

2024 Benefit Summary



This summary provides a high-level overview of many of the key benefits offered to Progress Residential benefit eligible employees. You are eligible to participate in all Progress Residential benefit plans if you are a regular full-time employee working at least 30 hours per week. As a new hire, your medical, dental, and vision elections are effective on your date of hire. Life, Disability, and Supplementary plans are effective on the 1st of the month following your date of hire. You have 30 days from your date of hire to elect benefits, or you will have to wait until the next open enrollment period (unless you experience a qualifying life event). Your elections will be deducted retroactively during the next pay period if payroll was processed prior to the date you elect your benefits or your date of hire.

Medical Benefits

Our medical coverage helps maintain your well-being through preventive care, access to an extensive network of providers and affordable prescription medication. Medical coverage is provided by United Healthcare. To see a current list of network providers online, visit myuhc.com.

	BASE PPO PLAN		BUY UP PPO PLAN		HDHP / HSA PLAN	
MONTHLY CONTRIBUTIONS						
EMPLOYEE ONLY	\$140.00		\$190.00		\$95.00	
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER	\$430.00		\$580.00		\$340.00	
EMPLOYEE + CHILD(REN)	\$330.00		\$480.00		\$280.00	
EMPLOYEE + FAMILY	\$590.00		\$780.00		\$490.00	
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK	OUT-OF-NETWORK
ANNUAL DEDUCTIBLE						
INDIVIDUAL	\$1,750	\$5,000	\$500	\$2,000	\$3,200	\$7,000
FAMILY	\$3,500	\$10,000	\$1,000	\$4,000	\$6,400	\$14,000
COINSURANCE (PLAN PAYS)	80%*	50%*	80%*	50%*	100%*	50%*
ANNUAL OUT-OF-POCKET MAXIMUM (INCLUDES DEDUCTIBLE)						
INDIVIDUAL	\$4,000	\$10,000	\$2,500	\$6,000	\$5,500	\$10,000
FAMILY	\$8,000	\$20,000	\$5,000	\$12,000	\$11,000	\$20,000
COPAYS/COINSURANCE						
PREVENTIVE CARE	No Charge	50%*	No Charge	50%*	No Charge	50%*
PRIMARY CARE	\$30	50%*	\$30	50%*	0%*	50%*
SPECIALIST SERVICES	\$60	50%*	\$50	50%*	0%*	50%*
DIAGNOSTIC CARE	\$25	50%*	20%*	50%*	0%*	50%*
MENTAL HEALTH - INPATIENT	20%*	50%*	20%*	50%*	0%*	50%*
MENTAL HEALTH - OUTPATIENT	\$30	50%*	\$30	50%*	0%*	50%*
URGENT CARE	\$50	50%*	\$50	50%*	0%*	50%*
EMERGENCY ROOM	\$400 + 20%*	\$400 + 20%*	\$200	\$200	0%*	0%*
RETAIL RX (30-DAY SUPPLY)						
GENERIC	\$10	\$10	\$10	\$10	\$10*	\$10*
PREFERRED	\$35	\$35	\$35	\$35	\$35*	\$35*
NON-PREFERRED	\$70	\$70	\$70	\$70	\$70*	\$70*
MAIL ORDER RX (90-DAY SUPPLY)						
GENERIC	\$25	N/A	\$25	N/A	\$25*	N/A
PREFERRED	\$87.50	N/A	\$87.50	N/A	\$87.50*	N/A
NON-PREFERRED	\$175	N/A	\$175	N/A	\$175*	N/A

*After deductible

Tobacco User Surcharge

The tobacco user surcharge is \$50 per month per employee. This surcharge is applicable to employees enrolled in the medical plan. It will apply to any employee who regularly uses tobacco products.

If you make the decision to eliminate tobacco use, we offer a tobacco cessation program to support this effort. Quit4Life is a tobacco cessation program offered through United Healthcare. Enroll today at <https://www.uhc.com/member-resources/health-care-programs/quit-forlife> or call 1-844-924-7325.

Once you complete the program and download the confirmation from United Healthcare, the surcharge will be removed on the next payroll cycle.

Dental Benefits

Progress Residential offers affordable dental plan options for routine care and beyond. Coverage is available from Cigna.

DENTAL PPO

DENTAL HMO

MONTHLY CONTRIBUTIONS			
EMPLOYEE ONLY	\$20.39		\$7.69
EMPLOYEE + SPOUSE/DOMESTIC PARTNER	\$60.25		\$22.72
EMPLOYEE + CHILD(REN)	\$76.87		\$28.98
EMPLOYEE + FAMILY	\$131.42		\$49.55
	IN-NETWORK	OUT-OF-NETWORK	IN-NETWORK ONLY
ANNUAL DEDUCTIBLE			
INDIVIDUAL	\$50	\$50	\$0
FAMILY	\$150	\$150	\$0
ANNUAL MAXIMUM			
PER PERSON	\$1,750	\$1,750	N/A
COVERED SERVICES			
PREVENTIVE SERVICES Oral Exams, Routine Cleanings, Bitewing X-rays, Fluoride Applications, Sealants, Space Maintainers, Panoramic X-rays	100%	100%	Cleaning - \$0 Copay Sealant - Non Molars \$7 Copay Root Canal - Anterior \$65 Copay Orthodontic - Child \$1,224 Orthodontic - Adult \$1,728
BASIC SERVICES Full Mouth X-rays, Fillings, Oral Surgery, Simple Extractions	90%*	80%*	
MAJOR SERVICES Oral Surgery, Complex Extractions, Denture Adjustments and Repairs, Root Canal Therapy, Periodontics, Crowns, Dentures, Bridges	60%*	50%*	
ORTHODONTICS Dependent Child(ren) to Age 19	50%*		
ORTHODONTIC LIFETIME MAXIMUM	\$1,200		

*After deductible

Vision Benefits

Progress Residential offers a comprehensive vision benefit provided by VSP.

VISION PLAN

MONTHLY CONTRIBUTIONS			
EMPLOYEE ONLY		\$6.64	
EMPLOYEE + SPOUSE/ DOMESTIC PARTNER		\$10.62	
EMPLOYEE + CHILD(REN)		\$10.84	
EMPLOYEE + FAMILY		\$17.48	
	IN-NETWORK	OUT-OF-NETWORK	FREQUENCY
EXAMS			
COPAY	\$10	Up to \$45 Reimbursement	Every Calendar Year
LENSES			
SINGLE VISION	\$25	Up to \$30 Reimbursement	Every Calendar Year
BIFOCAL	\$25	Up to \$50 Reimbursement	
TRIFOCAL	\$25	Up to \$65 Reimbursement	
CONTACTS (IN LIEU OF LENSES AND FRAMES)			
FITTING AND EVALUATION*	\$60	N/A	Every Calendar Year
ELECTIVE	\$150 Allowance	Up to \$105 Reimbursement	
MEDICALLY NECESSARY	\$25	Up to \$210 Reimbursement	
FRAMES			
COPAY	\$25	N/A	Every Calendar Year
ALLOWANCE	Up to \$200	Up to \$70 Reimbursement	

*Fitting and Evaluation fee applied to contact lens allowance.

Income Protection

Short Term Disability (STD) Insurance

Short Term Disability (STD) benefits are available at no cost. This insurance replaces 60% of your income if you become partially or totally disabled for a short time. Certain exclusions, along with pre-existing condition limitations, may apply. See your plan documents or the Benefits Team for details.

WEEKLY MAXIMUM BENEFIT	\$2,300
ELIMINATION PERIOD	14 days

Long Term Disability (LTD) Insurance

Long Term Disability (LTD) benefits are available at no cost. This insurance replaces 60% of your income if you become partially or totally disabled for an extended time. Certain exclusions, along with pre-existing condition limitations, may apply. See your plan documents or the Benefits Team for details.

MONTHLY MAXIMUM BENEFIT	\$10,000
ELIMINATION PERIOD	90 days
MAXIMUM BENEFIT PERIOD	Up to age 65 or Social Security Normal Retirement Age (SSNRA), whichever is later.

Survivor Benefits

Basic Life and Accidental Death & Dismemberment Insurance

Progress Residential provides employees with Basic Life and Accidental Death and Dismemberment (AD&D) insurance as part of your basic coverage through Lincoln Financial Group, which guarantees that your designated beneficiary(ies) receive benefits after death.

Your Basic Life and AD&D insurance benefit is 1 x annual base earnings, up to \$300,000. You automatically receive Life and AD&D insurance even if you waive other coverage.

BASIC LIFE AND AD&D AGE REDUCTIONS

BENEFIT REDUCED BY:

Age 65	35%
Age 70	50%
Age 75	65%

Voluntary Life and AD&D Insurance

You may wish for extra coverage for more peace of mind. Eligible employees may purchase additional Voluntary Life and AD&D insurance. Premiums are paid through payroll deductions.

BASIC EMPLOYEE LIFE/AD&D

COVERAGE AMOUNT	1 x annual base earnings, minimum of \$50,000
WHO PAYS	Progress Residential
BENEFITS PAYABLE	To the life beneficiary upon the death of the employee
MAXIMUM BENEFIT	\$300,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No

VOLUNTARY EMPLOYEE LIFE/AD&D

COVERAGE AMOUNT	Increments of \$10,000
WHO PAYS	Employee
BENEFITS PAYABLE	To the life beneficiary upon the death of the employee
MAXIMUM BENEFIT	Up to the lesser of 5x salary or \$500,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Yes

VOLUNTARY SPOUSE LIFE/AD&D

COVERAGE AMOUNT	Increments of \$5,000
WHO PAYS	Employee
BENEFITS PAYABLE	To the employee upon the death of the spouse/domestic partner
MAXIMUM BENEFIT	Up to 50% of employee's election, up to \$250,000. Coverage terminates when your spouse attains age 70.
EVIDENCE OF INSURABILITY (EOI) REQUIRED	Yes

VOLUNTARY CHILD LIFE

COVERAGE AMOUNT	\$10,000 up to age 26 (\$250 for infants age 14 days - 6 months)
WHO PAYS	Employee
BENEFITS PAYABLE	To the employee upon the death of the dependent child
MAXIMUM BENEFIT	\$10,000
EVIDENCE OF INSURABILITY (EOI) REQUIRED	No

VOLUNTARY LIFE INSURANCE*

RATES/\$1,000 (MONTHLY)

AGE (AS OF JANUARY 1, 2024)	EMPLOYEE	AGE (AS OF JANUARY 1, 2024)	SPOUSE AND DOMESTIC PARTNER
Under 24	\$0.06	Under 24	\$0.06
25-29	\$0.06	25-29	\$0.06
30-34	\$0.08	30-34	\$0.08
35-39	\$0.09	35-39	\$0.09
40-44	\$0.15	40-44	\$0.15
45-49	\$0.23	45-49	\$0.23
50-54	\$0.44	50-54	\$0.44
55-59	\$0.69	55-59	\$0.69
60-64	\$0.75	60-64	\$0.75
65-69	\$1.38	65-69	\$1.38
70-74	\$2.83		
75-79	\$8.12		
80-99	\$17.92		

*Voluntary Employee and Spouse Life Insurance coverage is subject to age reduction schedules

VOLUNTARY AD&D INSURANCE

PREMIUM RATES - \$0.025 PER \$1,000

VOLUNTARY CHILD LIFE INSURANCE

PREMIUM RATES - \$2.00 PER \$10,000

TO CALCULATE HOW MUCH YOUR VOLUNTARY LIFE COVERAGE WILL COST:

\$	÷ 1,000 =	\$	x Age Based Rate =	\$
Benefit Elected				Monthly Premium

Health Savings Account

A Health Savings Account (HSA) is a portable fund for healthcare spending. Funds roll over each year. Contributions and withdrawals for qualified medical expenses are tax free. Progress Residential provides an HSA employer contribution that will be deposited on a per paycheck basis. The annual maximum contribution limit to HSAs is set by the IRS each year and includes any employer contribution.

2024 HSA CONTRIBUTIONS

	IRS MAXIMUM CONTRIBUTIONS	PROGRESS RESIDENTIAL CONTRIBUTION*
INDIVIDUAL	\$4,150	\$750
FAMILY	\$8,300	\$2,000
CATCH-UP CONTRIBUTION (AGES 55 AND OLDER)	\$1,000	N/A

*2024 IRS maximum contributions include Progress Residential's contribution.

Flexible Spending Accounts

A Flexible Spending Account (FSA) is a tax-free account you put money into to pay for certain out-of-pocket expenses. You must "use it or lose it" – unused funds will be forfeited. Up to \$640 may be rolled over to the next plan year at the end of 2024 for Healthcare FSAs.

Healthcare Flexible Spending Account

You can contribute up to \$3,200 annually for qualified medical expenses (deductibles, copays and coinsurance, PPE, over-the-counter medications, etc.) with pre-tax dollars, reducing the amount of your taxable income and increasing your take-home pay.

Limited Use Flexible Spending Account

Designed to complement a Health Savings Account, a Limited Use Flexible Spending Account (LUFSA) allows for reimbursement of eligible dental and vision expenses. You may contribute up to \$3,200 in the LUFSA.

Dependent Care Flexible Spending Account

This account allows you to set aside pre-tax dollars for expenses associated with caring for elderly or child dependents. With the Dependent Care FSA, you are allowed to set aside up to \$5,000 to pay for these expenses on a pre-tax basis.

Commuter Expense Reimbursement Account (CERA)

CERA products include the Optum Commuter Card, bus passes, vouchers and tokens, Parking Cash Reimbursements, and direct payments to parking providers. Options may vary. CERA products can be ordered throughout the year. You can spend up to \$315 in pre-tax money on CERA products each month. There is no minimum amount you need to spend each month to take advantage of CERA products.

Supplemental Health Benefits

Accident Coverage

Accidents happen. You can't always prevent them, but you can take steps to reduce the financial impact. Accident coverage, available through Lincoln Financial, provides benefits for you and your covered family members if you have expenses related to an accident that occurs on or off the job. Health insurance helps with medical expenses, but this coverage is an additional layer of protection that can help you pay deductibles, copays, and even typical day-to-day expenses such as a mortgage or car payment. Benefits under this plan are payable to you to use as you wish.

Critical Illness Coverage

Critical Illness coverage through Lincoln Financial pays a lump-sum benefit if you are diagnosed with a covered disease or condition. You can use this money however you like; for example: to help pay for expenses not covered by your medical plan, lost wages, child care, travel, home health care costs or any of your regular household expenses.

Plan Highlights

- » Guaranteed Issue Coverage (no medical questions)
- » Benefits are payable based on the date of the covered event occurring or the date of diagnosis. Illnesses or occurrences prior to the effective date of coverage will not be payable events.
- » \$50 annual Wellness Benefit is payable for each covered member for completing certain wellness screenings such as a pap test, cholesterol test, mammogram, colonoscopy or stress test (once per year per covered person).
- » Children are eligible for coverage through the age of 26.

Coverage Amounts:

- Employee: \$10,000 or \$20,000
- Spouse: 50% of the Employee benefit amount
- Children: 50% of the Employee benefit amount

Hospital Indemnity Coverage

Hospital Indemnity Coverage through Lincoln Financial pays cash benefits directly to you if you have a covered stay in a hospital or critical care unit (ICU). You can use the benefits from this policy to help pay for your medical expenses such as deductibles and copays, travel cost, food and lodging, or everyday expenses such as groceries and utilities.

Plan Highlights

- » Benefits are payable for pregnancy on the first day of coverage
- » Coverage is guaranteed issue; no medical questions

Retirement Planning

The Progress Residential 401(k) plan helps you prepare for retirement via pre-tax payroll deductions. Progress Residential matches 50% of your contribution up to a maximum of 3% of your eligible compensation.

Employee Assistance Program

Our Employee Assistance Program (EAP) through Lincoln Financial Group provides you and your family access to mental health assistance and legal and financial help from professionals. And there's no cost to you — whether or not you're enrolled in a company-sponsored medical plan. All services provided are confidential and will not be shared with Progress Residential. You may access information, benefits, educational materials, and more by phone at 888-628-4824 or online at guidanceresources.com (username: LFGsupport, password: LFGsupport1). Additionally, Optum Perks through United Healthcare offers three visitations per issue per year. For more information, contact 888-887-4144.

Pet Insurance

We know your pets are part of the family, and just like any other family member, our furry friends are bound to have some medical expenses from time to time. For the most part, these expenses come from standard checkups and immunizations, but the occasional unexpected illness or injury can rack up some significant bills when you least expect it. Pet insurance through ASPCA provides coverage for veterinary expenses related to accidents and illnesses, including X-rays, medications, vet visits, surgeries, and hospital stays. Policies are available for dogs, cats, birds, reptiles, and exotic pets. Optional wellness coverage is also available for dogs and cats, providing reimbursement for preventive care. To enroll or for additional information, please contact ASPCA.

www.aspcapetinsurance.com/pretium
Priority Code: EBPretium

Health Advocate

Employees and their dependents will have access to a Personal Health Advocate, typically a registered nurse, supported by medical directors and benefits and claims specialists. Health Advocate can help you find a doctor, schedule appointments with hard to reach specialists, and assist with insurance claims and billing issues. For more information, contact 866-695-8622 or visit healthadvocate.com/members.

Prepaid Legal Services

LegalShield coverage is available for \$17.50 per month and covers your whole family. Services include:

- » Legal Consultation and Advice
- » Court Representation
- » Dedicated Law Firm
- » Legal Document Prep and Review
- » Uncontested Divorce
- » Speeding Ticket Assistance
- » Will Prep
- » 24/7 Emergency Legal Access
- » Mobile App

For more information, visit <https://benefits.legalshield.com/pretium>.

Identity Theft

LegalShield offers identity theft protection services for \$5.80 per month for employee only coverage and \$10.70 per month for family coverage.

- » Identity Consultation and Advice
- » Dedicated Licensed Private Investigators
- » Identity and Credit Monitoring
- » Social Media Monitoring
- » Child Monitoring
- » Comprehensive Identity Restoration
- » Identity and Credit Theft Alerts
- » 24/7 Emergency Access
- » Mobile app

For more information, visit <https://benefits.legalshield.com/pretium>.

Home/Auto Insurance

Progress Residential provides you access to discounted Auto and Homeowners insurance through Farmers Insurance. Your coverage will belong to you and stay with you, even if you leave the company, so you can always take advantage of low rates. Homeowners insurance includes coverage for your house, condo or rental property. Residency restrictions may apply.

Auto insurance includes coverage for your automobile, boat, motor home or recreational vehicle. You may start or stop your coverage at any time during the year. Call Farmers Insurance at 800-438-6381 to sign up today or visit www.myautohome.farmers.com.