



2023 Benefits Guide

Feel Your Best, Be Your Best



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The Health section of this guide provides an overview of your medical plan options. You may find detailed information about each plan, including a breakdown of costs, in each plan's Summary of Benefits and Coverage (SBC). The SBCs summarize important information about your health coverage options in a standard format to help you compare costs and features across plans. The SBCs are available in Workday or by logging a ticket in [hello](#), the ServiceNow HR portal.

This Benefits Guide highlights key features of the Newfold Digital benefits program. It does not attempt to cover all of the details. Details are contained in the official plan documents and insurance contracts that govern the various plans within the program. These documents are available to regular US employees upon start of employment via Workday. If there is any conflict between the information in this Guide and the provisions of the legal documents and contracts, the terms of those documents and contracts will control. Participation in the benefits program does not give you the right to be employed by Newfold Digital, nor does it give you the right to claim any benefit not covered by the plans. Newfold Digital reserves the right to change or terminate plans at any time and for any reason.

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Benefit Basics

You know you're eligible if...

If you're a regular U.S. employee working 30 hours or more per week, then you're eligible for Newfold Digital benefits and they begin on the first day of the month following your date of hire.

Are they dependents? That depends.

Qualifying dependents are:

- Your legal spouse/domestic partner (same or opposite sex);
- Your children and/or your spouse/domestic partner's children, under age 26; and
- Your children, or your spouse/domestic partner's children, older than age 26 and solely dependent on you for support due to a mental or physical disability.

Open enrollment periods

We'll let you know each year the dates of the annual open enrollment period. If you do want to change things up, you'll need to do it during open enrollment. No changes can be made during the year after open enrollment is closed, unless you have a qualifying status change.

Qualifying status change

If something changes your qualifying status, you'll need to make the change within 30 days of the change event, in most cases. There are some exceptions, which are noted on the pages that follow. Reach out to Newfold Digital's Employee Experience Team through [hello](#) to make any changes after a qualifying status change.

Your benefits at a glance

Health & Retirement

Medical, Dental, & Vision Insurance
Health Savings Account
Flexible Spending Accounts
401(k)

Income Protection

Life/AD&D Insurance
Short & Long-Term Disability Insurance
Workers' Compensation
Accident, Critical Illness, and Hospital Indemnity Insurance

Time Away from Work

Paid Time Off
Holidays
Personal
Family & Medical Leave
Bereavement
Jury Duty

Employee Assistance Program (EAP)

Medical

Medical Plans

Newfold Digital provides medical and prescription coverage for employees and eligible dependents in partnership with Blue Cross Blue Shield of SC and their National Alliance network of providers. Visit myhealthtoolkitfl.com to learn about BCBS and find a provider near you.

For 2023, you have a choice of medical plans providing flexibility to choose what's best for your needs and budget.

- **Standard Copay Plan:** a plan that offers cost sharing after you meet your deductible; a flat copay is offered for certain services and prescriptions. This plan has the highest deductible and lowest paycheck contributions.
- **High Deductible Plan with HSA:** a high deductible health plan (HDHP) that puts you in charge of your spending through moderate paycheck contributions, a higher deductible, and a tax-free Health Savings Account (HSA) plan.
- **Premium Copay Plan:** a plan that offers cost sharing after you meet your deductible; a flat copay is offered for certain services and prescriptions. This plan has the lowest deductible and highest paycheck contributions.



Medical

In-Network Coverage

We've included a comparison of in-network coverage for the Standard Copay Plan, the High Deductible Plan with HSA and the Premium Copay Plan. See plan summaries for full details, including out-of-network benefits.

MyHealthToolkitFL.com

Register with myhealthtoolkitfl.com to enable mobile and online services!

- Search for in-network providers, procedures, cost estimates, and more.
- View and share member health plan ID card information.

| | Standard Copay Plan | High Deductible Plan with HSA | Premium Copay Plan |
|--|----------------------------|---|--------------------|
| Deductible – Employee Only /All Other Tiers | \$2,500/\$5,000 | \$1,500/\$3,000 ¹ | \$750/\$1,500 |
| Out-of-pocket Maximum – Employee Only/All Other Tiers | \$6,250/\$12,500 | \$3,500/\$7,000 | \$2,500/\$5,000 |
| Medical coverage | | | |
| Company HSA Funding | N/A | \$500 Employee Only / \$1,000 All Other Tiers | N/A |
| Teladoc (core visit) | \$40 Copay | 20% after Ded | \$25 Copay |
| Preventive care | No Charge | No Charge | No Charge |
| Primary Care visits | \$40 Copay | 20% after Ded | \$25 Copay |
| Specialist visits | \$55 Copay | 20% after Ded | \$45 Copay |
| Mental Health Outpatient | \$20 Copay | 20% after Ded | \$20 Copay |
| Inpatient hospital | 30% after Ded | 20% after Ded | 15% after Ded |
| Labs and X-rays | 30% after Ded | 20% after Ded | No Charge |
| Emergency room | 30% after Ded | 20% after Ded | \$200 Copay |
| Prescription Drugs – Retail (30-day supply) | | | |
| Generic | \$10 Copay ² | \$10 Copay | \$4 Copay |
| Brand Formulary | \$35 Copay ² | \$35 Copay | \$35 Copay |
| Non-formulary | \$70 Copay ² | \$70 Copay | \$70 Copay |
| Specialty Drugs | \$100 Copay ² | \$100 Copay | \$100 Copay |
| Prescription Drugs – Mail Order (90-day supply) | | | |
| Generic | \$25 Copay ² | \$25 Copay | \$10 Copay |
| Brand Formulary | \$87.50 Copay ² | \$87.50 Copay | \$87.50 Copay |
| Non-formulary | \$175 Copay ² | \$175 Copay | \$175 Copay |

¹If more than one person in a family is covered under the HSA plan, benefits begin for any one covered family member only after the family deductible is satisfied. The family deductible may be met by one family member or a combination of family members. The out-of-pocket maximum functions in the same way. If more than one person in a family is covered under this plan, the out-of-pocket maximum is satisfied for any one covered family member when the family out-of-pocket maximum is satisfied.

²On the Standard Copay Plan, there is a flat copay for generics and for all other drug tiers there is a \$200 deductible that is separate from the \$2,500/\$5,000 medical deductible.

Medical

Telehealth Services

When you don't feel well, or your child is sick, the last thing you want to do is leave the comfort of your home to sit in a crowded waiting room full of other sick people. A virtual consultation, included as a covered service under your medical plan, lets you consult with a doctor from the comfort of your home or office without an appointment. If you are enrolled in one of the copay plans, you pay a flat copay amount, similar to an office visit. If you're enrolled in the HDHP, you pay the full cost of the visit until you satisfy your deductible. Consider a virtual visit when your doctor isn't available, you become ill while traveling, or you're considering visiting a hospital emergency room for a non-emergency health condition. To learn more and register for care, go to www.teladoc.com.

Urgent Care Vs. Emergency Room

Studies have shown 24-hour urgent care centers have an average wait time of 30 minutes versus a three-hour wait at the ER. A recent study shows ER costs are 686% higher than the cost for the same level of quality medical care received at an urgent care facility. Virtual visits are a convenient alternative for non-urgent medical care and allow you to address your concerns anytime, anywhere.



Medical

Take advantage of preventive care benefits

Good preventive care can help you stay healthy and detect any “silent” problems early, when they’re most likely to be treatable. Most in-network preventive services are covered in full, so there’s no excuse to skip it.

- **Have a routine physical exam each year.** You’ll build a relationship with your doctor and can reduce your risk for many serious conditions.
- **Get regular dental cleanings.** Numerous studies show a link between regular dental cleanings and disease prevention — including lower risks of heart disease, diabetes, and stroke.
- **See your eye doctor at least once every two years.** If you have certain health risks, such as diabetes or high blood pressure, your doctor may recommend more frequent eye exams.
- **Establish a relationship with a primary care physician.** Getting the right health screenings each year can reduce your risk for many serious conditions. And remember, preventative care doesn't cost you anything.



Personal Care Connection at BCBS:

All medical plan members will have access to Personal Care Connection at BCBS – free, confidential health guidance for you and your covered family members. Through Personal Care Connection, you and your family have a dedicated, specially trained nurse to help you make full use of your company benefits for your best health.

You can contact Personal Care Connection at BCBS for answers to such questions as:

- How can I learn about my diagnosis and what are the next steps?
- How can I prepare for or recover from a hospital stay?
- Do my prescriptions cause any drug interactions?
- Are there other treatment options for my condition?

To learn more, members may visit www.MyHealthToolkitFL.com or call a BCBS Personal Care Connection Nurse at 833-468-3593.

Dental

Dental plans

Both the Standard Dental Plan and the Premium Dental Plan are through Delta Dental Of Georgia and offer a national network of directly contracted providers. The chart below provides a comparison of the two plans; noteworthy differences are the yearly maximums and deductibles, as well as whether orthodontics are covered.

You can use dentists who aren't in the network, but when you stick with in-network dentists, you'll save money. In-network providers have agreed to discounted fees, so your out-of-pocket costs will be lower.

To find an in-network dentist near you, go to deltadentalins.com > Find a Dentist. Enter your address and select your network (Delta Dental PPO)

| | Standard Plan | Premium Plan |
|---|---------------|------------------------------|
| Annual deductible (per person/per family) | \$50/\$150 | \$25/\$75 |
| Calendar-year maximum | \$1,000 | \$1,750 |
| Preventive/diagnostic services | 100% | 100% |
| Basic services | 80% after Ded | 80% after Ded |
| Major services | 50% after Ded | 60% after Ded |
| Orthodontia | Not Covered | 50% (up to \$1,750 lifetime) |

Benefits shown are for in-network providers and are based on negotiated fees. Out-of-network coverage is based on reasonable and customary (R&C) charges.



Vision

Vision Plans

Having vision coverage allows you to save money on eligible eye care expenses, such as annual eye exams, eyeglasses, contact lenses, and more for you and your covered dependents.

Newfold Digital provides two vision coverage options for eligible employees and eligible dependents through the VSP Choice Plan.

| | Standard Plan | Premium Plan |
|--|---|---|
| Exam (once per calendar year) | \$10 copay | \$10 copay |
| Lenses (once per calendar year) | \$25 copay | Included |
| Frames | \$150 allowance after \$25 copay (once every other year) | \$200 allowance (once per calendar year) |
| Contact lenses (instead of glasses) | Up to \$60 exam copay (fitting and evaluation) \$150 allowance | Up to \$60 exam copay (fitting and evaluation) \$200 allowance |

Money-saving tip

Remember, you can use your Health Savings or Flexible Spending Account funds for qualified out-of-pocket dental and vision expenses.

HSA

A High Deductible Health Plan

A High Deductible Health Plan (HDHP) with a Health Savings Account (HSA) can be a great option for you and your family, as the plan offers lower monthly premiums and triple-tax advantages through the HSA administered by Accrue Health.

During Open Enrollment, you must actively select an HSA contribution amount for 2023 in order to receive Newfold Digital's HSA contribution to your account.

Who is eligible to participate in an HSA?

You must be enrolled in the BCBS HDHP in order to enroll in an HSA.

If you want to participate in an HSA make sure you're:

- Not covered by a spouse's plan unless it's also a qualified HDHP
- Not covered through Medicare Part A, B, or D, or through Tricare
- Not covered through a Medical Flexible Spending Account (FSA). However, you can be enrolled in a Dependent Care FSA and HSA at the same time.
- Not be claimed as a dependent on another person's tax return.

If you have questions about your HSA eligibility, please contact your personal tax advisor.

Keep your money. Unlike an FSA, the money in your HSA is always yours to keep and can be rolled over from year to year.

Use it like a bank account. Pay for eligible medical, prescription, dental, and vision expenses for yourself and your family by swiping your HSA debit card or reimburse yourself for payments you've made (up to the available balance in your account). Keep in mind that you may only access money that is actually in your HSA when making a purchase or withdrawal. There's no need to turn in receipts (but keep them for your records).

Earn interest and invest for the future. Once your interest-bearing HSA reaches a minimum balance of \$1,000, you can invest in a variety of no-load mutual funds similar to 401(k) investments. You can learn more at [Member.Accrue-Health.com](https://www.memberaccruehealth.com).

Never pay taxes. Contributions are made on a before-tax basis, and your withdrawals will never be subject to federal income taxes when used for eligible expenses. Any interest or earnings on your HSA balance build tax-free, too.*

*Money in an HSA grows tax-free and can be withdrawn tax-free if it is used to pay for qualified health care expenses (for a list of eligible expenses, see IRS Publication 502, available at www.irs.gov). If money is used for ineligible expenses, you will pay ordinary income tax on the amount withdrawn plus a 20% penalty tax if you withdraw the money for ineligible expenses before age 65. After age 65, withdrawals for ineligible expenses are only subject to ordinary income tax. Please review your state regulations as you may have to pay state taxes depending on your residency.

HSA

2023 Contribution Limit: \$3,850 employee-only. All other tiers \$7,750

Add \$1,000 to these limits if you're 55 or older, and the maximum you can contribute includes the company contribution.

Eligible Expenses: Copays, coinsurance, deductibles and other qualified expenses for you and your qualified dependents*

For 2023, Newfold Digital will make the following contributions to your account:

- \$500 Employee Only/\$1,000 All Other Tiers

You can change your HSA contribution amount at any time in [Workday](#).

| | |
|-----------------------------------|---|
| 1 Free Preventive Care | You pay nothing for in-network preventive care. |
| 2 Deductible | You pay 100% of your medical expenses up to the annual deductible amount. Use your HSA to plan ahead for these costs. |
| 3 Coinsurance | You and the plan share costs once you meet your deductible, until you reach the out-of-pocket maximum. |
| 4 Out-of-pocket Maximum | You're protected by an annual limit on costs. The plan starts to pay 100% once you've paid this amount during the year. |

*Health Savings Account funds cannot be used to cover the medical expenses of a domestic partner (unless they are a dependent, as defined by the IRS), even though other domestic partner health insurance benefits are offered.



FSA

Tax-free flexible spending

Flexible Spending Accounts (FSAs) help you save on qualified expenses.*

Because FSA contributions are exempt from federal income tax, Social Security taxes (FICA) and, in most cases, state income tax, you can save on health services and products you have to purchase every day, as well as on expenses such as day care, before- and after-school care, and even eldercare. Administered by Accrue Health, debit cards are available for use at point-of-purchase for eligible expenses.

Health Care FSA

- Pay for eligible health care expenses, such as plan deductibles, copays, and coinsurance.
- Contribute up to \$3,050 for 2023.

Limited Purpose FSA

- Additional tax advantaged savings opportunity for those who enroll in the High Deductible Health Plan.
- Only available to pay for eligible dental and vision expenses, such as orthodontia or contact lenses.

Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care for a child or adult dependent care, so you and/or your spouse can work, look for work, or attend school full time.
- Please visit www.irs.gov for 2023 contribution limits

What's an eligible expense?

Health Care FSA – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.

Limited Purpose FSA – Dental and Vision plan deductibles, copays, coinsurance, and other non-medical health care expenses. To learn more, see IRS Publication 502 at www.irs.gov.

Dependent Care FSA – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at www.irs.gov.

Estimate carefully

Keep in mind, FSAs are “use-it-or-lose-it” accounts. However, for 2023, you will be able to carry over up to \$610 into your 2024 account.

**Please Note: A dependent care assistance program (DCAP), such as our dependent care FSA, reimburses an employee for qualified dependent care expenses on a tax-free basis. However, in order to provide such tax-free benefits, the DCAP must satisfy certain nondiscrimination tests to not discriminate in favor of highly compensated employees. Therefore, subject to IRS testing, the amount you select at the beginning of the year may be reduced at any point during the year. For more information, please refer to the Summary Plan Description on [hello](#).*

Life and AD&D

Employee basic life and AD&D insurance

You automatically receive basic life and accidental death and dismemberment (AD&D) insurance so that you can protect those you love from the unexpected. There is no cost to you for this coverage. Your benefit amount will be 1.5 times your base salary up to \$500,000.

Spouse/domestic partner supplemental life and AD&D insurance

You may also purchase life and AD&D insurance for your spouse or domestic partner up to \$150,000 (not to exceed 50% of your coverage).

Child supplemental life insurance and AD&D insurance

Optional child life insurance provides \$10,000 of life insurance for children and optional AD&D up to \$10,000.

Employee supplemental life and AD&D insurance

If you want added protection, you can purchase supplemental life and/or AD&D insurance for yourself. You may elect coverage up to 1,2,3,4 or 5 times your base annual salary up to \$1,000,000.

Have you named a beneficiary?

Be sure you've selected a beneficiary for all your life and accident insurance policies. The beneficiary will receive the benefit paid by a policy in the event of the policyholder's death. It's important to designate a beneficiary and keep that information up-to-date. Visit Workday to add or change a beneficiary.

Federal tax law requires Newfold Digital to report the cost of company-paid life insurance in excess of \$50,000 as imputed income. AD&D benefits are paid in addition to any life insurance if you die in an accident or become seriously injured or physically disabled.

Rates per \$1,000 of coverage (bi-weekly, after-tax)

| | Employee Supp. Life / AD&D | Spouse Supp. Life / AD&D |
|------------------------------|-------------------------------|-----------------------------|
| Younger than 30 | \$0.037 | \$0.039 |
| 30-34 | \$0.046 | \$0.048 |
| 35-39 | \$0.051 | \$0.053 |
| 40-44 | \$0.055 | \$0.058 |
| 45-49 | \$0.078 | \$0.081 |
| 50-54 | \$0.115 | \$0.118 |
| 55-59 | \$0.208 | \$0.210 |
| 60-64 | \$0.314 | \$0.316 |
| 65-69 | \$0.595 | \$0.598 |
| 70-74 | \$0.946 | \$0.946 |
| 75+ | \$1.172 | \$1.172 |
| Child Life / AD&D | | \$0.68 |

Disability, Illness, Accident, & Hospital Indemnity

Company-paid disability

Short-term disability (STD): Newfold Digital has partnered with Lincoln Financial for Short-Term Disability (STD) salary replacement to protect your income in the event of a non-work related illness or injury. Lincoln Financial will provide income replacement up to 60% of your weekly base salary.

Long-term disability (LTD): Newfold Digital provides Long-Term Disability (LTD) coverage through Lincoln Financial. If an illness or injury extends beyond 90 days, and you are disabled as defined by a qualified physician, you may be eligible for LTD benefits up to 60% of your monthly base salary.

| | Short-Term Disability | Long-Term Disability |
|--------------------------|---------------------------------|--|
| Who Pays | Employer-paid | Employer-paid |
| Benefit provided | Up to 60% of your weekly salary | Up to 60% of your monthly salary |
| Maximum benefit payable | \$2,500 per week | \$10,000 per month |
| Maximum benefit duration | 13 weeks | Until you're no longer considered disabled or you reach normal retirement age, whichever comes first |
| Waiting period | 7 days | 3 months |

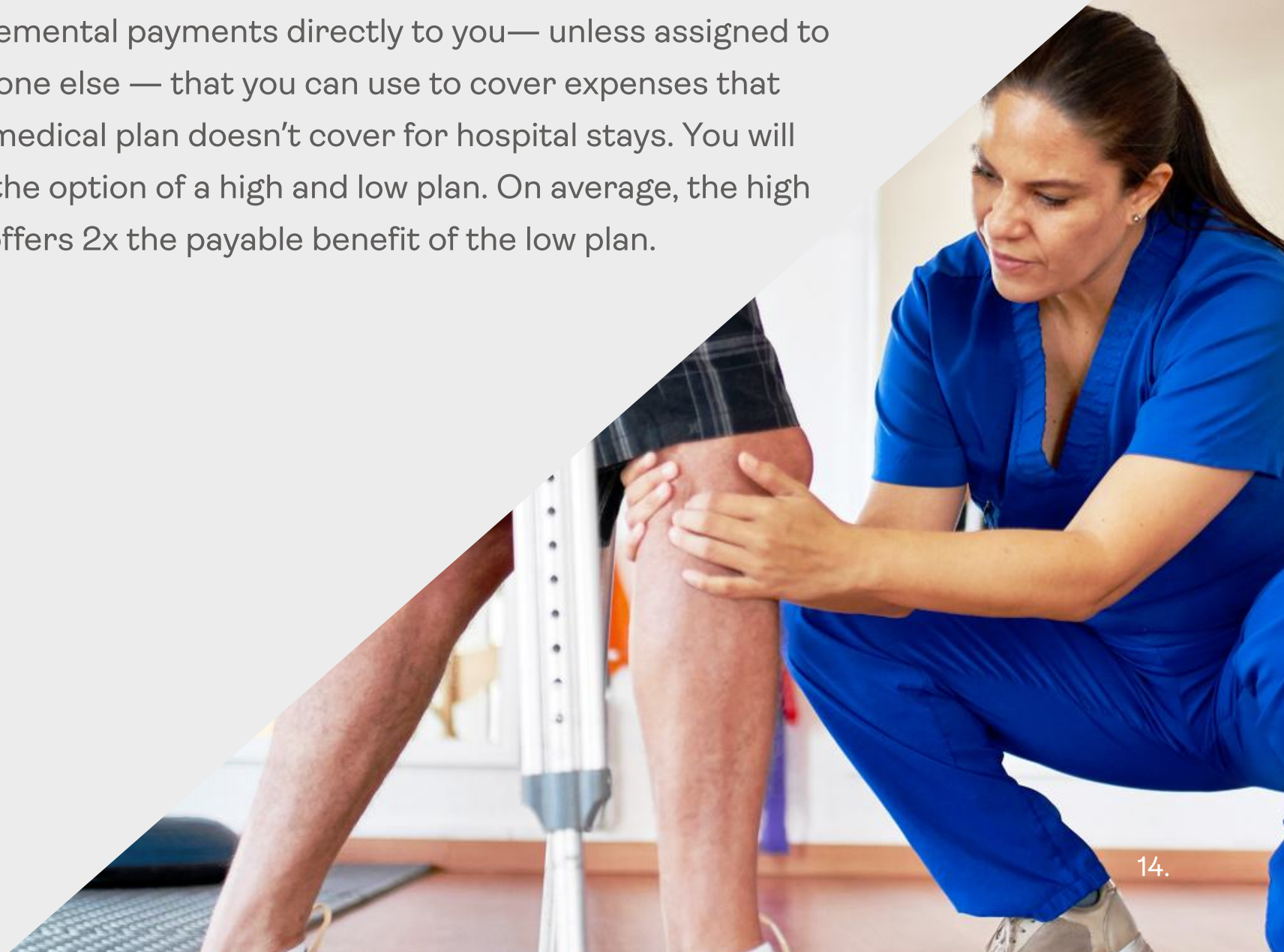
Disability, Illness, Accident, & Hospital Indemnity

Employee-paid coverage

Critical illness: This plan protects against the financial impact of certain covered illnesses such as a heart attack or cancer. You receive a direct lump-sum benefit to cover out-of-pocket expenses for your treatments that are not covered by your medical plan. You can also use the money to take care of your everyday living expenses, such as housekeeping services, special transportation services and day care. You will have the option of a \$10,000 benefit and a \$20,000 benefit.

Accident coverage: You can't always avoid accidents — but you can help protect yourself from accident-related costs that can strain your budget. Accident insurance supplements your primary medical plan and disability programs by providing cash benefits in cases of accidental injuries. You can use this money to help pay for your deductible or coinsurances, or for ongoing living expenses, such as your mortgage or rent. You have the option of a high and low plan. On average, the high plan offers 25%-100% more payable benefit than the low plan.

Hospital Indemnity: A trip to the hospital can be stressful, and so can the bills. Even with a major medical plan, you may still be responsible for copays, deductibles, and other out-of-pocket costs. A hospital indemnity plan provides supplemental payments directly to you— unless assigned to someone else — that you can use to cover expenses that your medical plan doesn't cover for hospital stays. You will have the option of a high and low plan. On average, the high plan offers 2x the payable benefit of the low plan.



Tax-free Savings & Retirement

401(k) Retirement Savings Plan

Newfold Digital is partnering with Mercerwise to offer a 401(k) savings plan through the recordkeeper Empower.

The older you get, the more important retirement saving is

It's never too early to start investing in your 401(k), and the sooner you do, the more years your money will have to work toward the good life in your golden years. Go to mercerwise.com to register and enroll, as well as to find online tools and resources to help you plan for your retirement goals.

How's that nest egg coming along?

At mercerwise.com, you'll find tools and resources to help you figure out how much you need to comfortably retire, and help you set your savings goals.

Plan Design

You may elect to invest between 1% and 100% of your annual base pay up to the elective deferral limit set by the IRS on an annual basis.

Newfold Digital matches the first 3% you contribute at 100%.

When am I vested?

You are immediately 100% vested in your own 401(k) contributions as well as the Company match.



Time Off

Need to take some time off?

Taking some downtime can help you return to work refreshed and recharged. We encourage employees to plan and take vacations, and we also understand you have family and personal obligations that may require some time away from work.

Flexible time off (FTO) – exempt

Flexible time off (FTO) – Regular, full-time exempt employees working 40 hours per week are eligible for FTO as well as company-paid holidays. Employees regularly scheduled to work 30+ hours per week are eligible for FTO and prorated paid holidays. FTO provides exempt employees with the opportunity to take time off for illness, vacation and personal reasons as needed without accruals and limited banks of time. FTO is intended to cover all state and local regulations with regards to paid time off.

Paid time off (PTO) – non-exempt

Regular, full-time, non-exempt employees working 40 hours per week are eligible for PTO as well as company-paid holidays. Employees regularly scheduled to work 30+ hours per week are eligible for prorated PTO and paid holidays. PTO accruals begin at the rate of 128 hours per year, accrue on a per-pay-period basis, and increase by one day per year of service up to 200 hours per year.

| Years of Service | Bi-weekly Accrual | Annual Equivalent Hours |
|------------------|-------------------|-------------------------|
| At Hire | 4.93 | 128 |
| After 1 year | 5.24 | 136 |
| After 2 years | 5.54 | 144 |
| After 3 years | 5.85 | 152 |
| After 4 years | 6.16 | 160 |
| After 5 years | 6.47 | 168 |
| After 10 years | 7.70 | 200 |

Time Off

Sick and Safe Time – non-exempt

Newfold recognizes that employees may need time away from work to address medical needs. All non-exempt employees are eligible for 48 hours of Sick and Safe Time (SST), provided up front, the first of each year. Employees may use Sick and Safe time for themselves and to take care of eligible family members including medical care and appointments, mental and physical illness/health condition, and circumstances relating to public health emergency or communicable disease exposure. For absences due to illness that extend beyond 3 days, employees should contact HR for further guidance.

Treatment of Vacation and Sick and Safe Time Balances

Newfold encourages employees to work with their managers to proactively plan vacation time throughout the year to ensure accrued time is used in the year earned. Unused vacation time is not eligible for carryover from one year to the next and it is not paid out upon termination of employment unless state regulations require otherwise. Unused sick and safe time is also not carried over from year to year or paid out at termination unless state regulations provide otherwise.

Unfortunately, we can't all take off at the same time. Our customers need us, so some departments will remain open even on holidays. Non-exempt employees required to work on a Company-observed holiday will receive holiday pay in addition to regular pay for hours worked on that day – or as otherwise required by applicable law.

The Company will comply with all state laws and regulations that have different provisions than those stated. Please refer to [hello](#) for full policy details.

2023 Holiday Schedule

| Holiday | Date |
|----------------------------|-----------------------|
| New Year's Day (Observed) | Monday, January 2 |
| Martin Luther King Jr. Day | Monday, January 16 |
| President's Day | Monday, February 20 |
| Memorial Day | Monday, May 29 |
| Independence Day | Tuesday, July 4 |
| Labor Day | Monday, September 4 |
| Thanksgiving Day | Thursday, November 23 |
| Day after Thanksgiving | Friday, November 24 |
| Christmas Day | Monday, December 25 |

Time Off

Types of leave

In addition to PTO, Newfold Digital also provides the following paid/unpaid time away:

Bereavement leave

Difficult life event, requiring time to grieve and fulfill family obligations. In the event of a death in your immediate family, and after discussion with your supervisor, you may be granted up to 32 hours of paid leave for bereavement. All full-time and part-time employees are eligible for bereavement leave.

Immediate family is defined as parent/step-parent, spouse/domestic partner, domestic partner's parents, current in-laws, grandparent, spouse/domestic partner's grandparent, sibling/domestic partner's sibling, child/step-child/domestic partner's child/

step-child, daughter/son-in-law, sister/brother-in-law, grandchild/domestic partner's grandchild, aunt, uncle, cousin, niece/nephew.

Jury duty

Newfold Digital encourages employees to serve on jury selection or jury duty when called. You should notify your supervisor as soon as a notice or summons from the court is received. You will receive your regular pay during your service on a jury. Any mileage allowances, fees, etc. paid by the court for jury service is to be retained by you. You will be requested to provide written verification from the court clerk of having served. If work time remains after any day of jury selection or jury duty you will be expected to return to work for the remainder of your work schedule.



Time Off

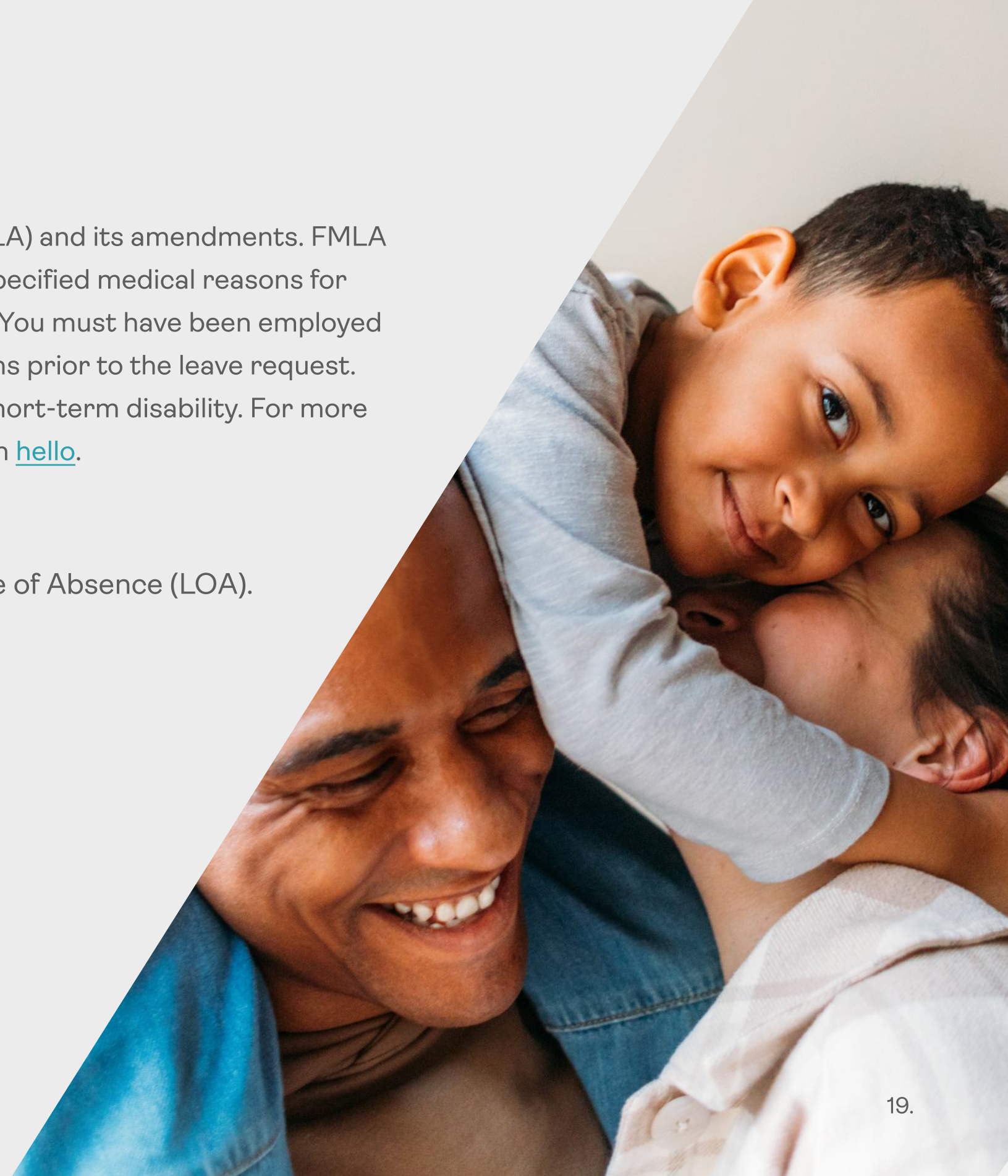
Family and Medical Leave Act (FMLA)

Newfold Digital complies with all requirements of the Family and Medical Leave Act (FMLA) and its amendments. FMLA provides up to 12 weeks of unpaid, job-protected leave in a rolling 12-month period for specified medical reasons for either the employee or a specified family member or for the birth or adoption of a child. You must have been employed with Newfold Digital for 12 months and worked a minimum of 1,250 hours in the 12 months prior to the leave request. FMLA leave runs concurrently with all other types of leave periods provided, including short-term disability. For more information about FMLA, refer to our Leave of Absence & Family Medical Leave Policy on [hello](#).

Paid leave

Newfold Digital offers the option of paid leave to employees with an approved Leave of Absence (LOA). You'll find the full policy details on [hello](#).

| | |
|---|--|
| STD Weeks Paid at 60% by Lincoln Financial Group | Up to 6 |
| STD Weeks Paid at 40% (STD Offset) by Newfold Digital | Up to 6 |
| Approved Parental Bonding weeks paid at 100% by Newfold Digital | Primary Caregivers: 6 weeks Secondary Caregivers: 2 weeks |



Additional Benefits

Employee Assistance Program (EAP)

Sometimes you just need someone to talk to. Lifeworks Employee Assistance Program (EAP) is a free, Company-sponsored benefit available to Newfold Digital employees and their household members. It's all part of our commitment to supporting your total well-being. Get help with work-life issues, referrals for clinical, legal, and financial services and more. To begin taking advantage of this valuable benefit, visit www.workhealthlife.com/us or call 800-272-2727.

The program offers help with:

- Relationship difficulties
- Personal and life improvement
- Emotional/psychological concerns
- Alcohol and drug abuse
- Work or family stress and anxiety
- Depression
- Grief issues

Student Loan Refinancing

Newfold Digital has partnered with SoFi who offers Student Loan Refinancing which can save you thousands of dollars thanks to flexible terms and low fixed or variable rates. Visit sofi.com/Newfold for more.

Tuition Reimbursement

Newfold Digital encourages employees to continue their education and all regular, full-time employees with 12 months of continuous employment are eligible for up to \$5,250 of tuition reimbursement per calendar year. Please review the full policy on [hello](#) for more information on eligibility, course requirements, and the reimbursement process.

Pet Insurance

You care about your pets and consider them members of your family. Whether your family includes kids with two feet or kids with four paws—or both—you know what responsibility looks like.

So why not give your pets the best health care available? The My Pet Protection's suite of pet insurance plans is composed of plans that give you superior protection at an unbeatable price. Go to petinsurance.com/web for more information.

Farmers Auto and Home Insurance

You can receive exclusive employee-only discounts on your home and auto insurance coverage through Farmers Insurance. With this program, you can apply to insure your auto, home, other property, and yourself against personal liability.

You may apply for insurance at any time. You do not need to wait for your current policy to expire to call for free quotes. Call 800-438-6381 and mention that your employer is Newfold Digital.

Legal Plan

The legal services plan offered in partnership with Metlaw offers participants and their eligible dependents access to legal advice and services from a nationwide network of attorneys with coverage for many personal legal issues.

Rates

Benefit Contribution Rates

At Newfold Digital, we want to help our employees manage both their health and their wealth, so we pay the majority of the cost for comprehensive, benefit-rich healthcare plans. We try to keep your contributions reasonable and give you a choice of how much you spend.

Taxation of domestic partner (DP) benefits

Unless your domestic partner qualifies as your federal tax dependent for health coverage purposes, the value of health insurance coverage provided to a domestic partner and/or to the dependents of a domestic partner is considered “imputed income.”

This income will be added to each pay statement and included in your W-2 at the end of the year. Additionally, the employee payroll contribution for the additional domestic partner coverage is not eligible to be taken out pre-tax. You and your domestic partner are required to complete an Affidavit of Domestic Partnership for benefits eligibility, available on [hello](#).

The chart amounts reflect the 2023 paycheck deduction per bi-weekly pay period. Contributions are made on a pre-tax basis.

| Medical | Standard Copay Plan | High Deductible Plan with HSA | Premium Copay Plan |
|-----------------------|---------------------|-------------------------------|--------------------|
| Employee Only | \$22.76 | \$54.55 | \$93.24 |
| Employee + Spouse | \$77.07 | \$140.50 | \$241.50 |
| Employee + Child(ren) | \$76.11 | \$138.04 | \$232.48 |
| Employee + Family | \$111.19 | \$196.67 | \$347.21 |

| Dental | Standard Plan | Premium Plan |
|-----------------------|---------------|--------------|
| Employee Only | \$3.83 | \$8.73 |
| Employee + Spouse | \$7.40 | \$16.97 |
| Employee + Child(ren) | \$7.85 | \$22.70 |
| Employee + Family | \$9.26 | \$32.31 |

| Vision | Standard Plan | Premium Plan |
|-----------------------|---------------|--------------|
| Employee Only | \$0.46 | \$3.50 |
| Employee + Spouse | \$0.92 | \$6.52 |
| Employee + Child(ren) | \$1.04 | \$6.95 |
| Employee + Family | \$1.50 | \$11.26 |

Rates

Critical Illness Plan Rates (bi-weekly)

Rates per \$1,000 of coverage (after-tax)

| | Employee Only | Employee + Spouse | Employee + Child(ren) | Employee + Family |
|-------|---------------|-------------------|-----------------------|-------------------|
| <25 | \$0.20 | \$0.35 | \$0.32 | \$0.47 |
| 25-29 | \$0.22 | \$0.38 | \$0.34 | \$0.50 |
| 30-34 | \$0.25 | \$0.42 | \$0.37 | \$0.55 |
| 35-39 | \$0.30 | \$0.50 | \$0.42 | \$0.62 |
| 40-44 | \$0.38 | \$0.62 | \$0.50 | \$0.74 |
| 45-49 | \$0.50 | \$0.80 | \$0.62 | \$0.92 |
| 50-54 | \$0.69 | \$1.07 | \$0.81 | \$1.20 |
| 55-59 | \$0.95 | \$1.44 | \$1.07 | \$1.56 |
| 60-64 | \$1.31 | \$1.96 | \$1.44 | \$2.08 |
| 65-69 | \$1.83 | \$2.70 | \$1.95 | \$2.82 |
| 70+ | \$2.58 | \$3.81 | \$2.71 | \$3.94 |

Accident Plan Rates (bi-weekly)

| | Low Plan | High Plan |
|--------------------------------|----------|-----------|
| Employee Only | \$2.52 | \$4.20 |
| Employee + Spouse | \$4.99 | \$8.28 |
| Employee + Children | \$5.63 | \$9.32 |
| Employee + Spouse and Children | \$6.97 | \$11.56 |

Legal Plan Rate (bi-weekly)

| | |
|-----------|--------|
| Plan Rate | \$9.00 |
|-----------|--------|

Hospital Indemnity Plan Rates (bi-weekly)

| | Low Plan | High Plan |
|--------------------------------|----------|-----------|
| Employee Only | \$3.97 | \$7.75 |
| Employee + Spouse | \$9.39 | \$18.33 |
| Employee + Children | \$7.11 | \$13.88 |
| Employee + Spouse and Children | \$12.52 | \$24.46 |

Legal

Women’s Health and Cancer Rights Act (WHCRA) Notice

If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient, for:

- All stages of reconstruction of the breast on which the mastectomy was performed.
- Surgery and reconstruction of the other breast to produce a symmetrical appearance.
- Prostheses: treatment of prostheses and physical complications of the mastectomy, including lymphedema, in a manner determined in consultation with the attending physician and the patient.

These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under this plan. If you would like more information on WHCRA benefits, call your medical carrier at the phone number listed on the back of your ID card.

Newborns’ and Mothers’ Health Protection Act (NMHPA or “Newborns’ Act”) Notice

Group health plans and health insurance issuers generally may not under federal law, restrict benefits for any hospital length of stay in connection with childbirth for the mother or newborn child to less than 48 hours following a vaginal delivery, or less than 96 hours following a cesarean section. However, federal law generally, does not prohibit the mother’s or newborn’s attending provider, after consulting with the mother, from discharging the mother or her newborn earlier than 48 hours (or 96 hours as applicable). In any case, plans and issuers may not, under federal law require that a provider obtain authorization from the plan or the insurance issuer for prescribing a length of stay not in excess of 48 hours (or 96 hours). If you would like more information on maternity benefits, call your medical carrier at the phone number listed on the back of your ID card.

Newfold Digital Health and Welfare Plan (the “Plan”) to periodically send a reminder to participants about the availability of the Plan’s Privacy Notice and how to obtain that notice. The Privacy Notice explains participants’ rights and the Plan’s legal duties with respect to protected health information (PHI) and how the Plan may use and disclose PHI.

To obtain a copy of the Privacy Notice or for more information on the Plan’s privacy policies or your rights under HIPAA, please submit a Benefits Inquiry ticket in [hello](#), the HR ServiceNow Portal.

HIPAA Special Enrollment Rights Notice

As you know, if you have declined enrollment in Newfold Digital’s health plan for you or your dependents (including your spouse) because of other health insurance coverage, you or your dependents may be able to enroll in some coverages under this plan without waiting for the next Open Enrollment period, provided that you request enrollment within 30 days after your other coverage ends. In addition, if you have a new

dependent as a result of marriage, birth, adoption or placement for adoption, you may be able to enroll yourself and your eligible dependents, provided that you request enrollment within 30 days after the marriage, birth, adoption or placement for adoption.

Newfold Digital will also allow a special enrollment opportunity if you or your eligible dependents either:

- Lose Medicaid or Children’s Health Insurance Program (CHIP) coverage because you are no longer eligible; or
- Become eligible for a state’s premium assistance program under Medicaid or CHIP.

For these enrollment opportunities, you will have 60 days – instead of 30 – from the date of the Medicaid/CHIP eligibility change to request enrollment in Newfold Digital’s group health plan. Note that this new 60-day extension doesn’t apply to enrollment opportunities other than due to the Medicaid/CHIP eligibility change.

Note: If your dependent becomes eligible for a special enrollment rights, you may add the dependent to your current coverage or change to another health plan. To request a HIPAA special enrollment based on the events described above or obtain more information, please submit a Benefits Inquiry ticket in [hello](#), the HR Service Now Portal.

Important notice from Newfold Digital Group about creditable prescription drug coverage and Medicare

The purpose of this notice is to advise you that the prescription drug coverage listed below under the Newfold Digital Group medical plan is expected to pay out, on average, at least as much as the standard Medicare prescription drug coverage will pay in 2022. This is known as “creditable coverage.”

Why this is important. If you or your covered dependent(s) are enrolled in any prescription drug coverage listed in this notice during 2022 and are or become covered by Medicare, you may decide to enroll in a Medicare prescription drug plan later and not be subject to a late-

Legal Cont.

enrollment penalty – as long as you had creditable coverage within 63 days of your Medicare prescription drug plan enrollment. You should keep this notice with your important records.

If you or your family members aren't currently covered by Medicare and won't become covered by Medicare in the next 12 months, this notice doesn't apply to you. Please read the notice below carefully. It has information about prescription drug coverage with Newfold Digital and prescription drug coverage available for people with Medicare. It also tells you where to find more information to help you make decisions about your prescription drug coverage.

Notice of creditable coverage

You may have heard about Medicare's prescription drug coverage (called Part D) and wondered how it would affect you. Prescription drug coverage is available to everyone with Medicare through Medicare prescription drug plans. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans also offer more coverage for a higher monthly premium.

If you decide to enroll in a Medicare prescription drug plan and you are an active employee or family member of an active employee, you may also continue your employer coverage. In this case, the employer plan will continue to pay primary or secondary as it had before you enrolled in a Medicare prescription drug plan. If you waive or drop Newfold Digital coverage, Medicare will be your only payer. You can re-enroll in the employer plan at annual enrollment or if you have a special enrollment event for the Newfold Digital plan, assuming you remain eligible.

You should know that if you waive or leave coverage with Newfold Digital and you go 63 days or longer without creditable prescription drug coverage (once your applicable Medicare enrollment period ends), your monthly Part D premium will go up at least 1% per month for every month that you did not have creditable coverage. For example, if you go 19 months without coverage, your Medicare prescription drug plan premium will always be at least 19% higher than what most other people pay. You'll have to pay this

higher premium as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to enroll in Part D.

You may receive this notice at other times in the future – such as before the next period you can enroll in Medicare prescription drug coverage, if this Newfold Digital coverage changes, or upon your request.

For more information about your options under Medicare prescription drug coverage

More detailed information about Medicare plans that offer prescription drug coverage is in the Medicare & You handbook. Medicare participants will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. Here is how to get more information about Medicare prescription drug plans:

- Visit www.medicare.gov for personalized help.
- Call your State Health Insurance Assistance Program (see a copy of the Medicare & You handbook for the telephone number).
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at www.socialsecurity.gov or call 800-772-1213 (TTY 800-325-0778).

Remember: Keep this notice. If you enroll in a Medicare prescription drug plan after your applicable Medicare enrollment period ends, you may need to provide a copy of this notice when you join a Part D plan to show that you are not required to pay a higher Part D premium amount.

For more information about this notice or your prescription drug coverage, contact:

Sharon Cardenas - Benefits Manager
5335 Gate Parkway
Jacksonville, FL 32256
904.680.6686
Sharon.cardendas@Newfold.com

Contacts

| Benefit Plan | Provider | Phone number | Website |
|--|-------------------|--------------|--|
| Medical and prescription | BCBS | 833-468-3593 | MyHealthToolkitFL.com |
| Teladoc | Teladoc | 866-789-8155 | teladoc.com |
| Personal Care Connection | BCBS | 833-468-3593 | MyHealthToolkitFL.com |
| Flexible Spending Accounts (FSAs) & Health Savings Account (HSA) | AccrueHealth | 844-643-3099 | member.accrue-health.com |
| Dental | Delta Dental | 800-521-2651 | deltadentalins.com |
| Vision | VSP | 800-877-7195 | vsp.com |
| Health Advocate | Health Advocate | 866-695-8622 | healthadvocate.com/members |
| Employee assistance program (EAP) | Life Works | 800-272-2727 | workhealthlife.com/us |
| Life and AD&D insurance | Lincoln Financial | 800-423-2765 | lfg.com |
| Voluntary benefits | MetLife | 800-438-6388 | metlife.com |
| Legal plan | MetLaw Hyatt | 800-821-6400 | info.legalplans.com / access code: 9903165 |
| Pet insurance | Nationwide | 877-738-7874 | petinsurance.com/web |
| 401(k) savings plan | Mercer Wise | 888-976-4907 | mercerwise.com |
| Student Loan Refinancing | SoFi | 855-456-7634 | sofi.com/newfold |

Have questions?

We're happy to help. You'll find useful phone numbers, websites, and emails here. And as always, check out [hello](#) to find resources and submit questions.