends. It is designed to be used toward a variety of eligible wellness resources and activities and provide you with flexible options that will positively impact you and your family.

HOW IT WORKS

- $100 is deposited into your LSA account at the start of each month.
- Funds in the account can accumulate over the course of a quarter (max of 3 months).
- Accounts reset at the end of each quarter and any unused money is lost.
- You can access and spend the money in your account for eligible expenses in one of three ways:
    - Forma Debit Card
    - Submitting a claim to Forma
    - Forma Store
- Below is a broad list of eligible expense categories, visit the Forma website for complete details.
    - Fitness and Wellness
    - Food and Nutrition
    - Caregiving
    - Financial Wellness
    - Lifestyle Services and Products
    - Personal Development
    - Legal Expenses

forma

candidly

Open Enrollment is here!

Did you know you have access to a benefit that can help you tackle student loan repayment and college planning? Your Candidly® benefit gives you free access to tools that can help you optimize your student loan repayment and take the guesswork out of planning and paying for school.

Take control of your student debt and college planning goals this Open Enrollment

Candidly is a self-guided platform that helps you:

- Repay student debt faster



- Plan and save for college — for you or your family



Ready to get started?

This open enrollment season, take the next step on your financial wellness journey by getting started with Candidly.

Get started at **register.getcandidly.com**

Or access Candidly through your organization's designated login method.

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The Benefits Help Desk

Your **Benefits Help Desk** is here to make navigating your benefits simple and stress-free.

Staffed by knowledgeable, caring professionals who understand your insurance plans, the Help Desk serves as your personal resource for questions, claims assistance, and support throughout the year.

HOW THE BENEFITS HELP DESK CAN HELP

- **General Support:** Quick answers to questions about ID cards, enrollment, eligibility, or provider networks.
- **Claims Assistance:** For more complex issues, the Help Desk will work directly with your insurance carrier on your behalf.
    - **Note:** you may be asked to complete a HIPAA authorization form so they can resolve your issue efficiently.
- **Confidential & Complimentary:** This service is **free, confidential**, and available to **team members, spouses, and dependents.**
- **Language Support:** Spanish-speaking representatives are available, along with access to the AT&T Language Line offering translation in over 170 languages.

CONTACT THE BENEFITS HELP DESK

Phone: 877-373-6535

Hours: Monday–Friday, 8 AM – 8 PM ET

Email: BenefitsHelpDesk@epicbrokers.com

Concierge At Your Service

EMPLOYEE ASSISTANCE PROGRAM

Unlimited telephone access 24/7. Assists with childcare and elder care resources, tutoring services, special needs resources, nanny search, childcare, mental health resources, financial services, will preparation and more. Call 800-386-7055 for more information.



What If I Have Questions & What Did I Forget?

For Questions About	Carrier	Phone Number	Website/Email
Thompson Thrift Benefits Help Desk	Benefits Help Desk	877-373-6535	Benefitshelpdesk@epicbrokers.com
Medical & Prescription Drug	Anthem	800-662-0697	anthem.com
Health Savings Account (HSA)	UMB	866-520-4472	HSA.umb.com
Flexible Spending Accounts (FSA)	UMB	877-743-9482	UMBCS@service.healthaccountservices.com
Dental	Delta Dental	800-524-0149	DeltaDental.com
Vision	Hospital Indemnity	800-627-4200	guardianlife.com
Life and AD&D Insurance	Guardian	800-627-4200	guardianlife.com
Disability	Guardian	800-627-4200	guardianlife.com
Critical Illness	Guardian	800-627-4200	guardianlife.com
Accident	Guardian	800-627-4200	guardianlife.com
Hospital Indemnity	Guardian	800-627-4200	guardianlife.com
Marathon Health	Marathon Health	866-434-3255	my.marathon-health.com/login
Employee Assistance Program (EAP)	UpriseHealth	800-386-7055	worklife.uprisehealth.com

2027 COMPANY HOLIDAYS

New Year's Day - Friday, January 1, 2027

Good Friday - Friday, March 26, 2027

Memorial Day - Monday, May 31, 2027

Extended - Independence Day - Friday, July 2, 2027

Independence Day - Sunday, July 4, 2027 -
Observe on Monday, July 5, 2027

Labor Day - Monday, September 6, 2027

Thanksgiving Day - Thursday, November 25, 2027

Day after Thanksgiving - Friday, November 26, 2027

Extended - Day Before Christmas Eve - Thursday, December 23, 2027

Christmas Eve - Friday, December 24, 2027

Christmas Day -Saturday, December 25, 2027

New Year's Eve - Friday, December 31, 2027