



Where Your Well-Being Feels Like

Home



WELCOME TO YOUR FISCHER HOMES BENEFITS!



At **Fischer Homes**, we recognize that our ultimate success depends on our talented and dedicated workforce. We understand the contribution each Associate makes to our accomplishments and so our goal is to provide a comprehensive program of competitive benefits to attract and retain the best team. Through our benefits programs we strive to support the needs of our Associates and their dependents by providing a benefit package that is easy to understand, easy to access and affordable. This guide is an overview of the coverages that are provided and/or offered to you.

You can also view our benefit plans by accessing: [My Well-Being](#)

Sincerely,

Compensation & Benefits Team



CONTENTS

YOUR BENEFITS

- 04 Benefits Summary
- 05 Who is Eligible?
- 06 Medical Plans
- 07 Which Plan is Best for me?
- 08 Know Where To Go For Care
- 09 Preventive Care
- 10 Pharmacy Benefits with SmithRx
- 11 Wellness Program
- 12 Health Savings Account
- 13 Flexible Spending Account
- 14 Dependent Care Reimbursement Account
- 15 Dental Plan
- 16 Vision Plan
- 17 Life And AD&D Insurance
- 18 Pre-Paid Legal & Identity Theft
- 19 Accidental & Critical Illness Insurance
- 20 SmartDollar
- 21 Education Assistance

WHAT'S NEW FOR 2025?

- 23 Noom
- 24 Employee Assistance Program

TIME AWAY FROM WORK

- 26 Personal Time Off
- 27 Inclusive Leave Pay & Disability Coverage

401(K) & PROFIT SHARING

- 29 401(K) Plan

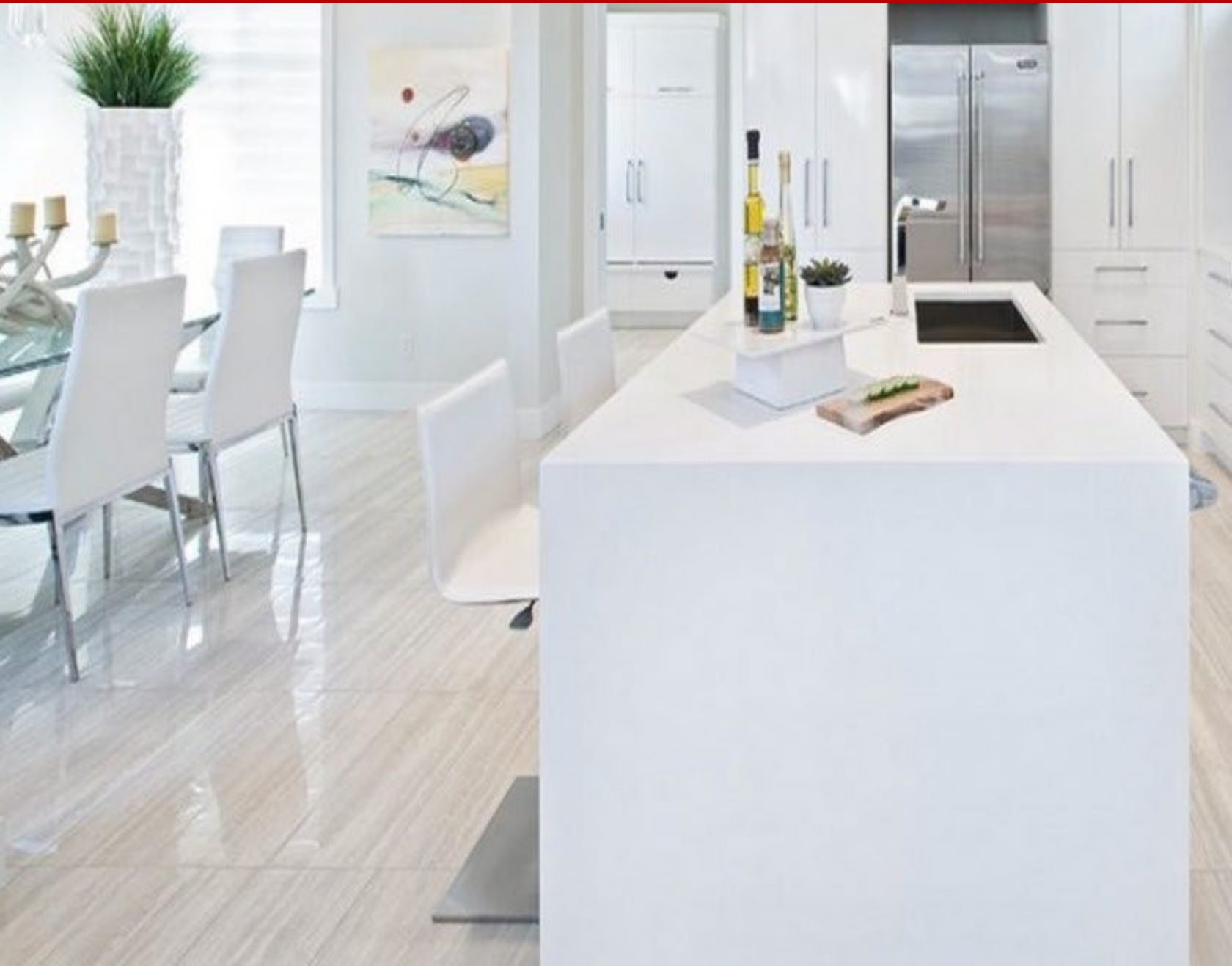
RESOURCES

- 31 Your Benefit Contacts
- 32 Glossary



For more information about your benefits, go to [My Well-Being Portal](#).

YOUR BENEFITS



BENEFIT SUMMARY



Fischer Homes is proud to offer a very comprehensive benefits package. You can view the offered benefits in more detail on the MyWell-Being portal by scanning the QR code or using the link <https://mywell-being.fischerhomes.com/>

Benefit Summary 2025			
Fischer Homes - Employee Elected Benefits		Fischer Homes - Employer Provided Benefits	
Health Insurance	Choice of three medical plans through UMR.	401K – Employer Match	50% employer match up to 5%
Dental Insurance	Choice of two dental plans through UHC.	401K Profit Sharing	Annual contribution to associates 401k accounts.
Vision Insurance	In and Out-of-Network Dental plan.	Paid Time Off Work	Time off with a tenure increase.
Voluntary Life Insurance	Supplemental Life Insurance and AD&D are available,.	Holidays	9 paid holidays per year.
Health Savings Account	If enrolled in a High Deductible plan, you can open an HSA.	Basic Life Insurance	Fischer Homes pays for basic life and AD&D Insurance,
Flexible Spending Account	Three types of spending accounts are offered.	HSA Employer Contribution	If enrolled in a High Deductible plan, Fischer Homes will contribute.
Critical Illness Insurance	Offered through the Standard to cover out of pocket medical expenses.	Inclusive Leave Pay	100% pay for up to 3 weeks for qualifying FMLA.
Accident Insurance	Pays for expenses not covered by medical insurance.	Short Term Disability Pay	Provides income protection if temporarily disabled.
Pre-Paid Legal & Identity Theft	Can pay for certain legal services.	Long Term Disability Pay	Protects you if you are unable to work extended past STD.
401(K) Plan	Both pre-tax and Roth deferral options.		

WHO IS ELIGIBLE?

ENROLLING

All Full-time Fischer Homes Associates are eligible for the benefit plan 31 days after their hire date. Your dependents also may be eligible to participate in certain benefit plans.

ELIGIBLE DEPENDENTS

Eligible dependents may participate in some benefits.

Spouse: Same or opposite-sex legally married husband or wife of an eligible Associate.

Domestic Partner: Someone who meets the entire definition of a domestic partnership as set forth in the Declaration of Domestic Partnership visit Paylocity for details). If you are making a benefit change to add a domestic partner, you will be required to complete an affidavit. Click [this link](#) for the form.

Eligible Dependent Child: Your natural, legally adopted, or stepchildren under age 26, regardless of student, employment or marital status. Dependents turning 26 years old will be removed from benefits no later than the last day of their birth month. Children for whom you are the legal guardian. Children age 26 or older if they are disabled and legally dependent on you. Upon enrollment, proof of the child's condition and dependence must be submitted to the health care carrier for review and approval.

MID-YEAR CHANGES

Resources within **31 days of the event** to ensure there is no disruption in coverage. You must have the proper documentation to support this change (i.e. birth certificate, marriage license, final divorce paperwork, etc.

QUALIFYING EVENTS INCLUDE:

Normally, you can only change your benefit selections during the Open Enrollment period. However, if you have a qualifying life event, you can make benefit changes that are consistent with your change in status. Examples of a qualifying life events are listed below.

Qualifying Life Events Include (Not limited to):

Marriage

Divorce, legal separation, or annulment

Birth, adoption or placement of an eligible child (Note: Associates must add their newborns to their health plan within 31 days of birth)

Death

A change in your child's eligibility for benefits

No longer eligible for your parent or caregiver's healthcare plan (Turning 26 years old)

Becoming eligible for Medicare or Medicaid during the year

Receiving a Qualified Medical Child Support Order (QMCS)

MEDICAL PLANS

Fischer Homes offers three medical plans through United Medical Resources (UMR). Pharmacy benefits for all plans are provided by SmithRx. The charts below contain a brief outline of what is offered In-Network.

Please refer to the summary plan description (SPD) for complete plan details and exclusions.

To Download a Member ID Card, visit umr.com or scan the QR code below for the UMR mobile app.



Services	PPO In-Network	HSA Plus In-Network	HSA Basic In-Network
Paycheck contributions	Higher	Moderate	Lower
Employer HSA contribution	None	\$720 / \$960 / \$1,200 / \$1,320	\$1,080 / \$1,440 / \$1,560 / \$2,040
Annual Deductible Single/Family	\$1,000 / \$2,000	\$3,300 / \$6,400	\$4,000 / \$8,000
Out-of-Pocket Maximum Single/Family	\$6,500 / \$13,000	\$5,000 / \$10,000	\$6,550 / \$13,100
Preventive Services	100% Covered	100% Covered	100% Covered
Coinsurance	20%	20%	20%
Office Visit Co-Pay	\$0 / \$100	20% After deductible	20% After deductible
Emergency Room	\$250 + 20%	20% After deductible	20% After deductible
Preventive Services	100% Covered	100% Covered	100% Covered
Urgent Care	\$50 copay	20% After Deductible	20% After Deductible
Prescription Drugs Co-Pay (After Deductible)	\$0 / \$50 / \$100 / \$250	\$10 / \$35 / \$60	\$10 / \$35 / \$60

MEDICAL CONTRIBUTIONS	BI-WEEKLY CONTRIBUTIONS			BI-WEEKLY WELLNESS			
	PPO	HSA PLUS	HSA BASIC	Who Completed Wellness	PPO	HSA PLUS	HSA BASIC
Employee Only	\$124	\$45	\$36	Associate Only	\$99	\$20	\$11
Employee Plus Spouse/Domestic Partner	\$341	\$175	\$138	Associate Only	\$316	\$150	\$113
				Associate & Spouse	\$299	\$133	\$96
Employee Plus Child(ren) /Domestic Child(ren)	\$270	\$125	\$103	Associate Only	\$245	\$100	\$78
Family	\$545	\$283	\$235	Associate Only	\$520	\$258	\$210
				Associate & Spouse	\$503	\$241	\$193

QUESTIONS? To locate participating Doctors, call **800-826-9781** or visit umr.com

WHICH PLAN IS BEST FOR ME?



Choose the plan that fits your health needs and budget.

When deciding between the traditional PPO and the High Deductible Health Plan (HDHP), consider your typical healthcare needs and financial goals. Both plans offer comprehensive coverage, but each is designed to meet different healthcare and financial needs.

The chart below highlights the key differences between our PPO and HDHP options.

Traditional PPO	High Deductible Health Plan (HDHP) with a Health Savings Account
<ul style="list-style-type: none"> • Lower deductible, higher premiums 	<ul style="list-style-type: none"> • Higher deductible, lower premiums
<ul style="list-style-type: none"> • Copayments (with no deductible) apply to office visits, and some other services 	<ul style="list-style-type: none"> • Must satisfy full deductible for all services, excluding preventive services, before plan pays
<ul style="list-style-type: none"> • Copayments for prescription drugs apply after a small, one-time, upfront prescription deductible 	<ul style="list-style-type: none"> • Prescriptions are subject to the plan deductible; copays apply after the plan deductible has been met
<ul style="list-style-type: none"> • Health Savings Account (HSA) is not permitted 	<ul style="list-style-type: none"> • Can establish an HSA to cover current and future healthcare expenses (medical, dental, Rx, vision, etc.)
<ul style="list-style-type: none"> • Option to establish a calendar year Flexible Spending Account (FSA) to pay for eligible healthcare expenses on a pre-tax basis 	<ul style="list-style-type: none"> • Option to established a limited purpose calendar year FSA for dental, vision and dependent care expenses
<p>Traditional PPO Optimal for those with steady, predictable medical expenses</p>	<p>HDHP with HSA Optimal for those with limited or high medical expenses. For those electing to use the HDHP plan, an HSA account offers a way to cover your deductible expenses with pre-tax dollars. The College also contributes to the account.</p>

KNOW WHERE TO GO FOR CARE

Call the member services number listed on the back of your ID card or visit umr.com to learn more.

When you need care quick, your first impulse may be to go to an emergency room (ER). But did you know that there are alternative options to treat immediate care needs that could save you up to \$1,800 or more compared to an ER?*

Quick care options:

When seeing your physician is not possible it's important to know your quick care options to find the place that's right for you and help avoid financial surprises. If you're not sure where to go, UMR's benefits specialist can help you decide.

Teladoc Consults	Convenience Care Clinics	Urgent Care Facility	ER
<ul style="list-style-type: none"> Urinary tract infections Mild colds and flu Mild vomiting or diarrhea Mild fevers or headaches Pink eye Sinus or ear infections Sore throat <p>Telehealth & Telemedicine Provider Teladoc Health</p>	<ul style="list-style-type: none"> Minor injuries Mild vomiting or diarrhea Allergies Urinary tract infections Rashes Pink eye Sinus or ear infections Sore throat Preventive care 	<ul style="list-style-type: none"> Animal or insect bites More-severe-than-usual asthma Mild vomiting or diarrhea Minor burns or cuts that may need stitches Sprains strains and minor fractures 	<ul style="list-style-type: none"> Severe pain, especially in the chest or abdomen Uncontrollable bleeding Difficulty breathing, speaking or walking Fainting or dizziness Severe trauma or serious injuries
\$	\$\$	\$\$\$	\$\$\$\$

Save on labs, imaging services and surgical procedures by using freestanding facilities

A freestanding facility performs outpatient services and submits claims separately from any hospital affiliation. Depending on your type of plan benefits, you may have a lower copayment, or no copayment at all, when you visit a freestanding network facility or provider office instead of a hospital.

To find freestanding facilities near you, sign in to your member portal at umr.com. From the **Find costs and care** drop-down menu, select **Find a provider**. You can then search for providers using various tools.

*Average allowed amounts charged by UnitedHealthcare Network Providers and not tied to a specific condition or treatment. The information provided is for general purposes only and not intended to be or nor should be construed as medical advice or substitute for your doctor's care. You should consult with an appropriate health care professional to determine what may be right for you. In an emergency, call 9-1-1 or go to the nearest emergency room.

PREVENTIVE CARE



Your doctor will see you now

Talking with your physician and receiving the care you need is important to make sure you're at your best.

Most physicians' offices are now accepting in-person visits. They've taken steps to protect your health and safety, so you can feel comfortable making an appointment.

Schedule the care you need

Staying up to date with annual exams and routine screenings may help lower your chances of getting sick. Plus, wellness visits can help detect any issues early, when they may be easier to treat.

Managing a health condition?

Don't wait to be seen by your physician. They can help make sure you're staying on track and give you the resources and support you need to live your best.

Also, don't forget any vaccines you and your family members may need based on age and health.

Need to find a primary care physician? Search for one near you at [umar.com](https://www.umar.com).

LEARN MORE

Take advantage of preventive care to help manage your health



*This information provided by this program is for general educational purposes only. It is not intended as medical advice and cannot replace or substitute for individualized medical care and advice from a personal physician. Individuals should always consult with their physicians regarding any health questions or concerns.

PHARMACY BENEFITS WITH SMITHRX

Welcome to pharmacy benefits with SmithRx. Our mission is to reduce the complexity and cost of your pharmacy benefits.

What is a Pharmacy Benefits Manager?

Pharmacy benefits managers (or PBMs) coordinate the interaction between your employer, physician, health plan, and pharmacy. Your PBM powers your pharmacy experience by:

- Making sure you're charged the correct copay at the pharmacy
- Setting up your medications to be covered according to your plan design
- Managing clinical requirements related to your prescriptions

Since your PBM benefits are closely related to your health coverage, you're automatically covered when you enroll in your health plan.

Will my pharmacy experience change?

You will receive a new Member ID card in the mail. Present this new card at the pharmacy to ensure you're using your current plan and not overpaying for your prescriptions. PBMs like SmithRx cover medications based on lists of preferred drugs called formularies. The formulary with SmithRx may differ from your prior PBM. We'll notify you if a change is required for your medication(s).

Can I go to my usual pharmacy?

We have over 65,000 pharmacies in our network including retail pharmacies like CVS, Walgreens, RiteAid, Walmart, Costco and more.

You may also use mail order pharmacies like Amazon Pharmacy and Walmart Mail Order, and specialty pharmacies like Senderra and Kroger.

Can I access my benefits online?

Yes! Create an account at member.mysmithrx.com to access your pharmacy benefits. View claims, plan details, the formulary, and use the Find My Meds tool to search for low-cost prescriptions. You can also track prior authorization updates.

What if I need assistance?

The SmithRx Member Services team is available from 8 am to 9 pm ET, Monday through Friday and 10 am - 4 pm ET by: Phone: [844.454.5201](tel:844.454.5201) Email: help@smithrx.com Chat: On our website www.smithrx.com



The pharmacy that really delivers...

Upfront pricing, easy refills, and no more waiting in pharmacy lines.

To sign-up:

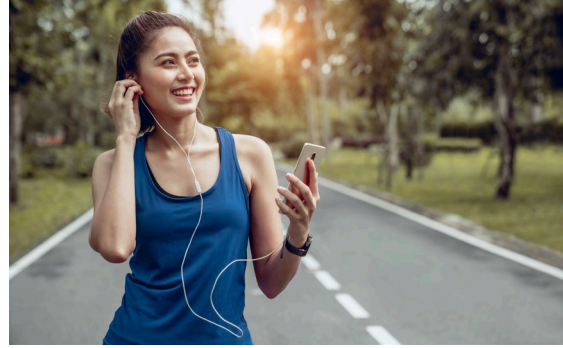
1. Visit www.amazon.com/smithrx and click on "Get Started". If you are already an Amazon customer, then follow the simple sign-up process. If you're not yet an Amazon customer you'll need to sign-up, validate yourself and then follow the instructions.

2. Verify and/or add your insurance: you may find an additional 2-digits to your pre-populated member ID. It is important to verify your full member ID on your card against the insurance profile. **Reminder:** please have your insurance member ID card ready to double check all of your information.

3. Once you are signed-up and your medication(s) are processed, you will receive a notification from Amazon Pharmacy that your medications are ready to order and you will need to go back to your account to check out.

amazon pharmacy





WELLNESS PROGRAM

Fischer Homes offers a variety of benefits to support our Associates and their families which you can find on MyWell-Being and in this Benefits Guide.

Fischer Homes' wellness program focuses on improving your overall health. Good health is important to you, your family, and to us! Reach your wellness goals with the right tools and support. We are pleased to offer a Medical Premium Savings for completing a physical. Please review the 3 easy steps below!

3 EASY STEPS!

1. Complete your annual physical anytime between **October 1, 2024 – September 30, 2025**.
2. Sign the Fischer Homes Wellness **[Affidavit Form here](#)** and submit to **Wellness@FischerHomes.com**
3. Save up to \$1,000 on your medical premiums!

Save on your 2025 Medical Premiums!

Plan Coverage	Associate Only	Associate and Spouse or Domestic Partner	Associate and Child(ren)	Family
How much am I saving?	\$600	\$1,000	\$600	\$1,000
How do I save?	Associate completes physical*	Associate and Spouse or Domestic Partner *	Associate completes physical*	Associate and Spouse or Domestic Partner*

*Completes physical by September 30 and emails the Affidavit to our Wellness Team.

If you have completed a physical since October 1, 2024, you may already be eligible for the reduction in premiums for 2025. Email your Wellness Affidavit Form to **wellness@fischerhomes.com**



QUESTIONS?

Contact Our Wellness Team at **859-344-4887** or email **wellness@fischerhomes.com**

HEALTH SAVINGS ACCOUNT (HSA)

If you enroll in the HSA Plus or HSA Basic plan, you need to set up a Health Savings Account (HSA) with Wex. You can make pretax contributions to the HSA and use that money later to pay for eligible health care expenses.



ELIGIBLE HEALTH CARE EXPENSES MAY INCLUDE:

- Medical, dental and vision deductibles
- Medical, dental and vision coinsurance
- Dental and vision copays
- Find a complete list of qualified expenses at: [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf)

	Individual Plan Contribution	Family Plan Contribution
Maximum HSA Limit for 2025 Tax Year	\$4,300	\$8,550
Catch Up Contribution if 55 or older	\$1,000	\$1,000

Newly eligible Associates during the year will receive prorated employer contributions. Since the HSA is a personal bank account, the funds are yours to keep even if you change medical plans or leave Fischer Homes.

Funds roll over from year-to-year, and you can use them for eligible health care expenses even into retirement. Wex will issue you a debit card that you can use to pay for care from your HSA at the time of service.

ADVANTAGES OF THE HSA

The account is triple-tax free. You are not taxed on contributions to the account, withdrawals to cover eligible expenses, or interest earned.

There are two ways to use your HSA to pay for expenses. You can use your debit card or pay for your expenses up front and pay yourself back from your HSA. You must have funds in your HSA in order to spend them.

RULES ABOUT HSA ELIGIBILITY

To be eligible to contribute to an HSA, you must remain continuously enrolled in the HSA Plus or HSA Basic plan for the entire 2025 plan year. If you're covered by a second medical plan (i.e., a spouse's plan), it also must be a high-deductible option for you to be eligible for an HSA.

YOU CAN'T CONTRIBUTE TO AN HSA IF:

- You're enrolled in Medicare or a veteran's medical plan (TRICARE).
- You're claimed as a dependent on someone else's federal tax return.
- You or your spouse currently participate (or previously participated within the current plan year) in a general-purpose Health Care Flexible Spending Account.

Due to IRS regulations, you must be enrolled in a high-deductible health plan (Basic Plan).

FLEXIBLE SPENDING ACCOUNT (FSA)

The Flexible Spending Accounts (FSAs) offer you the opportunity to pay eligible health care expenses with pretax dollars. Participating in an FSA reduces your taxable income, which means you owe less tax and spend less for qualified expenses.

- **Health Care FSA**

Available with the PPO health plan or to Associates not participating in a Fischer Homes Medical Plan.

- **Limited Purpose FSA**

Available to Associates enrolled in the HSA Plus or HSA Basic plan.

All Health Care FSA-eligible expenses and all Limited Purpose FSA-eligible expense must be incurred between January 1, 2025 and December 31, 2025. You lose any money left in your FSA after March 31, 2026, so plan your expenses carefully.

To make the process easier, pay for eligible expenses with your FSA debit card.

HEALTH CARE FSA

- You do not have to be enrolled in the company's medical plan (or any other plan) to participate.
- Participants in the HSA Plus or HSA Basic plan may not participate in the Health Care FSA, but may participate in the Limited Purpose FSA.
- With a Health Care FSA, your savings can be used toward your doctor visit copays, deductible expenses, as well as dental and vision care needs.
- For a full list of IRS-approved expenses, please visit irs.gov/pub/irs-pdf/p502.pdf
- Your entire Health Care FSA election is available to you on January 1, even if you haven't yet saved the full amount.
- For 2025, you can elect to contribute up to \$3,300 annually in your Health Care FSA.

Compare the HSA AND HC FSA.

Use the following chart to compare the important difference between how the accounts work:

	HSA	Healthcare FSA
Eligible for Fischer Homes contributions	Yes	No
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
"Use-it-or-lose-it" at year-end	No	Yes
Money is always yours to keep	Yes	No

LIMITED PURPOSE FSA

- The Limited Purpose FSA is for HSA Plus or HSA Basic plan participants only.
- Money contributed to a Limited Purpose FSA cannot be used to pay for medical and prescription expenses.
- For 2025, you can contribute up to \$3,300 annually in your Limited Purpose FSA.

The account is for qualified dental and vision care expenses only, including:

- Orthodontia
- LASIK surgery
- Glasses or contacts
- Dental or vision coinsurance and copays

DEPENDENT CARE REIMBURSEMENT ACCOUNT



Fischer Homes provides a variety of other optional benefits to you. For many of these plans, if you want coverage, you must choose to enroll in them and pay any applicable premiums.



Dependent Care Flexible Spending Account

- Enrolling in a Dependent Care FSA allows you to put aside dollars on a pretax basis to use for qualified dependents. It is not used for health care expenses.
- Participating in the Dependent Care FSA reduces your taxable income, which means you owe less tax and spend less for qualified expenses.
- A complete list of eligible and ineligible expenses is available on the IRS website at [irs.gov/pub/irs-pdf/p503.pdf](https://www.irs.gov/pub/irs-pdf/p503.pdf)
- The Dependent Care FSA is designed to allow you and your spouse to work. So, if your spouse does not work, you cannot contribute to the Dependent Care FSA. You can contribute if your spouse is disabled or a full-time student.
- You can contribute up to \$2,500 if you and your spouse file separate tax returns or up to \$5,000 if you are single or if you and your spouse file a joint return.
- With a Dependent Care FSA, the money is available only as it is deposited in your account.
- Eligible expenses must be incurred between January 1, 2025, and December 31, 2025. Claims for reimbursement must be filed before March 31, 2026. You lose any money left in your FSA after March 31, 2026, so plan your expenses carefully.



FOR MORE INFORMATION: Call **800.492.0669** or visit [wexinc.com](https://www.wexinc.com)

DENTAL PLAN

Fischer Homes offers a choice of two dental plans, Dental Plus and Dental Basic, both through UnitedHealthcare.

THE MAIN DIFFERENCES BETWEEN THE PLANS ARE:

The Dental Basic plan does not cover orthodontia and it has lower coverage on basic treatments. The Dental Plus plan covers orthodontia for children.

Both plans allow you to visit any dentist you choose. However, you'll save money when you stay in-network.



QUESTIONS?

Call customer service at **800-822-5353** or visit myuhc.com

Plan Benefits	Dental Plus	Dental Basic
	In-Network	In-Network
Paycheck contributions	Higher	Lower
Deductible	\$50 / single \$150 / family	\$50 / single \$150 / family
Annual Maximum	\$1,500 / Person	\$1,500 / Person
Preventive Services	100%	100%
Basic Services	80% after deductible	50% after deductible
Major Services	50% after deductible	50% after deductible
Orthodontia		
Benefit Percentage	50% coverage Up to \$1,000 lifetime maximum (available to children only)	Not covered

**See benefit summary for more details*

DENTAL	BI-WEEKLY CONTRIBUTIONS		ANNUAL CONTRIBUTIONS	
	PLUS	BASIC	PLUS	BASIC
Employee Only	\$22.77	\$18.87	\$546.36	\$452.76
Employee Plus Spouse/Domestic Partner	\$45.54	\$37.72	\$1,092.84	\$905.16
Employee Plus Children)/Domestic Child(ren)	\$47.81	\$39.60	\$1,147.44	\$950.28
Family	\$79.18	\$43.61	\$1,900.32	\$1,046.64

VISION PLAN

Fischer Homes offers you the option to elect Vision Insurance through UnitedHealthcare. The chart below is a brief outline of the plan. Please refer to the summary plan description for complete plan details.

ID Card Not Required

Please note that ID cards are not needed for your visit. The provider can confirm benefits with your social security number.

Always use an in-network provider to obtain the highest level of benefits. When accessing care out of network, you receive an amount that the provider will pay up to. You are then responsible for the difference.



QUESTIONS?

Call customer service at **800-638-3120** or visit myuhcvision.com.

Plan Benefits	Vision Plan	Frequency of Services	
	In-Network	In-Network	
Routine Exams	\$10 Copay	Routine Exams	12 Months
Frames	\$150 Frame Allowance	Frames	24 Months
Lenses	\$25 copay; covered in full after copay	Lenses	12 Months
Contact Lenses	Formulary: up to 4 boxes of disposable contacts are covered; Non-Formulary up to \$130 allowance	Contacts	12 Months
Contact Lenses (Medically Necessary)	Paid in full once every calendar year after \$25 copay	Contacts	12 Months
Laser Correction Surgery Discount	Discount pricing available		

**See benefit summary for more details*

VISION	BI-WEEKLY CONTRIBUTIONS	ANNUAL CONTRIBUTIONS
	VISION PLUS	VISION PLUS
Employee Only	\$3.37	\$80.76
Employee Plus Spouse/Domestic Partner	\$6.40	\$153.60
Employee Plus Child(ren)/Domestic Child(ren)	\$6.75	\$162.00
Family*	\$9.83	\$235.2



LIFE AND AD&D INSURANCE

FISCHER HOMES PROVIDES THE FOLLWING

Basic Life and Accidentally Death & Dismemberment (AD&D) coverage at no cost to you Fischer Homes includes basic life and AD&D insurance to eligible Associates through The Standard. The employee benefit basic life amount is \$50,000 which includes a matching accidental death and dismemberment coverage amount.

As an Associate, your basic life insurance covers you and pays your designated beneficiaries in the event of your death.

AD&D insurance provides extra benefits for certain injuries or death resulting from a covered accident.

VOLUNTARY LIFE AD&D INSURANCE

In addition to Basic Life Insurance, you may choose to purchase Supplemental Life Insurance and AD&D for yourself and your spouse, dependent child or domestic partner.

EVIDENCE OF INSURABILITY

If you are enrolling in Supplemental Life Insurance, Evidence of Insurability (EOI or proof of good health) may be required:

- If you are a new hire or eligible for the first time, you can enroll up to the guaranteed issue amount of \$300,000 for employees, and \$50,000 for spouse without EOI.
- If you are enrolling for the first time after your eligibility waiting period as a new hire or first-time eligible employee has passed, you may have to submit an EOI form.
- If you currently have coverage and wish to increase the amount by more then \$20,000 during open enrollment, EOI may be required.

The EOI form includes a series of health-related questions. You may need the help of your doctor with the EOI form.

INSURANCE PLAN	BENEFIT COVERAGE
Supplemental Employee Life Insurance and AD&D	\$10,000 to \$300,000. May be purchased in \$10,000 increments.
Supplemental Spousal Life Insurance and AD&D	\$5,000 to \$150,000. May be purchased in \$5,000 increments. You must elect supplemental employee life insurance to elect supplemental spousal life insurance. Supplemental spouse benefit may not exceed 50% of the amount elected for the supplemental employee life.
Supplemental Dependent Child Life Insurance and AD&D	\$10,000 per child. You must elect supplemental employee life insurance to elect supplemental child life insurance.

If you elect your current participation levels, you will not be subject to EOI. Completing an EOI form is not part of the enrollment process. If you need to complete and submit an EOI form, you will be notified after you've enrolled.

PRE-PAID LEGAL & IDENTITY THEFT

Protect Your Peace of Mind

PRE-PAID LEGAL

The Pre-Paid Legal Plan allows Associates to pay for certain legal services through convenient payroll deductions made on an after-tax basis.

All legal services provided to you are kept confidential. These services are provided by MetLife.

SERVICES INCLUDES:

- Legal advice
- Debt matters
- Estate planning
- Document preparation
- Family law
- Real estate matters

IDENTITY THEFT INSURANCE

Technology is changing our lives every day. We know it can be hard for employees to safeguard against cyber threats that are growing at the same pace. That's why MetLife Legal Plans and Cyber Scouts are offering Identity Theft Defense and Life Stages Identity Management Services. These services help members manage their identities. Additionally, Fraud Scout Triple Bureau Credit Monitoring monitors credit activities and inquires across three bureaus.

KEY BENEFITS INCLUDES:

- Detection
- Family protection
- Prevention
- resolution

For more information, go to [legalplans.com](https://www.legalplans.com)



ACCIDENT & CRITICAL ILLNESS INSURANCE

Over 60% of people today are filing for bankruptcy because of medical bills and most of them have medical insurance.

ACCIDENT INSURANCE

- Accident Insurance offered through The Standard compliments health Insurance and helps Associates with unexpected expenses incurred as the result of an accident.
- Accident Insurance pays for expenses not covered by medical insurance by providing cash benefits to Associates receiving treatment for injuries. Additionally, Accident Insurance can pay an extra 25% of total benefits for injuries during youth organized sports. Accident Insurance coverage includes an optional wellness screening.
- Spouse/domestic partner and child coverage is available for purchase.

CRITICAL ILLNESS INSURANCE

- Critical Illness Insurance offered through The Standard helps cover out-of-pocket expenses, not covered by medical insurance, resulting from critical illnesses.
- Critical Illness Insurance helps fill gaps caused by costs such as co-pays, deductibles, loss of income, childcare, and/or travel expenses.
- Critical Care Insurance covers over 20 serious illnesses and more than 20 childhood illnesses. Critical Illness Insurance coverage also includes an optional wellness screening.
- Spouse/domestic partner and child coverage is available for purchase.

Earn your \$200 Wellness Credit!

Complete this Health Maintenance Form [here](#) to receive a \$200 wellness credit. This form helps us track your commitment to maintaining a healthy lifestyle. Simply fill out the required fields and submit to the instructions listed on the form. It's an easy step toward a healthier you and a great way to earn rewards for your well-being!

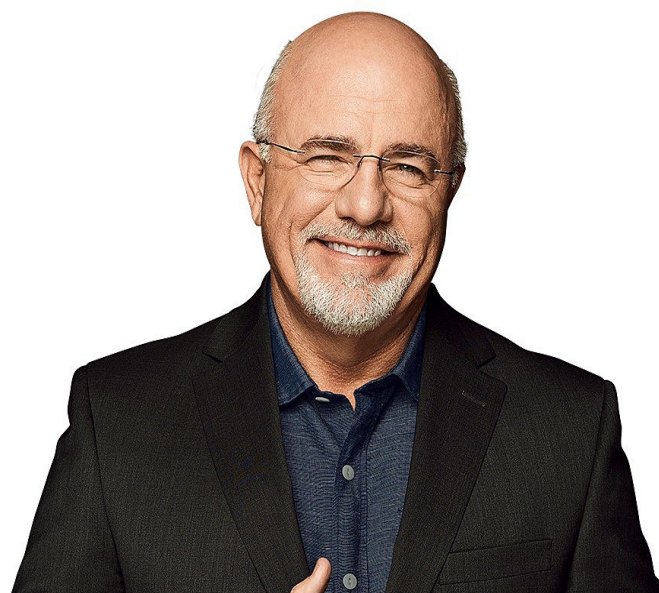
If you opt out of the Fischer Homes medical plan, you may purchase this coverage separately.

SMART DOLLAR



Breathe easy about money again.

Fischer Homes cares about the wellness of its Associates. This is not limited to just physical and mental wellness, but also extends to financial wellness. That's why Fischer Homes makes the SmartDollar program available to its Associates at no cost.



Say hello to SmartDollar, your free financial wellness benefit! Ditch money stress and learn to spend less, save more, get rid of debt –for good.

SmartDollar is a proven financial wellness solution that will teach you how to save for your emergencies, budget, reduce debt, and develop a plan for retirement.

SmartDollar provides 24/7 access to inspiring and educational content, innovative tools, and a wide variety of questions and answers to help you anytime, anywhere and on any device no matter where you are with your personal finances.



You'll learn how to:

- Handle financial emergencies
- Eliminate debt
- Change spending habits
- Tackle money anxiety



Stay on track with access to:

- EveryDollar, a budgeting app
- Financial coaching to help you set goals
- Educational videos, articles and audio lessons



ENROLLING IN THE PROGRAM IS EASY AND NO COST TO ASSOCIATES OF FISCHER HOMES.
To enroll and learn more visit <https://www.smartdollar.com/enroll/fischer8816> or scan the QR code.

EDUCATION ASSISTANCE

Education Assistance provides financial assistance to eligible Associates by reimbursing a portion of tuition upon successful completion of approved classes. Fischer Homes will reimburse up to \$5,250 for tuition in a calendar year. Textbooks, supplies, registrations, fees, and other similar costs are not eligible for reimbursement

Classes must be taken as part of an approved degree, and must be for credit at an accredited school, college, or university. Any Associate participating in the program whose performance at Fischer Homes falls below "Frequently Meets Expectations" will lose eligibility. Successful course completion is defined as a grade of "B" or higher.

Eligible degrees must be directly related to your present position or qualify you in another career field that would be of current or future value to the company. They also must be part of an undergraduate program leading to an Associate's or Bachelor's Degree or a graduate program leading to a Master's or Doctoral Degree, Classwork leading to certain degrees that cannot be applied at Fischer Homes will not be funded.

Invest in your future with our education assistance program, designed to support your learning and professional growth.



WHAT'S NEW TO 2025



NOOM

Lose weight and live healthier – for good.

Have you heard? You'll soon have access to Noom's award-winning program at no cost to you. Noom uses psychology, technology, and 1:1 coaching to help you lose weight and reach your health goals.

For nearly 15 years, Noom has helped millions of people lose weight and keep it off. And now it's available as a comprehensive benefit offering for employers, health plans, and institutions to help engage more employees, improve population health, and lower healthcare costs.

Whether you're looking to lose weight or maintain a healthy lifestyle – Noom is for you. With Noom, you get:

- 1:1 coaching with health and wellness professionals for guidance and encouragement throughout your journey.
- Personalized lesson plans backed by psychology, designed to change your relationship with food.
- Holistic well-being support with 1000+ fitness videos, meditations, recipes, and more!
- Real results: Noomers lose an average of 10lbs in 10 weeks. *

Noom will place you in the program that best meets your individual needs.

- Noom Weight: Our flagship behavior-change program that helps you build healthy habits for long-term weight loss.

FREE
TO ALL FULL-TIME ASSOCIATES
AND SPOUSES!

NOOM

*Based on 3.5 years study of actively engaged Noom users.



Healthier habits lead to lasting results.

25%

Employee adoption rate

40%

of engaged users lost more than 5% of their body weight.

42%

of users-maintained weight loss for 2 years.

It's even an app! Access from anywhere.



¹ Noom Internal Client Data

² Internal retrospective observational study (Noom Weight) of Jan 2020-2021.

³ Weight loss maintenance after a digital commercial behavior change program (Noom Weight): Observational cross-sectional survey study of Noom Weight users that lost at least 10% of their body weight on Noom and maintained at least 10% lost for 24 months. March 2023

EMPLOYEE ASSISTANCE PROGRAM

Emotional wellbeing and work-life balance resources to keep you at your best.

Balancing work and family life activities may be difficult to handle alone. Fischer Homes provides Employee Assistance Program to assist you with problem identification, counseling, and referral services. This is a confidential resource available to Associates and their family members.

Employee Assistance Program Can Assist With the Following:

- Legal referrals
- Smoking cessation assistance
- Locating and evaluating childcare and elder care resources
- Resources for managing people
- Alcohol and drug abuse
- Financial concerns
- Stress-related problems
- Emotional problems and crisis intervention
- Conflicts at work or home
- Parenting issues
- Family and relationship issues
- Depression, loss, and emotional well-being



Your web portal and mobile app

- The one-stop shop for program services, information, and more.
- Discover on-demand training to boost wellbeing and life balance.
- Find search engines, financial calculators and career resources.
- Explore thousands of articles, tip sheets, self-assessments, and videos.



Convenient, on-the-go support

- **Textcoach**
Personalized coaching with a licensed counselor on mobile or desktop
- **Animo**
Self-guided resources to improve focus, wellbeing and emotional fitness
- **Virtual Support Connect**
Moderated group therapy sessions on an anonymous, chat-based platform



CONNECT TO A COUNSELOR FOR FREE SUPPORT 24/7: Call 888.881.5462 or visit: supportline.com

TIME AWAY FROM WORK



PERSONAL TIME OFF

Fischer Homes values the time you need to maintain a balance in your life as well as the unexpected. We are pleased to offer a variety of leave benefits to help Associates meet their needs. Some types of paid leave also coordinate with disability plans and the Family and Medical Leave Act (FMLA).

PERSONAL TIME OFF

Personal Time Off provides Associates with flexible paid time off work that can be used for vacations, personal or family illness, doctor appointments, volunteerism or any reason important to you.

New Associates joining the company will receive five Personal Time Off days on their first day with the company. New Associates will then accrue an additional 10 days during the first year, for a total of 15 Personal Time Off days.



Years of Service	PTO Accrued Per Year	Maximum PTO Accrued
Year 1	Day 1 - 40 hours Full Year - 80 hours	120 hours
2 to 4 Years	120 hours	200 hours
5 to 15 Years	160 hours	280 hours
>15 Years	200 hours	320 hours

Personal Time Off time is accrued biweekly with each paycheck. The amount of time accrued is dependent on your completed years of service.

PERSONAL DAYS/HOLIDAYS

Personal Holidays
On January 1, Full-Time Associates will receive: Two personal holidays to use during the calendar year.
New Associates joining the company April 1 or later will receive: One personal holiday in that year.
Personal holidays may be used in the Associate's discretion, including for volunteer events, wellness visits, personal matters, or observance of other holidays. Must be scheduled in the same manner as Personal Time Off and receive approval prior to its usage.
Any unused personal holidays will not accrue from year-to-year or be paid out for any reason.

Company Holidays
Fischer Homes offers seven official paid holidays for eligible full-time Associates:
New Year's Day
Memorial Day
Independence Day
Labor Day
Thanksgiving Day
Day after Thanksgiving
Christmas Day

HOLIDAYS THAT FALL ON A SATURDAY will be observed on the preceding Friday.
HOLIDAYS THAT FALL ON A SUNDAY will be observed the following Monday.

INCLUSIVE LEAVE PAY & DISABILITY COVERAGE



Fischer Homes understands that there are times when Associates may need to step away from work to care for themselves or their loved ones. Whether recovering from a personal illness or injury, bonding with a new child, or caring for a sick family member, Fischer Homes provides Inclusive Leave and Disability Benefits to support associates during these critical times.

Inclusive Leave is available for those who need time off for family-related matters or medical recovery that qualifies under the Family and Medical Leave Act (FMLA). During this leave, Associates receive 100% of their base earnings for up to three weeks.

Disability Insurance provides income protection in case an illness or injury prevents you from working. Associates are eligible for both Short-Term and Long-Term Disability benefits, which offer up to 60% of base earnings for varying periods.

For events qualifying under FMLA, Inclusive Leave runs concurrently with Short-Term Disability benefits, providing seamless financial support.

INCLUSIVE LEAVE PAY ELIGIBILITY

Associates are eligible for 3 weeks after 12 months and 1,250 hours worked. Associates with less than 12 months of service are eligible for one week. Inclusive Leave is applicable for events that qualify under the Family and Medical Leave Act (FMLA).



Inclusive Leave Pay

- Weeks 1-3
- **100%** of earnings



Short-Term Disability

- Up to 13 Weeks 4-13
- **60%** of base weekly earnings
- Accident: 0 days waiting period
- For disability caused by physical disease, pregnancy or mental disorder: 7 days



Long-Term Disability

- Weeks 14 & Onward
- **60%** of base monthly salary up to \$10,000
- 90 days of disability
- Until you are no longer considered disabled, or you reach Social Security Normal Retirement Age (SSNRA), whichever comes first

Please review your plan summary document for more detailed coverage information.

A modern office interior featuring a staircase with wooden steps and a glass railing. In the foreground, three people are gathered around a white, round, adjustable-height table. A woman in a white shirt and tan skirt stands on the left, holding a white mug. A man in an orange t-shirt stands in the middle. A man in a light blue suit sits on a white office chair on the right, also holding a white mug. The table has a water bottle, a pen holder, and a small vase with flowers. The background shows a glass-walled office space with a woman walking on an upper level.

401(K) PROFIT





RETIREMENT OPTIONS

401(K)

The 401(k) Plan can help you prepare financially for retirement through a combination of Associate and employer contributions. All Associates are eligible to participate in the 401(k) Plan on their first day of employment.

IMPORTANT FEATURES

- Fischer Homes will currently match part of your pretax and Roth contributions.
 - 50% of Associate deferrals up to 5%, for a maximum of 2.5%.
 - To receive the maximum company match, you must contribute at least 5% of pay.
- You are always and immediately vested in your own contributions. Fischer Homes' company match and Profit Plus contributions vest on a 6-year graduated schedule.
- You may contribute to the 401(k) Plan, up to certain annual dollar limits set by the IRS, which can be found at [irs.gov](https://www.irs.gov).
- You can make contributions on a pretax or Roth after tax basis.
- With pretax contributions, you lower your taxable income and save on taxes while saving for the future.
- You can make changes to your contribution and investment elections at any time at mypencorp.com.
- You also may make "catch-up" contributions if you are age 50 or over during the plan year (up to IRS limits).

VESTING SCHEDULE	
YEARS OF SERVICE	VESTED (PERCENTAGE)
<2	0%
2	20%
3	40%
4	60%
5	80%
6	100%

PROFIT PLUS PLAN

In 1982, Fischer Homes established the Profit Plus Plan as a way to incentivize and reward Associates when the company achieved certain financial metrics. When Fischer Homes is successful and meets the defined financial goals, every eligible Associate in the Profit Plus Plan benefits with a contribution made to their retirement account. Associates do not have to participate in the 401(k) to be eligible for the Profit Plus Plan.

The Total Retirement Contribution Rate is based on the Fischer Homes' Consolidated financial results as shown in the table. As The Return on Investment (ROI) for Fischer Homes increases, the Total Retirement Contribution Rate increases up to a maximum of 10.0%.

The Total Retirement Contribution Rate is the sum of the Deferral Match (as described in the 401(k) section) and the Profit Plus Plan contribution.

FISCHER HOME CONSOLIDATED	
ROI	TOTAL RETIREMENT CONTRIBUTION RATE*
30%	10.00%
27%	9.10%
23%	7.90%
20%	7.00%
17%	6.10%
14%	5.20%
10%	4.00%
At least 5%	2.50%

*As a % of Eligible Compensation.

NOTE: TOTAL RETIREMENT CONTRIBUTION RATE=401(k) Deferred Match + Profit Plus Plan contribution.

YOUR BENEFIT CONTACTS

BENEFIT	CARRIER	WEBSITE	CUSTOMER SERVICE
Health & Well-Being			
Medical	United Medical Resources	umr.com	800.826.9781
Weight Loss Program	Noom	Noom.com	888.266.5071
Dental	UnitedHealthcare	myuhc.com	877.816.3696
Vision	UnitedHealthcare	myuhcvision.com	800.638.3120
Life Insurance	The Standard	standard.com	800.628.8600
Short-Term Disability	Fischer Homes	Payroll@fischerhomes.com	859.344.7277
Long-Term Disability	The Standard	standard.com	800.368.1135
Savings Accounts			
Health Savings Account (HSA)	WEX	wexinc.com	800.492.0669
Flexible Spending Account			
Dependent Care FSA			
401(k) & Profit Sharing			
401(k)	Pension Corp. of America	mypencorp.com	800.848.5848
Other Benefits			
Pre-Paid Legal	MetLife	legalplans.com	800.821.6400
ID Theft Insurance			
Education Assistance	Fischer Homes	fischermgmt.com	payroll@fischerhomes.com
Employee Assistance	supportlinc	supportlinc.com	888.881.5462
Accident Insurance	The Standard	standard.com	866.851.2429
Critical Illness Insurance			

Questions?

Please call the **USI Benefit Resource Center (BRC)** if you have any questions or issues with your Benefits. The BRC is designed to provide you with a responsive, consistent, hands-on approach to benefit inquiries.

Benefit Specialists are available to research and solve elevated claims, unresolved eligibility problems, and any other benefit issues with which you might need assistance. The Benefit Specialists are experienced professionals, and their primary responsibility is to assist you.

BRCMidwest@USI.com | 855-874-0829
Monday through Friday, 8:00AM to 5:00PM EST.

GLOSSARY

1095-C – The health care law outlining which employers must offer health insurance to their employees. The law refers to them as “applicable large employers”, or ALEs. A company or organization is an ALE if it has at least 50 full-time employees or full-time equivalents. It also provides information needed to do a federal tax return.

Coinsurance – a type of health insurance in which the insured individual contributes a specified percentage of the total cost of the medical expense after the deductible has been reached.

Consumer-Driven Health Plan (CDHP) – see High-Deductible Health Plan.

Copay – The fixed amount paid the insured for health care services or prescriptions received.

Deductible – The amount the insurer pays for the health care services before the health insurance or plan sponsor (employer) begins to pay its portion. A deductible may not apply to all services, including preventive care.

Employee Contribution – The amount paid by an employee for insurance coverage.

Explanation of Benefits (EOB) – A statement by a health insurance company to covered individuals explaining what medical treatments and/or services were paid for on their behalf.

Flexible Spending Account (FSAs) – An option that allows individuals to save pre-tax dollars to pay for particular qualified expenses during a specific time period (typically a 12-month period). There are two types of FSAs: the Health Care FSA and the Dependent Care FSA.

- **Health Care FSA** – A pre-tax benefit account which pays for eligible medical, dental, and vision care expenses not covered by the insurance plan or elsewhere.
- **Dependent Care FSA** – A pre-tax benefit account which pays for eligible dependent care services, such as preschool, before or after school programs, summer day camp, and child or adult daycare.

Each account has a “use it or lost it,” meaning any remaining funds in the account when the plan year ends, will be lost. Some plans allow for a predetermined amount to rollover into the next plan year.

Health Savings Account (HSA) – A type of savings account where pre-tax dollars can be used for qualified medical expenses, funded by you and often the employer. The HSA account is used in conjunction with a HDHP (CDHP) and the funds can roll over from year to year. It also is portable, meaning if you can change jobs.

In-Network – Discounted rates for health care services provided doctors, hospitals, and other providers that contract with the insurance company.

Out-of-Network – Out-of-Network providers are doctors, hospitals and other providers that do not offer their health services at a discounted rate because they are not contracted with the insurance company.

Out-of-Pocket Maximum – The total you will pay for covered health care services during the plan year (typically 12-month period) before the health insurance or plan starts to pay 100% of the allowed amount. This does not include the monthly premium, or services not covered by the plan.

Over-the-Counter (OTC) Medications – Medications available without a prescription.

Prescription Medications – Doctor prescribed medications. The medications costs is determined by their specified tier: Generic, Preferred, Non-Preferred or Specialty.

Pre-existing Conditions: A pre-existing condition is any condition for which you have done any of the following at a time during the 6** months just prior to your effective date of coverage, whether or not that condition is diagnosed, undiagnosed, or misdiagnosed:

- Received medical treatment or consultation.
- Taken or were prescribed drugs or medicine.
- Received care or services, including diagnostic measures.

Summary of Benefits and Coverage (SBC) – Documents required though health care reform, an easy-to-follow summary of the carrier or plan benefits and plan coverage offered.



“

**PROMISE ONLY WHAT YOU
CAN DELIVER AND DELIVER
WHAT YOU PROMISE.**

”

- HENRY FISCHER



Questions About Your Benefits?

You can also contact your Payroll Department or Compensation & Benefits at Payroll@fischerhomes.com

About This Guide. This guide summarizes the benefit plans that are available to Fischer Homes' eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Payroll Department. Information provided in this guide is not a guarantee of benefits. Information provided by USI Insurance Services.