



**SUSTAINABLE
TALENT**

INNOVATION • PARTNERSHIP • IMPACT

Your benefits, clearly explained.



Medical, dental and vision



401(k) with Voya



Life, AD&D & Disability



Voluntary & lifestyle benefits



Keyes Coverage: 954-724-0122

How to use this guide



Medical, dental and vision run through Keyes Coverage and are covered on the next page. Everything after that comes through ADP TotalSource.

Two places to enroll

Medical, dental and vision are elected in EASE through Keyes Coverage. Everything else is in adptotalsource.adp.com and the ADP Mobile app.

Eligibility varies

Some benefits are automatic, some require enrollment, and some are available only if you meet plan criteria. Each page tells you which.

Real people to ask

Keyes Coverage for medical, dental and vision. MyLife Advisors for everything else — Mon–Fri, 8 a.m.–11:30 p.m. ET, English and Spanish.

Before you enroll, confirm your record is correct

- Your legal name
- Preferred email address
- Home address
- Social Security Number
- Date of birth
- Dependent information

Keyes Coverage 954-724-0122 | MyLife Advisors 844-448-0325 | hr@stalentos.com

When you can enroll



There are four moments when you can start, stop or change coverage.

New hire enrollment

Medical, dental and vision start the first of the month after your hire date. You must enroll within 30 days of becoming eligible.

Open Enrollment

Two cycles. Keyes medical, dental and vision elections take effect August 1. ADP TotalSource elections take effect June 1.

Qualifying life events

Marriage, divorce, birth, adoption, or gaining or losing other coverage. Notify HR within 30 days, with documentation.

Anytime benefits

401(k), commuter, discounts, EAP and ADP University are available outside the enrollment windows.

Trouble signing in?

Forgot your user ID? Select "Forgot your user ID?" from the sign-in screen and follow the prompts.

Forgot your password? Enter your User ID, click Next, then select "Forgot your password?"

WHEN TO SIGN UP

Two plan years. Medical, dental and vision renew August 1. ADP TotalSource benefits run June 1 through May 31.



Your benefits at a glance

What you get automatically, what you elect, and what you can add any time.



Already yours

- Basic life and AD&D
- Short- and long-term disability
- MetLife Advantages
- Employee Assistance Program

Elect during enrollment

- Medical, dental and vision (Keyes / EASE)
- Voluntary and optional benefits
- Pet wellness with Wagmo
- LifeLock with Norton

Add any time

- 401(k) retirement savings
- Commuter benefits
- Wisely Direct pay account
- LifeMart employee discounts
- ADP University
- Keyes Concierge and Medicare help

Automatic enrollment and eligibility depend on your role and the options Sustainable Talent has elected. Confirm medical, dental and vision with Keyes Coverage, and everything else in adptotalsource.adp.com.

Help Me Choose

Personalized, AI-driven decision support from Nayya, built into the enrollment flow. It takes about 10 minutes.



1 Sign in

Go to adptotalsource.adp.com and begin the enrollment process.

2 Answer the survey

A few secure questions about you and your family.

3 Get matched

Recommendations based on your needs, budget and what is offered.

4 Enroll

Continue straight through to elections in ADP TotalSource.

88%

of users said Help Me Choose made their benefits decisions easier.

82% felt it helped them save money on their benefits.

Good to know

Nayya is developed and owned by Nayya Health, Inc. Recommendations come from Nayya, not ADP TotalSource or Sustainable Talent, and are not legal, tax or financial advice. Already know what you want? You can skip the survey.



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Benefits through Keyes Coverage and ADP TotalSource

Medical, dental and vision



These plans are Sustainable Talent's own, brokered by Keyes Coverage and elected in EASE. They do not run through ADP TotalSource.

Medical — UnitedHealthcare

Two plan options. The Value Plan uses the UHC Choice network; the Lux Plan uses Choice Plus. In-network preventive care is covered at 100%, virtual visits cost \$0, and UHC Rewards pays up to \$300 a year for healthy actions like an annual checkup.

Dental — Principal

A voluntary PPO plan. Choose an in-network dentist at principal.com (Find a Dentist) to keep out-of-pocket costs down. Plan summary and per-paycheck deductions are both in the enrollment guide.

Vision — Principal

A voluntary plan running on the VSP Vision Care network. Covers annual eye exams, prescription glasses (lenses and frames) and contact lenses. Find a provider at vsp.com/eye-doctor.

Register at principal.com/create-account to download dental and vision ID cards. Dependents need the employee's member ID, last name, date of birth and company name.

WHEN TO SIGN UP

Review plans and pricing in the enrollment guide, then elect or waive in EASE at sustainabletalent.ease.com.

Enrollment guide: keyes-coverage.foleon.com/enrollment-guides/sustainable-talent-8-1-26



Who is eligible, and when coverage starts

Eligibility and timing for the Keyes-brokered medical, dental and vision plans.



Who is eligible

Active full-time employees working 30 or more hours per week.

Who you can cover

Legal spouse, domestic partner, and dependent children up to age 26 — including stepchildren, adopted children, children placed for adoption, and any child under your permanent legal custody.

When coverage starts

New hires are effective the first of the month following your date of hire, and you must enroll within 30 days of becoming eligible. Annual enrollment elections take effect August 1.

Changing mid-year

A qualifying life event (marriage, divorce, birth, adoption, death, a drop in hours, or gaining or losing other coverage) lets you change. Notify HR within 30 days, with documentation, and the change must match the event.

WHEN TO SIGN UP

Have your dependents' dates of birth and Social Security numbers ready before you start in EASE.

Your Keyes Coverage support

Two people you can call directly, at no cost to you.



Keyes Concierge — Jen Restivo

- Find cost-effective care without giving up quality
- Move pre-authorizations along faster
- Break down a confusing medical bill
- Connect you with a specialist or new doctor
- Correct billing errors with the hospital or carrier

Direct 954-724-0187 • jrestivo@keyescoverage.com

Medicare Specialist — Nat Steinart

For coverage options outside the group medical plan. Reach out during Open Enrollment, as your 65th birthday approaches, or if you are weighing individual coverage for yourself or a dependent.

- Medicare Parts A and B, plus Part D drug coverage
- Medicare Advantage and Medigap supplement plans
- Individual and Marketplace health plans

954-724-7000 x2395 • nsteinart@keyescoverage.com • free, no obligation to enroll

Carrier and account contacts

UnitedHealthcare (medical) 866-801-4409 • uhc.com Principal (dental and vision) 800-986-3343 • principal.com

Celenne Lopera, Account Executive 954-724-0122 • Gran LeCompte, Managing Director 954-724-0112 • Sustainable Talent HR hr@stalentos.com



**SUSTAINABLE
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Benefits through Keyes Coverage and ADP TotalSource

401(k) Retirement Savings Plan



The ADP TotalSource Retirement Savings Plan, recordkept by Voya Financial, with a range of investment options.

What you can do

- Lower the taxes you pay today with pre-tax contributions.
- Build a portfolio from a range of investment options.
- Watch savings grow on a tax-deferred basis.
- Get personalized retirement and investing advice.
- Check balances and contributions in the ADP Mobile app.

Employer match

Matching contributions vary by employer and may be subject to a vesting schedule — meaning you earn ownership of them over time. Confirm the current Sustainable Talent match and vesting schedule before you set your contribution rate.

WHEN TO SIGN UP

This benefit has specific eligibility criteria. If eligible, you can enroll at any time during the Plan Year — under ADP TotalSource Retirement Savings Plan – Voya Financial, or "Retirement" in the ADP Mobile app.

Voya plan questions | 855-646-7549, Mon-Fri 8 a.m.–8 p.m. ET

Basic Life and AD&D



Employer-paid protection through ADP TotalSource, so short- and long-term financial obligations are met if the unexpected happens.

Basic life insurance

Protects you and your family in the event of death or personal loss. It can also provide access to a portion of the benefit if you or a loved one is diagnosed with a terminal illness.

Plan limits range from \$10K–\$500K for flat plans, or 1–6x annual base earnings for multiple-of-salary plans.

Accidental Death & Dismemberment

Provides financial protection in the event of a significant injury caused by an accident — including death, or loss of limbs, sight, speech, hearing or paralysis.

Confirm your specific coverage amount in adptotalsource.adp.com.

WHEN TO SIGN UP

Based on the plan Sustainable Talent offers, you may be enrolled automatically at no cost to you.

Enrolled in a basic term life plan? You also have MetLife Advantages — see the next page.

MetLife Advantages

Included at no additional cost with your ADP TotalSource basic term life plan.



Planning ahead

Estate planning services with unlimited online access to create key documents. Will preparation one-on-one with an attorney from the MetLife Legal Plans network — including living wills and power of attorney.

Through change

Portability lets you take life insurance benefits with you without a gap in coverage. Transition solutions provide education and guidance during retirement, job loss or other life events.

Through difficult times

Grief counseling with a licensed counselor, unlimited estate resolution consultations, and a Total Control Account offering immediate access to funds with a guaranteed minimum interest rate and no fees.

WHEN TO SIGN UP

No action needed. Automatically available if you are enrolled in a basic term life insurance plan.



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Benefits through Keyes Coverage and ADP TotalSource

Short- and Long-Term Disability

Income protection through ADP TotalSource when a disability, illness or injury keeps you from working, briefly or for an extended period.



60% – 66.7%

Short-term disability wage replacement options, each with a weekly benefit maximum.

Voluntary options

Voluntary short- and long-term disability can be elected on top of employer-paid coverage. See the voluntary benefits page.

What disability coverage includes

- Replacement of a portion of your weekly or monthly income.
- Access to knowledgeable claims staff by phone, email or mail.
- Assistance returning to work as soon as it is medically safe.
- Coordination with any state-mandated disability or paid leave benefits you may be eligible for.
- Confirm your elimination period and benefit duration in adptotalsource.adp.com.

WHEN TO SIGN UP

Based on the plan Sustainable Talent offers, you may be enrolled automatically at no cost to you.

Voluntary benefits



Optional coverage through MetLife that you pay for and can tailor to your situation. Eligible family members can be enrolled in most of these during the same events.

Accident

Helps you be better prepared financially when an accident happens.

Accidental death & dismemberment

Eases the burden of a severe accident or death for you and your family.

Critical illness

Financial stability so you can focus on healing during a difficult time.

Hospital indemnity

Helps cover the expenses that come with a hospital admission.

Group term life

Additional financial support for your loved ones in the event of premature death.

Group legal

Expert legal advice for big moments — buying a home, drafting a will, retirement.

Voluntary short-term disability

Replaces a portion of income if illness or injury keeps you from working.

Voluntary long-term disability

Helps maintain your standard of living during a chronic disability or extended illness.

WHEN TO SIGN UP

Elect during Open Enrollment, new hire enrollment, or after a qualifying life event.

Employee Assistance Program



Confidential support for the parts of life that do not stay at home. Specialists can also refer you to local, in-network providers for face-to-face counseling and follow-up.



Emotional health



Parenting, child care and education



Senior caregiving services



Wellness and daily living



Legal and financial matters

Available 24/7/365

866-574-7256

TTY 800-873-1322

Available to you and your family. You will be asked to register the first time you use it.

WHEN TO SIGN UP

No sign-up needed. You are enrolled automatically on day one of employment.



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Benefits through Keyes Coverage and ADP TotalSource

Pet Wellness with Wagmo



Unlike pet insurance, pet wellness reimburses routine care — check-ups, vaccines, grooming, dental and more.

Fast reimbursement

Claims are reimbursed within 24 hours via Venmo, PayPal or bank transfer.

No restrictions

All dogs and cats are eligible regardless of age, breed or pre-existing conditions.

Everything in-network

Use any vet or service provider you like — there is no network to check.

24/7 vet techs

Connect with live vet techs any time about your pet's well-being, at no extra cost.

Use it right away

No waiting periods or deductibles. Submit claims once your plan is active.

Member perks

Exclusive discounts from popular pet brands.

WHEN TO SIGN UP

Sign up during Open Enrollment, new hire enrollment, or whenever you get a new pet. Once enrolled, Wagmo emails you next steps.

Learn more at wagmo.io/ADPTS



**SUSTAINABLE
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Benefits through Keyes Coverage and ADP TotalSource

LifeLock with Norton

All-in-one protection against threats to your identity, security and privacy — with restoration support if something goes wrong.



Fraud detection

Monitors your identity and finances to catch identity fraud earlier.

Threat prevention

Blocks scams and cyberthreats targeting your data and devices.

Financial insights

Visibility into your credit, spending and income.

Identity restoration

Expert help restoring your identity if it is compromised.

Enhanced privacy

Removes your personal details from data broker websites.

Scam detection

AI-assisted guidance on suspicious websites and SMS messages.

WHEN TO SIGN UP

Sign up during Open Enrollment, new hire enrollment, or after a qualifying life event.

Learn more at [Norton.com/PremierPlus/ADPTS](https://norton.com/PremierPlus/ADPTS)



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Benefits through Keyes Coverage and ADP TotalSource

Wisely® Direct by ADP



A digital pay account with no hidden fees or costs to sign up, managed through the myWisely® app.

- Get paid up to two days early with direct deposit.
- Shop and pay bills anywhere Mastercard® is accepted.
- Withdraw from over 40,000 surcharge-free ATMs nationwide.
- Earn cash back on purchases and eGift cards from participating merchants.
- Send money to friends and family through apps like PayPal® and Venmo®.
- FDIC-insured account with security features including instant card lock.

Before you sign up

Review the List of All Fees at wiselydirect.com. Early direct deposit is not guaranteed and depends on when the payer sends payment instructions. Fee-free ATM transactions may be limited — see the cardholder agreement.

Wisely Direct card issued by Fifth Third Bank N.A., Member FDIC, pursuant to a license from Mastercard International. Cash Back Rewards are powered by Dosh Rewards and require opt-in; these offers are not a Fifth Third Bank or Mastercard product or service.

WHEN TO SIGN UP

Sign up any time at mywisely.com/direct or in the myWisely app.



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Commuter benefits



Pay for parking and transit with pre-tax dollars through Optum Bank®. The IRS sets a monthly limit on what you can deduct for transit and parking.

Choose your amount

Select monthly contributions toward parking, transit or both.

Deducted pre-tax

Funds come out of your paycheck before taxes are applied.

Nothing wasted monthly

Remaining funds carry over to the following month.

Pay or get reimbursed

Use the payment card for qualified expenses, or submit claims.

If you leave Sustainable Talent

You may submit outstanding claims for parking expenses incurred before your termination date for 60 days afterward. All other commuter benefit funds are forfeited. Contributions can be paused at any time.

WHEN TO SIGN UP

Any time you need it. Benefits take effect the following month.

Discounts and development

Two perks available to everyone, with no enrollment and no eligibility test.



LifeMart employee discounts

Brand-name products, local retailers, hotels, car rentals, tickets, restaurants, mobile phone plans and travel. Available to you, your dependents and family members.

- Log in at adptotalsource.adp.com
- Go to Myself > Benefits > Discounts
- Select View my discounts on the My LifeMart Benefits tile
- Create an account, then browse the deals

ADP University

Professional development courses covering everything from compliance requirements to communicating more effectively — year-round, at your workplace or online.

- Most courses are completely free; some carry a \$7 fee
- Online courses are led by virtual instructors, on demand
- Find everything in MyLearning@ADP through single sign-on at adptotalsource.adp.com

WHEN TO SIGN UP

No sign-up needed. Both are available at any time.

Where to go from here

Register with ADP TotalSource using the passcode provided to you, follow the on-screen instructions, and download the ADP Mobile app for on-the-go access.



adptotalsource.adp.com

Enroll, update coverage and review elections year-round.



ADP Mobile app

Pay, benefits, enrollment and the MySolutions knowledge base.



MyLife Advisors

844-448-0325 — Mon–Fri, 8 a.m.–11:30 p.m. ET. English and Spanish.



MyLife.adp.com

Educational articles plus a quarterly newsletter.

Other key numbers: Keyes Coverage 954-724-0122 | UHC 866-801-4409 | Principal 800-986-3343 | EAP 866-574-7256 | 401(k) / Voya 855-646-7549

This guide summarizes benefits that may be available to you. Full details are in the ADP TotalSource, Inc. Health and Welfare Summary Plan Description, which governs in the event of any conflict.