CATALIS

2026 Benefits Guide

Benefits Effective
January 1 - December 31, 2026

What's Inside

Welcome

You play an important role in our success.

Catalis cares deeply about your health and well-being. We're committed to offering a comprehensive and competitive benefits package that supports you and your family. Our success is driven by our people, and we're proud to invest in your ability to thrive - both at work and beyond.

As a Catalis team member, you can enroll in benefits during two key timeframes:

As a New Hire

You have 30 days from your hire date to enroll in benefits. Coverage begins on your date of hire.

If you miss this initial enrollment window and do not experience a qualifying life event (such as marriage, birth/adoption, or loss of other coverage), your next opportunity to enroll will be during the annual Open Enrollment period.

During Open Enrollment

Each year, typically in November, you'll have the opportunity to enroll in or make changes to your benefits for the upcoming plan year (January 1 – December 31). This is your once-a-year chance to adjust your coverage unless you experience a qualifying life event.

Qualifying Life Events

Essential Terms

Premium The amount of money that's paid for your health insurance every month. Catalis pays a portion of this amount, and you pay the rest (for <u>some</u> plans).

Deductible The amount of money you need to pay out of pocket before your insurance begins contributing money to your health care costs.

Network A group of doctors, hospitals, labs, and other providers that your health insurance contracts with so you can make visits at a pre-negotiated (and often discounted) rate.

Health Savings Account (HSA) A personal bank account that can be used to pay for qualified health care expenses.

Flexible Spending Accounts (FSAs) Tax-advantage plans that allow you to contribute a portion of regular earnings to pay for qualified expenses, such as medical and/or childcare expenses.

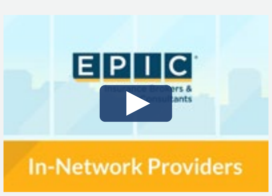
Copayment (Copay) A predetermined dollar amount you pay for visits to the doctor, prescriptions, and other health care (as specified by your plan).

Coinsurance The percentage you pay for the cost of covered health care services after you've met your deductible. For example, if the coinsurance under your plan is 40%, you would pay 40% of the cost of the service and your insurance would pay the remaining 60%.

In-Network Out-of-Pocket Maximum The cap on your out-of-pocket costs for the plan year. Once you've reached this amount, your plan will cover 100% of your qualified medical expenses for the plan year.

Learn More — Watch These Brief Videos:

In-Network Providers



Health Benefit Terms

Types of Deductibles

Enrollment Checklist

Once you have reviewed the information in this guide, you should be ready to make your elections. Here are some important reminders:

- **Understand your options.** Catalis offers you a choice of plans so you can get coverage at a cost that meets your needs. This guide will be useful throughout the year if you need a refresher about your benefits.
- **Make sure you understand the rules.** Review the dependent eligibility guidelines on page 6.
- **Make sure your providers are in the network.** You can find medical, dental and vision providers in your area by visiting the carrier websites listed below.
  - **Medical** www.askallegiance.com Allegiance (Cigna)
  - **Dental** www.deltadentalins.com Delta Dental
  - **Vision** www.eyemed.com EyeMed
- **Log in to enroll.** You will be able to make your elections or changes online through the Paylocity Portal.

  To log in and enroll, go to **Paylocity** https://access.paylocity.com and **log into the self service portal** using your user ID and password.
  - Once you log in, **Navigate to HR & Payroll > BSwift Benefits** and start your enrollment. The enrollment wizard will take you through the process.
  - When you are done, select **I agree, and I am finished with my enrollment** and **complete enrollment to submit the enrollment**.
  - Select **View** to view a Confirmation Statement outlining the benefits elected.
  - Select **Email** to receive an email containing a Confirmation Statement outlining the benefits elected.
  - Select **Print** to print out a Confirmation Statement outlining the benefits elected.
  - If you have not logged in to the Paylocity site before, please reach out to Human Resources by contacting Kristine Smithson at ksmithson@catalisgov.com.

  PLEASE NOTE: Be sure to enter all of your dependents in Paylocity, even if you are not adding them to your coverage.
- **Review your pay stub through your Paylocity account.** After your benefits take effect, you'll want to verify that your deductions are accurate. You can do this by going to **Employees > Employee Payroll Profile > Payroll Setup > Deductions**.
- **Save for the future with Catalis' 401(k) retirement plan.** New hires are eligible to participate in Catalis' 401(k) with Fidelity the first of the month after their initial 90 days of employment. 401(k) plan information and registration instructions will be sent to the employee's home address close to his or her eligibility date. Once eligible, you're AUTOMATICALLY enrolled in the 401K plan with a 4% election amount. Employees MUST opt out if you do not wish to contribute.
- **Know where to go if you have questions.** For specific questions about claims and coverage, you may contact the plan administrators using the numbers and websites listed at the back of this guide. For assistance with enrollment or questions about eligibility or life events, contact Human Resources at payroll-benefits@catalisgov.com or EPIC Brokers at Catalis@EPICBrokers.com.

Benefits Eligibility

All regular full time employees (working a minimum of 30 hours per week) and their eligible dependents can participate in Catalis benefits. You're eligible for benefits on your date of hire.

Eligible dependents include:

- Your legal spouse or same-sex and opposite-sex domestic partner[1]
- Your dependent children up to age 26.

  Children include:

  - Biological and adopted children (including those placed in your home for adoption)
  - Stepchildren and domestic partner's children
  - Children for whom you are responsible to provide health coverage under a qualified medical child support order
  - Your child of any age if solely dependent upon you for support and maintenance because of physical or mental disability

Make sure you have names, dates of birth and Social Security numbers for any family members you plan to enroll. **If you add a new dependent, you will be required to provide documentation (e.g., marriage license, birth certificate) to verify eligibility within 30 days.**

NOTE: Coverage will automatically terminate on the last day of the month an enrolled child turns 26 years old (unless disabled).

Life Events / Benefit Changes

Making Changes to Benefits

Your elections will generally remain in effect throughout the plan year unless you experience a change in status that affects eligibility for benefits or experience another qualified status change event, in accordance with Internal Revenue Code (Section 125 Regulations) rules. You must request an election change via the Paylocity system within 30 days of the status change.

Examples of qualified status change events include (but aren't limited to):

- A change in marital status, including marriage, death of a spouse, divorce, annulment, or legal separation
- A change in your domestic partnership status, including establishment or termination of the partnership
- A change in the number of your eligible children, including by birth, adoption, placement for adoption, or death
- You or your dependent satisfying or ceasing to satisfy an eligibility requirement for coverage.

Section 125: Pre-Tax Savings

Our company provides you the opportunity to pay your contributions for medical, dental, vision and FSA/HSA with pre-tax dollars through the Section 125 Premium Only Plan. The rules contained in section 125 of the Internal Revenue Code make this possible (a Section 125 Premium Only Plan is also commonly referred to as a premium plan only or a cafeteria plan).

Participation: Our company automatically enrolls everyone in this benefit and no action is required on your part, unless you decide not to participate in this benefit. You will be responsible for notifying our company's benefit representative in writing.

[1] Due to federal and state tax regulations, benefits provided to domestic partners are generally taxable and therefore deducted from your pay on an after-tax basis. Additionally, any premium contributions made by Catalis on behalf of your domestic partner are generally considered taxable income to you. Contact Catalis if you believe your domestic partner is exempt from federal or state taxes.

FEDlogic

Catalis is proud to offer FEDlogic, a trusted advocacy service designed to help you and your family navigate federal and state benefit programs with confidence. This valuable resource connects you with a team of seasoned experts, many of whom have worked within the Social Security Administration and bring deep, insider knowledge of complex benefit systems. Understanding what you're eligible for can be overwhelming, and without guidance, many individuals miss out on benefits they deserve.

FEDlogic provides personalized education and advocacy to ensure you're informed, empowered, and able to make the most of every opportunity available to you. Whether you're planning for retirement, managing a disability claim, or simply exploring your options, FEDlogic is here to support you every step of the way.

You may call an expert for assistance with:

- Help navigating Medicare
- How to maximize your retirement benefits or plan for the future after age 62
- Understanding a recent diagnosis of a critical illness or disability
- Children born prematurely who are in the NICU
- Navigating survivor's benefits if you have lost a spouse
- And more!

How it works:

1. **Make a phone consultation appointment.** Call us at **(877) 837-4196** or scan the QR code to schedule a phone consultation with one of our experts. Be sure to make the appointment at a time when family members are available to listen and ask questions as well. Calls typically last an hour and are unlimited, confidential, and free.
2. **Tell us your story, ask questions, and learn.** You don't have to wade through tons of complex and confusing information to figure out what applies to you. We take the time to listen to your story and understand your needs, concerns, and goals. Then, we empower you with the unbiased information you need to maximize your benefits and make the best decision for your situation.
3. **Enroll in your benefits.** Once you feel confident you have all the information you need to make the best decision for you and your family, we'll walk you through the application and approval process.
4. **Have Peace of Mind.** Without education and advocacy, many people don't tap into all the Social Security and Medicare benefits they've paid into during a lifetime of employment. You'll have the peace of mind knowing that you're getting all the benefits you deserve. So, sit back, relax and celebrate!

Visit https://employees.fedlogicgroup.com or scan the QR code to access FEDlogic.

Access code: CATA 25

FEDlogic

Contribution Summary

The values below indicate how much you're responsible for contributing toward coverage. Amounts are taken directly from your paycheck **semi-monthly**.

Benefit	Employee Only	Employee + Spouse	Employee + Child(ren)	Employee + Family
Allegiance Copay Plan	$39.38	$138.51	$105.00	$201.18
Allegiance HDHP $3500	$68.75	$185.75	$137.50	$269.80
Allegiance PPO $1500	$135.35	$315.00	$262.21	$480.00
Dental	$14.60	$27.61	$28.11	$42.93
Vision	$1.37	$3.34	$3.41	$5.09
Short-term Disability Long-term Disability	100% Employer Paid			
Basic Life	100% Employer Paid			
Voluntary Life & AD&D	See page 24 for rates			
Employer HSA Contributions				
Semi-Monthly EMPLOYER HSA Contributions Applies to HDHP Plans ONLY	$28.50	$56.50	$56.50	$56.50

Medical/Rx – Allegiance Copay Plan

You have the opportunity to enroll in one of three medical plans through Allegiance. The Copay plan shown below offers in- and out-of-network coverage, but you will pay less for services when you see in-network providers. To find an in-network provider, visit www.askallegiance.com.

Plan Summary

	Copay Plan	
Key Features	**In-Network**	**Out-of-Network**
Calendar Year Deductible (Individual / Family)	$0 / $0	$9,000 / $18,000
Out-of-Pocket Maximum (includes deductible) Individual / Family	$9,000 / $18,000	$18,000 / $36,000
Lifetime Maximum	No limit	
Coinsurance (portion you pay)	100%	50%
Preventive Care	Covered 100%	50% after deductible
Office Visit/Specialist Visit	$10 copay for PCP / $20 copay for Specialist	50%
Virtual Visit MDLive	100%, deductible waived For further details, visit www.mdlive.com/allegiance or call **(877) 753-7992**	
Telemedicine Other Than MDLive	$10 copay for PCP / $20 copay for Specialist	N/A
Urgent Care	$35 copay	50% after deductible
Emergency Room (waived if admitted)	$250 copay	
Inpatient Hospital (per admission)	**All major services must apply to OOP max**	50% after deductible
Outpatient Services Hospital Based / Free Standing Facility		50% after deductible
Advanced Imaging		50% after deductible
Prescription Drugs		
Calendar Year Prescription Drug Deductible	N/A	
Retail Prescriptions		
Generic	$5 copay	
Preferred Brand	$30 copay	
Non-Preferred Brand	$100 copay	
Specialty	30%	

Medical/Rx – Allegiance HDHP $3500

You have the opportunity to enroll in one of three medical plans through Allegiance. The HDHP $3,500 plan shown below offers in- and out-of-network coverage, but you will pay less for services when you see in-network providers. To find an in-network provider, visit www.askallegiance.com.

Plan Summary

	HDHP $3500	
Key Features	**In-Network**	**Out-of-Network**
Calendar Year Deductible (Individual / Family)	$3,500 / $7,000	$10,500 / $21,000
Out-of-Pocket Maximum (includes deductible) Individual / Family	$8,500 / $17,000	$23,700 / $47,400
Lifetime Maximum	No limit	
Coinsurance (portion you pay)	20%	50%
Preventive Care	Covered 100%	50% after deductible
Office Visit/Specialist Visit	20% after deductible	50% after deductible
Virtual Visit MDLive	20% after deductible For further details, visit www.mdlive.com/allegiance or call **(877) 753-7992**	
Telemedicine Other Than MDLive	20% after deductible	N/A
Urgent Care	20% after deductible	50% coinsurance after deductible
Emergency Room (waived if admitted)	20% after deductible	
Inpatient Hospital (per admission)	20% after deductible	50% after deductible
Outpatient Services Hospital Based / Free Standing Facility	20% after deductible	50% after deductible
Advanced Imaging	20% after deductible	50% after deductible
Prescription Drugs		
Calendar Year Prescription Drug Deductible	Medical deductible applies	
Retail Prescriptions		
Generic	20% coinsurance after deductible	
Preferred Brand		
Non-Preferred Brand		
Specialty		

Medical/Rx – Allegiance PPO $1500

You have the opportunity to enroll in one of three medical plans through Allegiance. The PPO $1,500 plan shown below ONLY offers IN-NETWORK coverage. To find an in-network provider, visit www.askallegiance.com.

Plan Summary

	PPO $1500
Key Features	**In-Network**
Calendar Year Deductible Individual / Family	$1,500 / $4,500
Out-of-Pocket Maximum (includes deductible) Individual / Family	$9,000 / $18,000
Lifetime Maximum	No limit
Coinsurance (portion you pay)	20%
Preventive Care	Covered 100%
Office Visit/Specialist Visit	$30 / $60 copay
Virtual Visit MDLive	100%, deductible waived For further details, visit www.mdlive.com/allegiance or call **(877) 753-7992**
Telemedicine Other Than MDLive Primary Care or Specialty Care Physician Mental Health or Substance use disorders	100% after PCP $10 or $20 SPC, deductible waived 100% after $10 copay, deductible waived
Urgent Care	$75 copay
Emergency Room (waived if admitted)	20% coinsurance after deductible
Inpatient Hospital (per admission)	20% after deductible
Outpatient Services Hospital Based / Free Standing Facility	20% after deductible / $150 + 20% after deductible
Advanced Imaging	20% after deductible
Prescription Drugs	
Calendar Year Prescription Drug Deductible	N/A
Retail Prescriptions	
Generic	$5 copay
Preferred Brand	$45 copay
Non-Preferred Brand	$90 copay
Specialty	25% coinsurance, up to $450 per Rx

Important Plan Notification – No Out-of-Network Coverage

Please note: This plan **DOES NOT** include Out-of-Network (OON) benefits.

If you choose to receive care from providers outside the plan's network, you will be responsible for the full cost of services!

Buyer Caution:

Before selecting this plan, make sure your preferred providers and facilities are in-network. Using out-of-network services could result in significantly higher costs, as they are not covered under this plan.

Medical Plans

How to Find a Cigna Provider

Access information regarding Network Providers in by following the steps below or by contacting Customer Service at **(800) 877-1122** and requesting the names of providers in your area.

1. Go to www.AskAllegiance.com and click on **Find Provider**. Alternatively, if you are already logged into the Member Portal or Health App, click on **Provider Search**.
2. Enter your **Participant ID Number** or **Social Security Number**, then click **Search**. *If you do not yet have a Participant ID Number, type the word 'search' into the ID Number box, then click the Search button*.
3. If you entered your Social Security Number, select your group, then click **Next**.
4. Read the **Disclaimer**, then check the box next to **Accept**.
5. Click on the **CIGNA** Logo to continue.
6. Read the notice, click the box next to **Accept**, then click **Continue to Cigna Provider Search Page** to continue.
7. In the upper right corner, click on **Log in to myCigna**.
8. Log in to your myCigna Account. If you have not yet registered for a myCigna Account, click on **Register**. Follow the instructions to set up your account.
9. Choose how you would like to search.
10. Enter the information you are searching for or choose from options in the drop down menu.

Ways to Save on Healthcare

Allegiance Online Portal

Allegiance's Member Portal provides an overview of Health Plan information, including eligibility and claims. The portal also allows you to review your accumulator status, request a replacement hard copy ID card, and access important documents. EOBs can be received directly to your preferred email rather than through traditional mailing services. Additional services such as Healthcare Bluebook and Provider Search are also available.

1. Click on **Health/Reimbursement Login**. Click on **Register New User** at the bottom of the box. Enter your basic demographic information to verify your identity.
2. Create a username and password.
3. Click on **Verify Me** and return to the main login page. Enter your newly created username and password to access the online member portal.
4. Once you're logged in, you can access multiple Allegiance services. Depending on the services you've elected, you may see one or multiple options to choose from.

Pharmacy

Welcome to CVS Caremark® – we manage your prescription benefit on behalf of your new plan. We're here to help you get the medication you need and learn how to keep costs low.

Prescriptions fall into tiers of coverage. The tier determines the prescription cost. Choosing a generic vs. brand name drug will help you save on costs. You can have your prescriptions filled at over 64,000 pharmacies nationwide, including most chain and independent pharmacies, so you may receive greater choice and maximum convenience. Examples of participating pharmacies include (but are not limited to) CVS Pharmacy, Rite-Aid, Walgreens, Costco Pharmacy, Sam's Club, Walmart, independents, chains, and grocers. **You do not need to switch to CVS Pharmacy to receive your medications.**

To locate a participating pharmacy and access drug information, visit Caremark.com or the app to get a cost estimate on the medication as well as the least expensive retail or home delivery options available.

CVS Caremark offers:

1. Convenient medication delivery options. Whether it be home delivery, same-day delivery, pickup at retail stores, or through the specialty centers of excellence — we're organizing a dispensing platform to meet you where you are. You can have your prescriptions filled at over 62,000 pharmacies nationwide, including chain and independent pharmacies, so you may receive greater choice and maximum convenience. You will also have the option to pick up Specialty medications at your local CVS Pharmacy.
2. Digital tools help you save money, get the information you need to make informed decisions about your health care, and stay on track with prescriptions. Request refills, get email and text alerts about your prescriptions, and check medication costs — all on your own time. We've also created some new innovative capabilities: remote monitoring and sensing, to help those with chronic and specialty conditions better manage their care plans and live their best life.
3. CVS is expanding health services to offer quality care, greater convenience, and lower costs. Our MinuteClinic solution serves millions of consumers. HealthHUB offers a broad array of other services that support members with chronic conditions and wellness concerns. Our virtual visit services are also available 24/7 and extend support to those who lack adequate access to primary care.
4. Specialty support. For members taking specialty medications, CVS Specialty helps make it easier to manage your condition and enjoy better quality of life with the experienced support of our pharmacist-led teams. With CVS Specialty, you'll get personalized support from a team of clinical experts trained in your condition. Your team can help you with:
   - Coordinating delivery of your refills
   - Understanding and managing your condition
   - Taking your medicine correctly
   - Troubleshooting side effects

We embed specially trained pharmacists and nurses into the care teams for patients using specialty medications for rare chronic diseases, resulting in better condition management, fewer hospitalizations, and ER visits. Count on us for personalized support every step of the way, 24 hours a day, 7 days a week, 365 days a year. We make sure you know how to take your medication correctly, help you manage side effects, check dosage and medication schedules, and remind you when it's time to refill. Ask us anything, anytime.

Save on Prescription Medications

Pharmacy

Access everything you need, all in one place with the CVS Health® app

It's faster and easier than ever to keep track of retail pharmacy, mail order and specialty prescriptions, securely access plan benefits and enjoy savings right from your phone with our mobile app.

Find a network pharmacy: Using a pharmacy that's covered by your plan can help keep your costs low. Locate one that's convenient through our Pharmacy Locator tool.

Check drug costs: Check and compare drug costs across in-network pharmacies to find possible savings through our Check Drug Cost tool.

Stay connected for benefit plan updates: Sign up for email or text alerts to easily get important updates, including status alerts on any changes to your covered medications.

Scan this code to download the CVS Health® app today:

Got a question? Review these FAQs for more information!

- CVS Caremark FAQs: https://www.caremark.com/wps/PA_FAST/HelpCenterProxy/#/
- CVS Specialty FAQs: https://www.cvsspecialty.com/faq.html

Health Savings Account

If you enroll in the High Deductible Health Plan (HDHP), Catalis will open a tax advantaged Health Savings Account (HSA) for you through Allegiance Advantage and contribute to it Semi-Monthly. An HSA is a bank account that can be used to pay for qualified health care expenses.

Qualified health care expenses are expenses paid by the account owner, spouse or dependents for medical care as defined in Section 213(d) of the Internal Revenue Code. The expenses must be primarily to alleviate or prevent a physical or mental defect or illness, including dental and vision.

Contributions for 2026

Catalis will provide an annual contribution to your HSA. The deposit will occur semi-monthly through payroll.

The maximum contribution from Catalis is as follows:

- Employee only coverage on the HDHP: **$28.50 semi-monthly deposit ($684 annually)**
- Employee + Dependent coverage on the HDHP: **$56.50 semi-monthly ($1,356 annually)**

These amounts count toward your overall annual IRS contribution maximum. Please plan your contributions to avoid over-funding the account beyond the annual maximums. The amount is prorated if you are a new hire or enroll mid-year due to a qualifying life event.

Maximum HSA Contributions for 2026

- Single Coverage: **$4,400**
- Family/Dependent Coverage: **$8,750**
- Catch-Up Contribution for ages 55+: **$1,000**

Some things to remember:

Keep your receipts. You are strongly encouraged to save your health care receipts with your other important tax documents. You may be required to substantiate your claims at a later date by the IRS.

Rollover options. If you have more than one Health Savings Account (HSA), you can easily roll over your existing HSA into one account. Simply log into **www.askallegiance.com** to learn more, or to start a rollover.

Health Savings Accounts

HSAs involve very complex rules, including limitations on eligibility, contribution limits, and expense reimbursement. Federal and state tax penalties may be assessed upon you if these requirements are not met. You should talk to a tax advisor about your personal circumstances regarding HSA rules.

Certain states do not treat HSA contributions or distribution as tax-free (e.g., Alabama, California, New Jersey). Consult your tax advisor to understand how HSA participation may impact you and your family members from a tax perspective.

Health Savings Account

In order to open and contribute to an HSA, you must be "HSA eligible." IRS guidelines state that an HSA eligible individual is anyone who:

- Is covered by an HSA-qualified High Deductible Health Plan (HDHP).
- Cannot be claimed as a dependent by another person.
- Does not have other non-HDHP medical coverage, such as coverage under a spouse's plan. (Accident, disability, dental, vision and long-term care plans are permitted.)
- Is not enrolled in a full Health Care Flexible Spending Account (FSA) – employee or your spouse.
- Does not have a 2025 FSA balance on 12/31/2025.
- Is not receiving VA benefits. If you have received VA benefits, this MAY affect your HSA eligibility. Please consult your tax advisor for additional guidance.
- Is not enrolled in Medicare. Upon Medicare enrollment, you are no longer eligible to contribute to or receive contributions to your HSA. However, you can always use your HSA funds to pay your expenses as outlined.

What Are the Advantages of HSAs?

Balances are not subject to the "use it or lose it" rule.

The account follows you! You own your HSA. Think of it as a personal savings account for qualified health care expenses. If you switch jobs or retire, you'll take it with you. You can continue to use funds tax-free for eligible expenses, even if you don't have a HDHP in the future.

Investing is a great way to potentially grow HSA funds for future qualified medical expenses, including in retirement. To learn more about this opportunity, visit www.askallegience.com.

Catalis contributes to your HSA!

An HSA is a great way to save for out-of-pocket costs associated with an HSA-eligible plan.

Triple Tax Advantage

Allegiance Mobile Apps

Health Plan App

How to Activate Your Allegiance Mobile App

Download the App:

Get the Allegiance Mobile App for free from the Apple App Store or Google Play.

Log In:

Use your Participant ID to log in. If you haven't registered yet, follow the prompts to create your account.

Explore Key Features:

- View claims and Explanation of Benefits (EOBs)
- Check your benefits and eligibility
- Access a digital version of your ID card
- Search for in-network providers

Manage Your Health Plan Anytime:

The app gives you 24/7 access to your health plan—right from your phone.

Spending Account App

How to Activate Your HSA

Log In:

Visit www.askallegiance.com and use the Health/Reimbursement dropdown to log in.

New user? Click "Register a New User" and follow the prompts to create your account.

Accept Terms:

After your HSA is set up, you'll see three sets of terms and conditions (required by the Patriot Act).

Open each one, scroll down, and click "Accept" to activate your account and debit card.

Stay Updated:

You'll get an email when your monthly statement is ready.

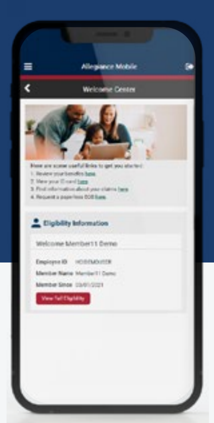
Make sure your email is correct and set up direct deposit to avoid a $2 fee for mailed checks/statements.

Using Your HSA:

You'll receive 2 debit cards in a plain white envelope.

To request reimbursement, log in and click "Reimburse Myself."

You can use your debit card before the health plan pays, but mark the expense as paid if you pre-pay at the time of service.



Access your health plan 24/7 with the Allegiance Mobile App!

Simply download the app and log in with your participant ID.

Download on the App Store

GET IT ON Google Play

Activate your Allegiance Advantage app today!

If you have questions, reference the Allegiance Advantage instructions flyer housed on Paylocity.

Download on the App Store

GET IT ON Google Play

Where to Seek Care

With so many options for care, how do you know which is best for the flu, a broken bone or physical exam? Depending upon where you receive medical attention, the cost can vary immensely. Here's a general guideline that can help you save on health care expenses.

Location of Care	Cost	Common Conditions	Time Investment
Telehealth/Telemedicine 	$	• Allergies • Bladder infections • Cough/cold/sinus/flu • Behavioral health needs • Pink eye • Diarrhea	• Appointments typically available within an hour • No need to leave home
Primary Care Physician 	$$	• Checkups • Preventive services • Vaccinations and screenings • General health management • Sick visits for minor conditions	• Usually need appointment • Short wait times
Urgent Care 	$$/$$$	• Fever and flu symptoms • Sprains and strains • Stitches • Minor burns • Minor infections • Minor broken bones	• No appointment needed • Typically have extended hours
Emergency Room 	$$$$	• Heavy bleeding • Large open wounds • Sudden vision change • Chest pain • Spinal or head injuries • Major broken bones • Severe cuts/burns • Numbness or weakness	• Open 24/7 • No appointments • Wait times can be up to several hours

Remember to take advantage of preventive care office visits, which are paid 100% by the Catalis plans. Annual medical exams, vaccines, dental cleanings and screenings can help you stay healthy.

MDLIVE is made for this

Avoid the waiting room and its germs. There's never been a better time to have an **MDLIVE virtual doctor visit**.

- Avoid germs in the ER, Urgent Care Clinic, or doctor's office.
- See a doctor on your schedule with on-demand virtual visits 24/7, including nights, weekends, and holidays.
- Get treated for more than 80 common conditions, including colds, flu, allergies, and more.
- All MDLIVE doctors are board-certified, licensed, telehealth-trained, and have an average of 15+ years of experience to give you accurate and professional care.
- Get a prescription or short-term refill of an existing one sent to a pharmacy nearby, in less time than your usual doctor visit.
- Avoid costly co-pays and deductibles of the ER and Urgent Care Clinic.

VIRTUAL VISITS ARE INCLUDED IN YOUR HEALTH PLAN WITH A $0 COPAY. REGISTER TODAY SO YOU'RE READY WHEN YOU NEED CARE.

(877) 753-7992

MDLIVE.com/allegiance

Meet **Sophie**, your personal assistant.
Text "allegiance" to 635483.

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Welcome to Transcarent WayFinding!

Your Benefits Navigation Partner! Comprehensive care in one place: benefits, navigation, clinical guidance, and delivery

With WayFinding, you will have access to:

2nd.MD: Expert Medical Opinion

- Virtual consultations with top specialists
- Get second opinions on complex diagnoses
- Fast access—consults within days
- Avoid unnecessary procedures
- Improve treatment plans and outcomes

Comprehensive Cancer Care

- Support for newly diagnosed, survivors, and caregivers
- Access to top cancer specialists
- Guided support from Oncology Nurse Navigators
- Help with mental health and financial resources
- Return-to-work and survivorship planning

MSK & Surgery Care

- Support from early pain to post-surgery recovery
- Virtual physical therapy options
- Expert second opinions on orthopedic issues
- Access to top surgical centers
- Avoid unnecessary surgeries and reduce costs

And so much more!

Flexible Spending Accounts

Flexible Spending Accounts (FSAs) allow you to set aside money from your paycheck to pay Health Care and/or Dependent Daycare expenses with tax-free dollars. When you contribute to FSAs, your pre-tax contributions reduce your taxable income.

Account	What it can be used for:	Most you can contribute in 2026:
Health Care FSA	To pay medical, dental, vision, and hearing expenses not covered by your health care plans, such as deductibles, coinsurance and copayments. **NOTE:** If you enroll in an HDHP, you cannot participate in the Health Care FSA.	$3,400
Dependent Care FSA	Dependent care expenses such as day care and after school programs for children under age 13, or elder care expenses, so you and your spouse can work or attend school full time	$7,500, or $3,750 if married and filing separate tax returns

How FSAs Work:

- **The total amount you choose to contribute to your Health Care FSA is available immediately.**
- You can spend the dollars in your Dependent Care FSA as they are deposited each pay period.
- **Health Care and Dependent Care FSAs are separate.** The money in one account cannot be used to pay for expenses from the other account.
- If you enroll in the Health Care FSA, **you will receive a debit card** that you can use to pay for eligible health care expenses at the point of service. Otherwise, you can pay for services and submit a claim for reimbursement or request reimbursement online.
- If you enroll in the Dependent Care FSA, you will pay for services and submit a claim for reimbursement or request reimbursement online.
- FSA elections do not automatically roll over from one year to the next. You must re-enroll each year to participate.
- For a complete list of eligible Health Care and Dependent Care FSA expenses, visit www.irs.gov (Publication 503).

Use-It or Lose-It

- With the Health Care FSA, you can roll over up to $680 in unused funds at the end of the year.
- The Dependent Care FSA is a use-it-or-lose-it account. Any unused funds left in your account at the end of the year will be forfeited.

Dental

Your dental benefits are provided through Delta Dental and are available to you and your dependents. The dental plan features a network of dentists and specialists who provide services at a discounted rate. So when you elect an in-network dentist, you'll save money. The information below is a summary of coverage only. For more information about each plan, visit www.deltadentalins.com.

Dental Plan Summary

Delta Dental Premier Network (larger network of dentists)

Delta Dental PPO (smaller network of dentists with deeper discounts)

	Dental Plan
Key Features	**In-Network & Out-of-Network**
Calendar Year Deductible (Individual / Family)	$50 / $150
Orthodontics Lifetime Maximum	$1,500
Annual Calendar Year Maximum	$1,500
Coinsurance	**Portion You Pay**
Preventive Services (no deductible)	0%
Basic Services (Type II Services)	20%
Major Services (Type III Services)	50%
Orthodontics (adults and children up to age 26) (Type IV Services)	50%

Find A Dental Provider:

Go to: www.deltadentalins.com

You can find in-network dentists in your area by using your location or entering a ZIP code manually.

1. Visit the Find a Dentist tool.
2. Enter your ZIP code.
3. Choose your network from the drop-down menu.
4. Submit.

The information above is a summary of coverage only. For more information, visit www.deltadentalins.com or contact Human Resources at payroll-benefits@catalisgov.com or EPIC Brokers at Catalis@EPICBrokers.com.

Preventive Care

Good dental health is an essential part of a healthy lifestyle.

Your dental plan covers 100% of preventive care services with no deductible for you or your covered family members when you see an in-network dentist. Preventive care includes dental check-ups and cleanings twice per year.

Vision

You and your dependents have access to vision coverage through EyeMed. The plan pays benefits for both in-network and out-of-network services. However, you will receive maximum value from your vision benefits when you choose in-network providers. If you see a network provider, you will pay copays for most services. If you receive care outside the network, you will need to pay the full cost and file a claim to be reimbursed for a portion of the costs.

Vision Plan Summary

Key Features	In-Network	Out-of-Network	Frequency
Exam	$0 Copay	Reimbursed up to $40	Once every calendar year
Single Vision **Bifocals** **Trifocal/Lenticular**	$25 copay	Reimbursed up to $30 Reimbursed up to $50 Reimbursed up to $70	Once every calendar year
Frames	$130 Allowance, then 20% off any remaining balance	Reimbursed up to $91	Once every other calendar year
Contact Lenses (instead of glasses)	**Conventional:** $0 copay; 15% off balance over $130 allowance **Disposable:** $0 copay; 100% of balance over $130 allowance **Medically Necessary:** $0 copay; paid-in-full	Up to $91 Up to $91 Up to $300	Once every calendar year

The information above is a summary of coverage only. For more information, visit www.eyemed.com or contact Human Resources at payroll-benefits@catalisgov.com or EPIC Brokers at Catalis@EPICBrokers.com.

Some of EyeMed In-Network Providers are:

JCPenney optical

1800 contacts

contactsdirect

INDEPENDENT PROVIDER NETWORK

LENSCRAFTERS

PEARLE VISION

OPTICAL

sears OPTICAL

How To Create Your Online Account

1. Go to: www.eyemed.com
2. Click on: Not signed up? Register now. Have your Member ID handy before proceeding
3. Enter: Member ID, DOB, First Name, Last Name
4. Click on Next

How To Find a Provider

1. Go to: www.eyemed.com
2. Log in and search as a member

If searching as a Guest, select **Find an Eye Doctor** at top of page. Search by selecting the Insight Network.

Income Protection Benefits

In addition to health benefits, Catalis also offers eligible employees income protection benefits. These benefits are intended to provide financial assistance for you and your beneficiaries in the event of disability, accident, or death. For more information, visit www.newyorklife.com or contact Human Resources at payroll-benefits@catalisgov.com or EPIC Brokers at Catalis@EPICBrokers.com.

Catalis offers the following benefits:

- Basic Life and Accidental Death & Dismemberment (AD&D) Insurance (EMPLOYEE ONLY)
- Supplemental Life and Accidental Death & Dismemberment (AD&D) Insurance
- Short-Term Disability (STD)
- Long-Term Disability (LTD)

Basic Life and AD&D

Catalis provides you with Basic Life and AD&D insurance equal to two times your annual salary, up to $500,000 maximum at no cost to you. If your death is the result of an accident, you will receive an additional Accidental Death & Dismemberment (AD&D) benefit. If you lose a limb or your eyesight as the result of an accident, the AD&D plan will pay a percentage of your AD&D benefit amount.

Supplemental Life and AD&D

You have the option to supplement your company-paid coverage by purchasing additional Life insurance for yourself, your spouse and your child(ren). You are required to purchase coverage for yourself in order to enroll your family members.

Employee /Spouse Age	Rate (per $1,000 of benefit per month)
0-29	$.05
30-34	$.06
35-39	$.08
40-44	$.13
45-49	$.19
50-54	$.30
55-59	$.48
60-64	$.71
65-69	$1.19
70-74	$2.71
Over 74	$6.10
Supplemental AD&D	$.021
Child Rate	$0.228

*Employees electing over the Guarantee Issue (GI) amount will need to provide Evidence of Insurability (EOI)—an application process where you provide information on the condition of your health or your dependent's health in order to be considered for certain types of insurance coverage.

Supplemental Life	
Employee	5X Salary to $500,000 in increments of $10,000 **Guarantee Issue*: $250,000**
Spouse	50% of employee amount to $250,000 in $5,000 increments **Guarantee Issue*: $30,000**
Child (6 months - 26)	$10,000 in increments of $5,000 **Guarantee Issue: $10,000**
Age Reduction Schedule	Age 65 – 65% / Age 70 – 50%

SPOUSE rate is based on EMPLOYEE age

Guarantee Issue is the amount of life insurance you can purchase without having to supply and evidence of insurability (health questionnaire) form.

You can increase the amount of coverage for yourself and coverage for your spouse up to the Guarantee Issue amount if you are currently enrolled or not yet enrolled but eligible. Any future elections may be subject to EOI.

* If your Basic Life and AD&D insurance coverage exceeds $50,000, you will be responsible for an imputed tax, in accordance with IRS requirements. This appears on your paycheck under the Taxable Benefit section as Group Term Life and is not a deduction, it is a tax calculation.

Income Protection Benefits

Short-Term and Long-Term Disability

Catalis covers the cost of disability insurance for all benefit-eligible employees.

Short-Term Disability Plan	
Benefit	60% of your weekly income
Maximum Weekly Benefit	$2,500
Maximum Benefit Period	13 weeks
Elimination Period	7th day accident / 7th day illness
Pre-Existing Condition Limitation	None

Long-Term Disability Plan	
Benefit	60% of your monthly income
Maximum Monthly Benefit	$10,000
Maximum Benefit Duration	Social Security Normal Retirement Age (SSNRA)
Own Occupation Period (24 months)	24 months
Elimination Period	90 days

Imputed Income

Under employer-paid disability plans, any benefit you receive from the plan would be considered taxable income to you. Your 60% benefit would result in net payment to you in the range of 35% to 45% of your pre-disability earnings depending upon your tax bracket. We have created a means for you to avoid paying taxes on your benefit by including imputed income for these benefits on your semi-weekly paycheck. This means you will pay taxes on the premiums paid by Catalis on your behalf. In doing so, an amount equal to your premium will be added to your income and an equal amount shown in your deductions. By doing this, you will eliminate taxation on your benefit and be eligible to receive the full 60% income replacement in the event you become disabled and qualify for benefits.

Here's how TAXABLE PREMIUM looks:

You pay taxes up front on your disability premiums (about +/- $10/ month) each payroll.

You become disabled and unable to work.

You are paid 60% of your normal income while disabled...tax free.

Your take home pay, while disabled, is the full 60% of your normal income, since you already paid taxes on the premiums.

Voluntary Benefits

Aflac Group Critical Illness Insurance

Critical Illness Insurance pays a lump-sum cash benefit directly to you upon diagnosis of a covered critical illness, helping with medical and living expenses. **Coverage is available at $10,000, $20,000 or $30,000 for Employee with Spouse and children coverage available at 50% of the employee elected amount.**

Key Benefits:

- **Covered Conditions:** Heart attack, stroke, cancer, kidney failure, major organ transplant, paralysis, and more
- **Cancer Benefits:** 100% for invasive cancer, 25% for non-invasive/metastatic, $1,000/year for skin cancer
- **Childhood Conditions Rider:** Includes Down Syndrome, Spina Bifida, Autism, etc.
- **Progressive Diseases Rider:** Includes ALS, MS, Parkinson's, Alzheimer's
- **Health Screening Benefit: $50 annually**

Rates are age banded and will be available on Paylocity.

Aflac Group Accident Insurance

Accident Insurance provides cash benefits directly to you! You can use the cash payment to help cover out-of-pocket expenses related to treatment from a covered accident. Coverage is 24/7 and includes emergency treatment, hospitalization, diagnostic testing, therapy, and more.

Key Benefits:

- **Initial Treatment:** ER/Urgent Care up to $250; Doctor's Office up to $150
- **Ambulance:** Ground $400 / Air $1,200
- **Hospital Admission:** $1,250 per accident
- **Hospital Confinement:** $200/day (up to 365 days)
- **Intensive Care:** $200/day (up to 30 days)
- **Fractures & Dislocations:** Benefits vary by severity and treatment
- **Wellness Benefit: $50 annually**
- **Accidental Death Benefit:** Up to $50,000
- **Organized Athletic Activity Rider: Additional 25% benefit for injuries during organized sports**

Semi-Monthly Premiums:

Coverage Tier	Semi-Monthly Premium
Employee Only	$3.58
Employee + Spouse	$6.01
Employee + Child(ren)	$8.02
Family	$10.44

Voluntary Benefits

Aflac Group Hospital Indemnity Insurance

Hospital Indemnity provides cash benefits directly to employees to help cover costs associated with hospital stays due to sickness or accidental injury. It complements major medical coverage and has no pre-existing condition exclusions or waiting periods.

Key Benefits:

- **Hospital Admission:** $1,500 per confinement
- **Hospital Confinement:** $200/day (up to 31 days)
- **Intensive Care Admission:** $1,500 per confinement
- **Intensive Care Stay:** $200/day (up to 31 days)
- **Intermediate ICU Step-Down Unit:** $100/day (up to 10 days)
- **Health Screening Benefit: $50 annually**
- **Guaranteed Issue:** Available during initial enrollment and for new hires

Semi-Monthly Premiums:

Coverage Tier	Semi-Monthly Premium
Employee Only	$6.57
Employee + Spouse	$15.27
Employee + Child(ren)	$11.73
Family	$20.43

Aflac Group Life Insurance with Long-Term Care (LTC) Rider

The Aflac Group Life Insurance plan offers guaranteed issue coverage and optional riders, including a Long-Term Care (LTC) benefit. This provides financial protection for employees and their families in case of death or chronic illness. The LTC benefit helps cover services for individuals who need assistance with two or more daily activities due to long-term health conditions. Care can be provided at home or in facilities like assisted living or nursing homes, helping maintain independence and quality of life.

Employee and Spouse rates are age banded and will be available on Paylocity.

Key Benefits

- **Guaranteed Issue Coverage:** Up to $150,000 for employees, $50,000 or 50% of the employee elected amount for spouses, and children under age 26 can elect a flat $25,000.
- **Basic Death Benefit:** Included for all covered individuals.
- **Accidental Death Benefit Rider:** Pays an additional benefit equal to the face amount if death occurs within 180 days of a covered accident.
- **Long-Term Care Accelerated Death Benefit Rider:** Offers 25 monthly payments of 4% of the life insurance benefit or a one-time lump sum of 50% of the benefit.
- **Extension of LTC Rider:** Adds 25 more months of periodic payments for chronic conditions.
- **Restoration of Death Benefit:** Restores 100% of the death benefit after LTC payments.
- **Waiver of Premium Rider:** Waives premiums for up to 24 months after 3 months of total disability.
- **Child Term Rider:** Provides $25,000 coverage for children under age 26.

Voluntary Benefits

MetLife Pet Insurance

MetLife Pet Insurance offers customizable coverage for dogs, cats, and exotic pets, helping you manage unexpected veterinary costs. With no breed or age restrictions, this plan includes coverage for accidents, illnesses, chronic conditions, hereditary issues, and even alternative therapies. Optional preventive care coverage is available for routine wellness services.

Key Features:

- Coverage starts at midnight on the effective date for accidents and preventive care
- No initial exam or past vet records required
- No cancellation fees
- No lifetime or per-incident limits
- Includes telemedicine, prescription food, physical therapy, and grief counseling
- Healthy Pet Incentive: Deductible decreases by $50 each year without a claim
- Automatic annual limit increases with unused benefits
- Family plans and multi-pet discounts available

Enrollment Instructions:

For more information or to enroll, visit www.metlife.com/getpetquote or call **1-800-GET-MET8 (1-800-438-6388)**.

Auto & Home Insurance – Farmers Group Select

Employees have access to exclusive savings on auto and home insurance through Farmers GroupSelect®. This voluntary benefit offers customizable coverage options including auto, home, renters, condo, RV, boat, and more. Enjoy features like replacement cost coverage, claim-free driving rewards, roadside assistance, and identity protection services.

How to Enroll / Get Quotes: Get a personalized quote anytime by calling **855-628-2330** or visiting www.farmers.com/groupselect. California residents should call **888-840-1248** for program details specific to their state.

Bundle multiple policies to maximize your savings and take advantage of group-specific discounts, automated payment options, and guaranteed repairs for covered losses.

Employee Assistance (EAP)

Life Assistance Program with New York Life

For all employees, this value-added support program gives you and your family access to work/life resources, at no additional cost to you, including:

- three face-to-face sessions with a counselor; call to request a referral.
- legal and financial consultations and referrals; 30-minute consultation with a network attorney.
- 30-minute financial consultation and 25% discount on tax planning and preparation.

Achieve Work/Life Balance

Online articles and resources on family, care giving, pet care, aging, grief, and more!

Life Assistance 24/7 Support

- Phone: **(800) 344-9752**
- Website: www.guidanceresources.com
- Web ID: NYLGBS

Cigna Employee Assistance Program

As an employee of Catalis, LLC you have access to our valuable Employee Assistance Program (EAP) at no cost to you.

EAP personal advocates will work with you and your household family members to help you resolve issues you may be facing, connect you with the right mental health professionals, direct you to a variety of helpful resources in your community and more.

Take advantage of a wide range of services offered at no cost to you

- **Counseling:** Face-to-face counseling sessions with a counselor in your area, as well as video-based sessions.
- **Legal assistance:** 30-minute consultation with an attorney, face-to-face or by phone.*
- **Financial:** 30-minute telephone consultation with a qualified specialist on topics such as debt counseling or planning for retirement.
- **Parenting:** Resources and referrals for childcare providers, before and after school programs, camps, adoption organizations, child development, prenatal care and more.
- **Eldercare:** Resources and referrals for home health agencies, assisted living facilities, social and recreational programs and long-distance caregiving.
- **Pet care:** Resources and referrals for pet sitting, obedience training, veterinarians and pet stores.
- **Identity theft:** 60-minute consultation with a fraud resolution specialist.

For those who are enrolled in medical, you have access to the EAP program through Allegiance/Cigna.

Call 877.622.4327
Or log in to myCigna.com.
Employer ID: catalis
(Needed for initial registration only)
If already registered on myCigna.com, simply log in and go to the EAP link under the Review My Coverage tab.

Additional Benefits

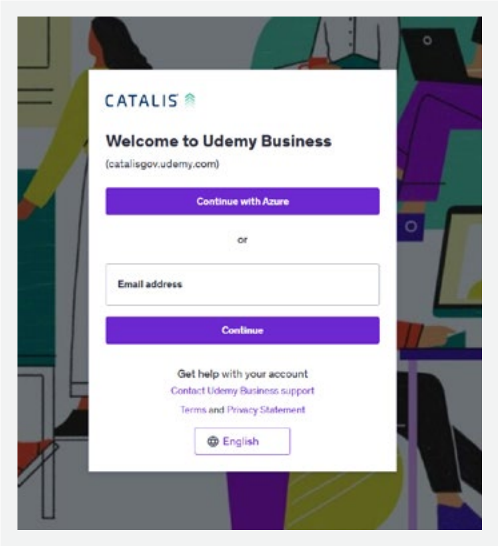
Catalis is excited to introduce **Udemy Business**, our new online learning platform, now available to all employees. This resource offers a wide variety of courses across multiple disciplines, from technical skills like programming and data analysis to essential soft skills such as leadership, communication, and time management.

With self-paced and flexible learning options, Udemy Business is a powerful tool to support your professional growth and development. This initiative reflects Catalis' ongoing commitment to fostering a culture of continuous learning and investing in the personal and professional success of our team.

Getting Started is Easy:

We've enabled **Single Sign-On (SSO)** for a seamless login experience. Simply visit catalisgov.udemy.com and click **"Continue with Azure"** to log in.

Prefer to learn on the go? Download the **Udemy Business app** on your mobile device and access courses anytime, anywhere.



401(k)

Catalis's 401(k) is a great way to start planning for retirement. New hires are eligible the first of the month following 90 days of employment. Once eligible, you're AUTOMATICALLY enrolled in the 401K plan with a 4% election amount. Employees MUST opt out if you do not wish to contribute.

For questions regarding how to invest, please contact our advisor Bob Newton at bob.newton@modwm.com or by phone at **(585) 340-5217**.

401(k)

2026 Allowable Federal Maximums

- **Age 49 and younger:** $24,500
- **Standard catch-up contribution limit for employees aged 50 to 59 and 64 and older:** $8,000
- **Enhanced catch-up contribution limit for employees aged 60 to 63:** $11,500 (150% of the standard limit).

NOTE: If you do not want to have this enhanced catch-up option and want to maintain the $7,500 standard catch up, you must opt out.

You can change your investments and contributions anytime throughout the year and choose how you want to contribute those funds, through **pre-tax deferrals**. You are also able to transfer your money from one fund to another or change the way you want your savings invested in the future. To make changes, visit www.netbenefits.com.

Pre-Tax Elective Deferrals allow you to make contributions to your retirement plan on a pre-tax basis. You will not have to pay taxes on the amount in the account until you make a withdrawal.

Employer Match:

For the 2026 plan year, the match contribution is 100% on the first 4% of contributions and is allocated to participants who are deferring on a per payroll basis. The formula is discretionary and is determined each year.

The employer match does not count toward your annual maximum, so choosing not to contribute means you will miss out on additional savings.

How to Register

Go to www.netbenefits.com. Click on Register as a new user. This is found just under the "Log In" tab.

- Enter your name, date of birth and last 4 digits of your Social Security number. Click submit
- Once information is validated you are ready to establish your account
  - Create User Name
  - Create password
  - Enter email address. Follow security instructions
  - Enter cell phone number. Follow security instructions

Get the NetBenefits App

Download on the App Store

GET IT ON Google Play

- See all your Fidelity workplace accounts
- Monitor account balances
- Review and change investments
- Update your contribution amount
- Get your personal rate of return
- Compare your account performance with your peers in your age group and area
- Access articles, videos, and podcasts in the NetBenefits Library

ABLE Account Match Program

Catalis will provide a company match of up to $1,000 for eligible ABLE accounts opened by employees with qualified dependents. When researching ABLE Programs, you should consider your home state's program first, as your state may offer state tax or other incentives to residents using an in-state program. For more information on ABLE plans go to www.abletoday.org/able-programs.

- The maximum lifetime matching contribution by Catalis is $1,000 per ABLE account opened by an employee on their behalf and/or for a qualified dependent.
- The account must be opened by an active employee (contractors and temporary employees are not eligible to participate). To be eligible for matching funds, the beneficiary of the account must:
  - Meet ABLE eligibility requirements
  - Be a legal dependent of the employee and be covered under the employee's company-provided health insurance plan or the health plan of the qualified dependent's other parent or legal guardian.

The employee/dependent must enroll in an ABLE plan

- To request a contribution of matching company funds, the employee must notify Human Resources by emailing at payroll-benefits@catalisgov.com and provide required supporting documentation.
- To set up a payroll deduction the employee will need to add their able account direct deposit information into Paylocity. Self Service Portal>Pay>More>Direct Deposit Accounts>Add Account>In the account nickname section put ABLE account>Allocation Type>$>Choose amount for each paycheck. Employees can get their ABLE account banking information through the ABLE portal.
- The employee will be required to provide proof of active ABLE account and of contributions to the account prior to the disbursement of matching funds. Once verified, the matching funds will be contributed directly into the employee's ABLE account.
- Matching funds are considered taxable earnings and will be listed as such on the employee's Form W-2. To ensure the employee account receives the full matching funds contribution, the matching funds will receive a tax gross-up.
- It is the responsibility of the employee to request matching funds when their account has an eligible balance. Catalis is not responsible for monitoring employees ABLE accounts or contributions.
- Matching funds are payable when the ABLE account contributions reach $500, and $1,000.

- An employee opens an account with a beginning balance of $1,000. The employee would immediately be eligible for a one-time company match of $1,000 to be contributed into the qualified ABLE account.
- An employee opens an account with $500. The employee would immediately be eligible for a company match of $500 to be contributed into the qualified ABLE account. When the account contributions reach $1,000, the employee would be eligible for one additional company contribution of $500, for a total match of $1,000.

Important Contacts

For Questions About	Carrier	Phone Number	Website/Email	Plan/Group ID
Allegiance Member Services (Cigna Network)	Allegiance	(800) 877-1122	www.askallegiance.com	2005017
Transcarent WayFinding	Transcarent			
Federal & State Benefit Navigation	FEDlogic	(877) 837-4196	https://employees.fedlogicgroup.com services@fedlogicgroup.com	Access code: CATA25
Health Savings Account (HSA) **Flexible Spending Accounts (FSAs)**	Allegiance Cigna	(877) 424-3570	www.askallegiance.com advantageinquire@askallegiance.com	
Pharmacy	Caremark	(833) 821-6305	caremark.com	
Dental	Delta Dental	(800) 521-2651	www.deltadentalins.com	21571
Vision	EyeMed	(844) 873-7853	www.eyemed.com	1052609
Life and AD&D Insurance	New York Life	(866)-562-8421	www.newyorklife.com	
Short-Term Disability (STD)	New York Life	(866)-562-8421	www.newyorklife.com	
Long-Term Disability (LTD)	New York Life	(866)-562-8421	www.newyorklife.com	
Pet Insurance	Metlife	(800) 438-6388	www.metlife.com/getpetquote	5780333
Auto/Home	Metlife/Farmers Select	(855) 628-2330	www.farmers.com/groupselect	5780333
Accident, Critical Illness, Hospital Indemnity, Life with Long-Term Care	Aflac	(800) 433-3036	www.Aflac.com/myaflac	ACC 357726 CI 357871 HI 357342 Life with LTC 359852
Cigna EAP	Cigna	(877)-622-4327	www.mycigna.com	
Life Assistance Program (LAP)	New York Life	(800) 344-9752	www.guidanceresources.com	Web ID: NYGBS
401(k)	Fidelity NetBenefits	(800) 835-5097	www.netbenefits.com	33061
401(k) Advisor	Bob Newton	(585) 340-5217	bob.newton@modwm.com	
HR Department	Human Resources		payroll-benefits@catalisgov.com	
Paylocity Login Issues	Human Resources		payroll-benefits@catalisgov.com	
Benefits Portal	Paylocity	https://access.paylocity.com		
EPIC Brokers	Support	catalis@epicbrokers.com		

CATALIS®