

2025-2026

Benefit Booklet



Prepared by Endeavor Risk Advisors for Thiel & Team

THIEL & TEAM™

ARCHITECTURE | INTERIOR DESIGN | PROCUREMENT

Introduction

At Thiel & Team, we believe that enjoying your work and making meaningful contributions to our business go hand in hand. We also recognize that the health, satisfaction, and security of you and your family are essential—not only to your personal well-being, but also to the continued success of our organization.

For the 2025–2026 plan year, Thiel & Team is proud to offer a competitive and comprehensive total rewards package. This includes a robust suite of benefits designed to support your health, financial security, and overall quality of life. These programs reflect our ongoing commitment to fostering a workplace that values and supports its people.

We understand that each employee's needs are unique. That's why we offer flexible benefit options that can be tailored to fit your individual and family circumstances.

This benefits booklet provides a summary of the benefit plans available to you as a valued member of the Thiel & Team organization. In the event of any discrepancies between this summary and the official plan documents, the legal plan documents will govern. Please note that this booklet is intended as a reference and does not constitute an employment contract.

We hope this guide, along with our additional communication tools and resources, will assist you in making informed decisions about your benefits and selecting the coverage that best supports you and your loved ones.



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UnitedHealthcare - Medical, Dental & Vision	866-801-4409	www.myuhc.com
Unum - Group Life, STD & LTD	866-679-3054	www.unum.com
Freshbenies - Telemedicine	855-647-6762	www.freshbenies.com



Medical plan info



Annual Deductible

The amount you have to pay each year before the plan starts paying a portion of medical expenses. All family members' expenses that count toward a health plan deductible accumulate together in the aggregate; however, each person also has a limit on their own individual accumulated expenses (the amount varies by plan).



Out-of-Pocket Maximum

This is the total amount you can pay out of pocket each calendar year before the plan pays 100 percent of covered expenses for the rest of the calendar year. Most expenses that meet provider network requirements count toward the annual out-of-pocket maximum, including expenses paid to the annual deductible*, copays and coinsurance.

*Except for Grandfathered medical plans



Copays and Coinsurance

These expenses are your share of cost paid for covered health care services. Copays are a fixed dollar amount, and are usually due at the time you receive care. Coinsurance is your share of the allowed amount charged for a service, and is generally billed to you after the health insurance company reconciles the bill with the provider.



Plan Types

- EPO/PPO – A network of doctors, hospitals and other health care providers
- HMO - A network that requires you to select a Primary Care Physician (PCP) who coordinates your health care.
- POS - Combines aspects of a PPO and HMO
- HDHP - A plan that has higher annual deductibles in exchange for lower premiums



Preventative Care

Wellness and Health Management

Understanding the full value of covered benefits allows you to take responsibility for maintaining good health and incorporating healthy habits into your lifestyle. Some examples include getting regular physical examinations, mammograms and immunizations. Through the plans offered by Thiel & Team, all covered individuals and family members are **eligible to receive routine wellness services like these, at no cost; all copays, coinsurance, and deductibles are waived.**

Which preventative care services are covered?

The US Preventive Services Task Force maintains a regular list of recommended services that all Affordable Care Act (i.e. Health Care Reform) compliant insurance plans should cover at 100% for in-network providers. Below is a list of common services that are included in the plans offered this year:

- Routine physical exam
- Well baby and child care
- Well women visits
- Immunizations
- Routine bone density test
- Routine breast exam
- Routine gynecological exam
- Screening for Gestational diabetes
- Obesity screening and counseling
- Routine digital rectal exam
- Routine colonoscopy
- Routine colorectal cancer screening
- Routine prostate test
- Routine lab procedures
- Routine mammograms
- Routine pap smear
- Smoking cessation
- Health education/counseling services
- Health counseling for STDs and HIV
- Testing for HPV and HIV
- Screening and counseling for domestic violence

Plan 1 - UHC HDHP - HP500025B



Summary of Coverage

	In Network	Out Of Network
Individual Deductible	\$5,000	\$10,000
Family Deductible	\$10,000	\$20,000
Individual Max Out of Pocket	\$5,000	\$14,000
Family Max Out of Pocket	\$10,000	\$28,000
Co-Insurance	100%	50%
Primary Care Office Visit	0% after Deductible	50% after Deductible
Specialist Office Visit	0% after Deductible	50% after Deductible
Urgent Care	0% after Deductible	50% after Deductible
Emergency Room	0% after Deductible	0% after Deductible
Inpatient Services	0% after Deductible	50% after Deductible
Outpatient Services	0% after Deductible	50% after Deductible
Prescription Drugs	0% after Deductible	N/A

	Monthly Cost
Employee	\$206.65
Employee & Spouse	\$968.76
Employee & Child(ren)	\$758.33
Employee & Family	\$1,526.12

You can open an HSA bank account only if you elect this plan.



Health Savings Account (HSA) - only with HP500025B

This is how an HSA works:

A health savings account (HSA) is a health care account and savings account in one. The main purpose of this account is to offset the cost of a qualifying high deductible health plan (HDHP) and provide savings for your out-of-pocket eligible health care expenses - those you and your tax dependents may have now, in the future and during your retirement.

After you set up your account, it's yours to keep, even if you change jobs or retire.

Once your HSA is established, money is contributed to your account by you, Thiel & Team or friends and family; and you can then use your HSA dollars tax-free to pay for eligible health care expenses. You save money on expenses you're already paying for, like doctors' office visits, prescription drugs and much more. Best of all, you decide how and when to use your HSA dollars.

Why is it a good idea to have an HSA?

HSAs benefit everyone who is eligible to have this account, including single individuals, families and soon-to-be retirees. You save money on taxes in three ways:

- Tax-free deposits - The money you contribute to your HSA isn't taxed (up to the IRS annual limit).
- Tax-free earnings - Your interest and any investment earnings grow tax-free.
- Tax-free withdrawals - The money used toward eligible health care expenses isn't taxed - now or in the future.

Setting aside pre-tax dollars into your HSA means you pay fewer taxes and increase your take-home pay by your tax savings. You save money on eligible expenses that you are paying for out of your pocket. The amount you save depends on your tax bracket. For example, if you are in the 30% tax bracket, you can save \$30 on every \$100 spent on eligible health care expenses.

HSA funds roll over from year to year and accumulate in your account. There is no "use-it-or-lose-it" rule with HSAs, and you decide how and when to use your HSA funds, which can be used for eligible expenses you have now, in the future or during retirement. And when you have a certain balance in your HSA, investment opportunities are available.

Refer to your HSA documentation for more information.

2025 Max election amounts:

Individual \$4,300 Family \$8,550

Plan 2 - UHC PPO - P2500i70LX21B



Summary of Coverage

	In Network	Out Of Network
Individual Deductible	\$2,500	\$5,000
Family Deductible	\$5,000	\$10,000
Individual Max Out of Pocket	\$8,000	\$16,000
Family Max Out of Pocket	\$16,000	\$32,000
Co-Insurance	70%	100%
Primary Care Office Visit	\$25 Copay	50% after Deductible
Specialist Office Visit	\$75 Copay	50% after Deductible
Urgent Care	\$50 Copay	50% after Deductible
Emergency Room	30% after Deductible	30% after Deductible
Inpatient Services	30% after Deductible	50% after Deductible
Outpatient Services	30% after Deductible	50% after Deductible
Prescription Drugs	\$10/\$35/\$75/\$250	\$10/\$35/\$75/\$250

	Monthly Cost
Employee	\$208.94
Employee & Spouse	\$980.23
Employee & Child(ren)	\$767.26
Employee & Family	\$1,544.30



Get in on UHC Rewards

What's better than earning rewards for reaching goals and taking care of your health? Being able to choose how those rewards are earned and spent. UnitedHealthcare Rewards is designed to meet members where they're at — and is included in eligible employer sponsored health plans at no additional cost.

Members may earn up to
\$1,000

How does UHC Rewards work?

Get in



Accessing UHC Rewards:

Sign in to the UnitedHealthcare app using your HealthSafe ID credentials and navigate to “**UHC Rewards**” in the menu tab.

Don't have a UnitedHealthcare online account? Register at myuhc.com and/or download the UnitedHealthcare app. You'll create a HealthSafe ID during registration.

Get started



Activating UHC Rewardsera091321

On the app, you can review more information about UHC Rewards.

Agree to the terms and conditions by checking both boxes and clicking the “**Get started**” button.

Get going



Viewing reward activities:

You'll notice there is a wide range of reward activities to choose from. Track and reach daily goals and complete one-time activities to earn rewards. Connect a tracker and decide what to do next!

Get rewarded



*Redeeming rewards:

If you are enrolled in the HSA eligibility plan (HP500025B) your rewards will be released via a deposit into your Optum HSA account.

If enrolled in the non-HSA eligible plan (P2500i70LX21B) your rewards will be released via a deposit to your Health Incentive Account (HIA).

*Funds in your HSA or HIA accounts can be used for approved out of pocket expenses (medical, RX, copays, deductibles, etc.)



There's so much good to get

And so many ways to earn up to \$1,000 in rewards — depending on your plan.¹ Just some examples:

\$25

for completing a health survey

\$5.25/week

for walking 5,000 steps a day

\$10

for tracking 14 days of sleep

\$50

for getting an annual checkup

\$5

for going paperless



Your health

Get in on an experience that's designed to help inspire healthier habits



Your goals

Personalize how you earn by choosing the activities that are right for you



Your rewards

Earn up to \$1,000 for completing rewardable activities

Reward yourself today

Get the UnitedHealthcare app



- Scan this code to download the app
- Sign in or register
- Select **UHC Rewards**
- Activate **UHC Rewards** and start earning
- Though not required, connect a tracker and get access to even more reward activities

Footnotes

1. Reward earning values and redemption options vary by plan. Some activities require connecting a tracker to earn rewards



Dental plan info

Summary of coverage

Dental coverage is similar to regular medical insurance—you pay a premium and then your insurance will cover part or all of the cost for many dental services.

Preventative care

Professional dental care can diagnose or help prevent common dental problems, including toothaches, inflamed gums, tooth decay, bad breath and dry mouth. If conditions like these remain untreated, they can worsen into painful and expensive problems, such as gum disease or even tooth loss.

Diagnostic care

Additionally, dental health professionals are able to spot more serious health issues, including some types of cancer. That makes it even more important to see a dentist regularly.

Great for families

This coverage is also great for families. Since dental work can be very expensive, proactive dental care, such as routine cleanings, can help save children from costly issues as they age.

Specialized treatments

With dental insurance, you're investing in your smile and overall health. Beyond cleanings and routine care, dental coverage may also help pay for more specialized treatments, such as root canals or fillings.

Routine care

Dental coverage allows you to visit a dentist whenever you need to inexpensively receive preventive and diagnostic care.

See everything your plan covers by reviewing the benefits statement and overview. Reach out to HR with any questions.

UHC - Options PPO 20



Summary of Coverage

	In Network	Out Of Network
Maximum Annual Benefit	\$1,500	\$1,500
Annual Deductible Individual	\$50	\$50
Annual Deductible Family	\$150	\$150
Preventive Services - Periodic Oral Evaluation, Cleanings, Fluoride Treatment, Bitewing X-rays, Sealants	100%	100% of Allowable Amount
Basic Services - X-rays, simple extractions, fillings, Periodontal Maintenance	80%	80% of Allowable Amount
Major Services - Oral Surgery, Endodontics, Periodontics, Anesthesia, Dentures, Crowns, Inlays/Onlays	50%	50% of Allowable Amount
Orthodontics - dependent children	N/A	N/A

	Monthly Cost
Employee	\$11.25
Employee & Spouse	\$44.97
Employee & Child(ren)	\$45.59
Employee & Family	\$82.40



Vision plan info

Summary of coverage

Similar to other forms of insurance, with vision care you pay a premium and the insurance company will cover part or all of your vision costs.

Preventative care

Vision coverage is important because an eye doctor can catch eye issues before they worsen. A visit with your eye doctor can determine whether you need corrective lenses and, if so, the correct prescription. Other eye concerns that will be addressed in an eye exam include checking for conditions or diseases—such as glaucoma and cataracts—which can lead to vision loss.

Plans

Vision plans typically cover things like eyeglass frames, lenses, contacts and annual eye exams. In most cases, plans have a set dollar amount that they will pay for certain items. For instance, a plan may pay up to \$150 for frames, and anything over that amount is covered by you. Although, your plan specifics may vary.

Coverage

Vision coverage does not usually cover surgeries or experimental vision services. However, vision insurance may help lower the costs of some procedures, such as laser eye surgery, even if it's not 100% covered. This will depend on the plan.

Diagnostic care

Eye doctors can even help detect some types of cancer, making regular visits even more important.

Review your benefits statement to see everything your vision plan covers. Reach out to HR with any questions.

Vision UHC S1048



Summary of Coverage

	In Network	Out Of Network
Exams (Every 12 months)	\$15 Co-pay	Up to \$40
Standard Lenses (Every 12 months) :		
Single Vision	\$30	Up to \$40
Lined Bifocal	\$30	Up to \$60
Lined Trifocal	\$30	Up to \$80
Lenticular Lenses	\$30	Up to \$80
Frames (Every 12 months)	\$130 allowance	Up to \$45
Contact lenses Fit	up to \$30	Not covered
Contact Lenses (in lieu of glasses)	\$105 allowance	Up to \$80

	Monthly Cost
Employee	\$2.12
Employee & Spouse	\$7.85
Employee & Child(ren)	\$9.89
Employee & Family	\$15.67



Group Life & AD/D Insurance

Summary of Coverage

Plan Features	Basic Group Plan
Employee Life benefit amount	\$10,000
Employee AD/D benefit amount	\$10,000

The following shows how much benefits are reduced at certain ages.	
Age band	Benefit reduction
65	benefits will begin to decrease

Group life is 100% covered by the employer.

Life insurance isn’t a fun thing to think about, but, if you have people who depend on you for financial support, then life insurance is really about protecting them in case something happens to you—your designated beneficiary would collect a financial benefit upon your death.

Group life insurance coverage is a employer-sponsored safety net in case the worst happens, with no out-of-pocket costs to you.



Disability Insurance Short-Term

Summary of Coverage

Plan Features
60% of weekly earnings to a maximum benefit of \$2,000 per week
Elimination Period - 14 days injury or sickness
Maximum period of payment - 11 weeks

Thiel & Team offers a short-term disability plan at no cost to you as an employee. The plan pays a benefit if you become disabled and are no longer able to work. Benefits begin on the 15th day after an injury or sickness.



Disability Insurance Long-Term

Summary of Coverage

Plan Features
60% of monthly earnings to a maximum benefit of \$10,000 per month
Elimination Period - 90 days
Maximum period of payment - To Social Security Normal Retirement Age

Thiel & Team offers a long-term disability plan at no cost to you as an employee. The plan pays a benefit if you become disabled and are no longer able to work after 90-days. Benefits can last up to your normal social security retirement age.



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Your 24/7 Dr. BFF. It's like having a best friend who's a family doctor! Up to 70% of medical issues can be solved by phone. Reach out 24/7 for \$0 visit fee with a U.S. primary care doctor and get a prescription written, if medically necessary*.



Behavioral Telehealth

Even more access to experts! Schedule convenient, discreet consultations with therapists or psychiatrists at a fraction of the cost of typical in-person visits, only \$85 - \$95 (initial psychiatrist intake is \$225).



Prescription Savings

Get your drug on (sale)! Fewer medications are covered under today's medical plans. Use our pricing tool to save an average 79% on generic and 34% on brand name** prescriptions at over 60,000 pharmacies nationwide.



Vision Savings

See and be seen! Get amazing discounts on everything from vision exams, brand name eyewear and contacts to LASIK and more - at thousands of providers nationwide, including national chains and local retailers.



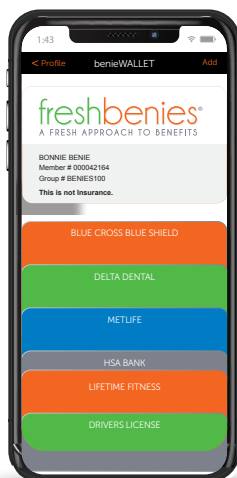
Dental Savings

Smile at the savings. Save an average 20-40%*** on dental services from cleanings, whitening and root canals to braces and more at thousands of available dental practice locations nationwide.



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*Initial Telehealth and Behavioral Telehealth visits in DE and AR must be

via video. Phone or video available for subsequent visits. In ID, visits are video only. **Average savings based on usage data compared to cash prices; average savings for generics are 79%, and 34% for select brand medications; restrictions apply. ***Actual costs and savings vary by provider, service and geographical area.

Disclosures: **This plan is NOT insurance.** The plan is not insurance coverage and does not meet the minimum creditable coverage requirements under the Affordable Care Act or Massachusetts M.G.L. c. 111M and 956 CMR 5.00. It contains a **30 day cancellation period**, provides discounts only at the offices of contracted health care providers, and each member is obligated to pay the discounted medical charges in full at the point of service. The range of discounts for medical or ancillary services provided under the plan will vary depending on the type of provider and medical or ancillary service received. Member shall receive a reimbursement of all periodic membership fees if membership is cancelled within the first 30 days after the effective date. Learn more at freshbenies.com. Discount Plan Organization: New Benefits, Ltd., Attn: Compliance Department, PO Box 803475, Dallas, TX 75380, 855-647-6762. Some state restrictions may apply.

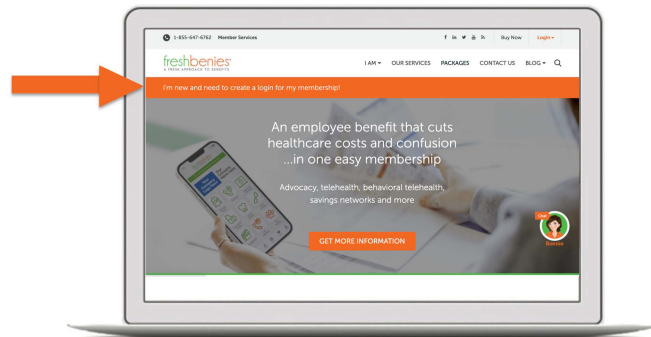
3 STEPS

to use your services

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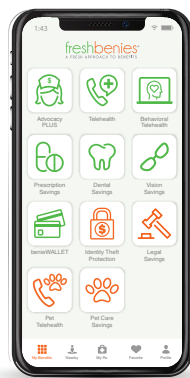
1 Activate your membership

Simply visit freshbenies.com and click the "I'm new" banner to create your login.



2 Explore all your services in your app or portal

Scan QR code to download the app. Then tap any service icon to see how it works.



3 Use your benies & save

Your freshbenies membership includes your immediate family so have them download the app, too!

Now you're ready to cut healthcare costs & confusion!

Thiel & Team

2025-2025 Employee Benefits Guide



Prepared by Endeavor Risk Advisors for Thiel & Team