



## 2024 Benefit Options

At Credible, one of our highest priorities is addressing the health and welfare needs of our employees and their family members. To help you protect yourself and your family physically and financially, we are pleased to offer the 2024 Credible Labs Benefits Program.

This guide provides a summary of Credible's 2024 benefits program to assist you in making an informed decision. Please take the time to review this material carefully and keep this guide as a handy reference tool.

2024 BENEFITS



# 2024 Benefits & Eligibility

## Medical

**NEW!** BCBS HDHP with HSA

**NEW!** BCBS PPO

## Dental

UHC Base Dental

UHC Buy-Up Dental

## Vision

Guardian VSP Vision

## Life & Disability

Lincoln Short-Term Disability

Lincoln Long-Term Disability

Lincoln Basic Life and AD&D

Lincoln Voluntary Life and AD&D

## Other Benefits

Credible Wellness Account

Donation Matching

Employee Referral Program

Fidelity 401k

FOX ERGs

Holidays and Sick Time

Lincoln Employee Connect EMP

Lincoln TravelConnect

Nectar Recognition Program

Parental Leave

PTO

Tuition Reimbursement

## Other Benefits (cont.)

WageWorks Commuter

WageWorks Flexible Savings Account (FSA)

WageWorks Health Savings Account (HSA)

Wellness Resources

WFH Stipend

Wish Bone Pet Insurance

## Employee Eligibility

Any full-time employee working a minimum of 30 hours per week will be eligible.

## Dependent Eligibility

- Your legal spouse or domestic partner; or
- Your dependent children (including your step-child, foster, and legally adopted child) up to age 26; or
- Any dependent child who reaches the age limit and is incapable of self-support because of a mental or physical disability.

## When and How Can You Enroll

All enrollments are completed on the Bswift site within 30 days of hiring. To access Bswift log into Workday and click on the "Benefits Information" App.

## Changes in Benefit Elections

If you don't select within 30 days of hiring, you have to wait for a qualified life event status change. If you have a qualified life event status change during the year, all changes need to be completed in Bswift.

# MY HEALTH

## Medical Coverage

	BCBS PPO All Employees		BCBS HDHP w/ HSA All Employees	
	In-Network	Non-Network	In-Network	Non-Network
Annual Credible HSA Funding	No funding available		\$1,000 single / \$2,000 family	
Annual Deductible	\$500	\$1,000	\$3,200	\$6,400
• Individual	\$1,000	\$2,000	\$6,400	\$12,800
• Family				
Out of Pocket Maximum	\$2,500	\$5,000	\$7,500	\$15,000
• Individual	\$5,000	\$10,000	\$15,000	\$30,000
• Family				
Office Visits (PCP/Specialist)	\$15 /\$30 copay	30% <sup>1</sup>	20% <sup>1</sup>	50% <sup>1</sup>
Preventive Care	No charge	Not Covered	No charge	Not Covered
Outpatient Surgery	10% <sup>1</sup>	30% <sup>1</sup>	20% <sup>1</sup>	50% <sup>1</sup>
Inpatient Hospital	10% <sup>1</sup>	30% <sup>1</sup>	20% <sup>1</sup>	50% <sup>1</sup>
Urgent Care	\$30 copay per visit	\$60 copay per visit	20% <sup>1</sup>	50% <sup>1</sup>
Emergency Room	\$150 copay per visit		20% <sup>1</sup>	
Retail Prescriptions	\$10	\$10	20% <sup>1</sup>	20% <sup>1</sup>
• Tier 1	\$35	\$35		
• Tier 2	\$60	\$60		
• Tier 3				
Mail Order Prescriptions	\$30	\$30	N/A	N/A
• Tier 1	\$105	\$105		
• Tier 2	\$180	\$180		
• Tier 3				

<sup>1</sup> After deductible

Please keep in mind that this summary describes only the highlights of the benefits plans and policies available to you. The details of these plans and policies are contained in the official plan and policy documents. If there is a question about one of these plans or policies, or a conflict between this summary and the official plan and policy documents, the official documents will govern.

# HSA Enrollment

## Health Savings Accounts

### HSA Enrollment – WageWorks

When you are covered by a HDHP, you are eligible to participate in a Health Savings Account (HSA). An HSA is an investment tool that helps you save for health care expenses, including deductibles and coinsurance. Contributions to your HSA account are pre-tax, and any interest earned on the account is tax-free.

After Open Enrollment closes, Wage Works will receive your enrollment information and will send you a welcome letter or email before January 1, 2024, to get your account setup. If you have questions about the HSA, you can visit Wage Works at <https://participant.wageworks.com> or call 877-924-3967.

### Am I Eligible To Participate In an HSA?

To be eligible you must meet a few criteria:

Must be covered by a qualified HDHP	Cannot be enrolled in Medicare or TRICARE*	Cannot be claimed as a dependent on someone else's tax return	Cannot be covered by another medical plan that is not HSA qualified. If your spouse is participating in a healthcare spending account, you will not be able to make contributions into an HSA
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**NOTE:** HSA participants cannot participate in the Healthcare Flexible Spending account (FSA). However, you can participate in a limited purpose Healthcare FSA. Eligible expenses with a limited Healthcare FSA include most unreimbursed dental and vision expenses (including expenses for your dependents).

### 2024 HSA Annual Maximums

Credible will put money into your individual HSA account based on your coverage level. The money in your HSA is yours and can be used for any qualified eligible expense as defined by IRS Section 213(d). Any money left at the end of the year remains in your account and rolls over to the following year.

	<b>Annual IRS Limit \$4,150 total</b>		Additional "catch-up" contributions for ages 55-65
Self-Only Coverage	Credible Annual Contribution \$1,000	You can contribute up to \$3,150 annually	
	<b>Annual IRS Limit \$8,300 total</b>		
Employee + Dependents	Credible Annual Contribution \$2,000	You can contribute up to \$6,300 annually	

# FSA

## Flexible Spending Accounts

### Flexible Spending Accounts – WageWorks

With Flexible Spending Accounts (FSA) you can use pre-tax dollars to pay for certain allowed expenses. There are three different plans:

	<b>The Health Care FSA Plan</b>	<b>The Limited Purpose Health Care FSA Plan</b>	<b>The Dependent Care FSA plan</b>
<b>Plan description</b>	is used for eligible out-of-pocket healthcare costs.	works the same as the health care FSA, however you are limited to reimbursement for dental and vision expenses only. You can only enroll in this plan if you are enrolled in the HDHP HSA.	is used for eligible dependent care expenses for children under the age of 13 or dependent adults. You and your spouse must both work or be a full-time student in order to participate.
<b>Eligible expenses</b>	<ul style="list-style-type: none"> <li>• Unreimbursed health related costs</li> <li>• Prescription and non-prescription medications</li> </ul>	<ul style="list-style-type: none"> <li>• Unreimbursed dental and vision expenses only</li> </ul>	<ul style="list-style-type: none"> <li>• Childcare at a day camp</li> <li>• Nursery school or by a private sitter</li> <li>• cost of care at a licensed daycare</li> <li>• Before or after-school care</li> </ul>
<b>Ineligible expenses</b>	<ul style="list-style-type: none"> <li>• Cosmetic surgery</li> <li>• Non-prescription medication</li> <li>• Life insurance premiums</li> </ul>	<ul style="list-style-type: none"> <li>• any unreimbursed medical expenses</li> </ul>	<ul style="list-style-type: none"> <li>• Education expenses</li> <li>• Transportation expenses for childcare</li> <li>• overnight camp expenses</li> </ul>
<b>Complete list of eligible expenses</b>	<a href="#">Eligible FSA Expenses</a>	<a href="#">Eligible Limited Purpose FSA Expenses</a>	<a href="#">Eligible Dependent Care FSA Expenses</a>
<b>Annual contribution limit</b>	\$3,200	\$3,200	\$5,000 (or \$2,500, if you and your spouse file separate income tax returns)

# MY HEALTH

## Dental & Vision

### DENTAL PPO

#### UHC Dental Base Plan

#### UHC Dental Buy-Up

In-Network\*

In-Network\*

Deductible (individual / family)	\$50 / \$150	\$50 / \$150
Preventive	No charge	No charge
Basic	80%	80%
Major	50%	50%
Annual Maximum	\$1,500	\$2,500
Orthodontia (adult & child only)	Not Covered	50%
Orthodontia Lifetime Max	N/A	\$2,500

\* If you receive in-network services, you will be responsible for any applicable cost sharing, negotiated charges after benefit maximums are met, and costs for non-covered services. If you receive out-of-network services, you will be responsible for any applicable cost sharing, charges in excess of the benefit maximum, charges in excess of the negotiated fee schedule amount, and charges for non-covered services.

### VISION

#### Guardian Vision

In-Network\*

Exam copay	\$10 copay
Materials copay	\$25 copay
Frames benefits	\$150 allowance
Lenses <ul style="list-style-type: none"> <li>• Single Vision</li> <li>• Lined Bifocal</li> <li>• Lined Trifocal</li> </ul>	Covered in full
Elective Contacts	\$150 allowance
Frequency <ul style="list-style-type: none"> <li>• Frames</li> <li>• Lenses</li> <li>• Contacts</li> </ul>	Every 24 Months Every 12 Months Every 12 Months

\*Non-network benefits are available.

Please keep in mind that this summary describes only the highlights of the benefits plans and policies available to you. The details of these plans and policies are contained in the official plan and policy documents. If there is a question about one of these plans or policies, or a conflict between this summary and the official plan and policy documents, the official documents will govern.

### Employer Paid Life and Disability Plans

The below Basic Life and AD&D, Short-Term and Long-Term Disability plans through Lincoln Financial Group are paid in full by Credible. You are automatically enrolled in these benefits with no action required.

#### Life Insurance and AD&D

Basic Life and Accidental Death and Dismemberment (AD&D) coverage is provided at no cost to eligible employees through Lincoln Basic Life and AD&D provides a cash benefit to you or your loved ones in the event of death or a serious injury.

Credible life and AD&D insurance benefit is 2x your base salary, up to \$500,000. This coverage is provided at no cost to you.

#### Voluntary Life and AD&D

In addition to the Basic Life and AD&D coverage, you can purchase voluntary Life and AD&D through Lincoln Financial. If you elect Voluntary Life for yourself, you can elect Voluntary Life for your spouse/domestic partner and/or child/ren. Guarantee Issue amounts and age restrictions apply.

- Employee: \$10k increments up to the lesser of 5x annual salary or \$500k
- Spouse: \$5k increments up to the lesser of 50% of employee's elected amount or \$250k
- Child/ren: 14 days-6 months \$1,000. Child/ren 6 months to age 26 \$1,000 increments up to \$10k

#### Short-Term Disability (STD)

Short-Term Disability coverage provides benefits if you are unable to work for a limited period of time due to an illness or injury that is not work related.

- Weekly benefits may replace up to 60% of your base income to a weekly maximum of \$2,500.
- Your STD benefits will be offset by any federal or state disability benefits.

#### Long-Term Disability (LTD)

Long-Term Disability provides salary replacement if you are not able to return to work after 180 days of disability.

- LTD Benefits can replace up to 60% of your base salary up to \$10,000 per month.
- LTD Benefits are offset by any income from other sources including Social Security or Workers' Compensation.

# MY LIFE

## Additional Benefits

### Credible Wellness Account

- Credible Wellness Account gives you a reimbursement for physical wellness and more. You can submit up to \$20 per month in expenses. Create an account with Health Equity to submit expenses online.

### Donation Matching

- Yearly \$1,000 donation matching to non-profit organizations or charities that carry a 501(c)(3) tax status.

### Employee Referral Program

- Employees may earn up to \$1,000 per referral for referring friends to Credible!

### Fidelity 401(k)

- Managed by Fidelity, our 401k program includes a 50% company match on the first 6% contributed. The plan fully vests after four (4) years.

### FOX Employee Resource Groups (ERGs)

- Staff are encouraged to join FOX ERGs to foster inclusivity and build community. ERGs host various inclusion events throughout the year such as Veterans and Military Families Month, Disability Employment Awareness and Black Excellence.

### Holidays and Sick Days

- Credible offers 10 paid holidays per year and 4 floating holidays. 2024 holidays are outlined on this page.
- All eligible employees will be granted sick time hours equal to twice their standard workweek, up to a maximum of 72 hours per year.

New Year's Day	January 2
Martin Luther King Jr. Day	January 15
Presidents' Day	February 19
Memorial Day	May 27
Juneteenth	June 19
4th of July	July 4
Labor Day	September 2
Thanksgiving	November 28
Day After Thanksgiving	November 29
Christmas Day	December 25

### Lincoln EmployeeConnect (EAP)

- Sometimes balancing work and family creates issues that are hard to handle on your own. Confidential help is available 24 hours a day, seven days a week to you and your family members. Available assistance includes counseling for personal or job-related concerns, legal or financial advice, and referrals for a child or pet care at no cost to you. Call 888.628.4824

### Lincoln TravelConnect

- Employees have access to assistance services when faced with an emergency while traveling more than 100 miles away from home. TravelConnect provides 24/7 access to pre-travel personal, and emergency assistance with travel-related problems.  
Call: 866.525.1955 (US/Canada) or 603.328.1955 (outside of US/Canada)  
Provide ID: LFGTravel123

### Nectar Recognition Program

- Employees can recognize their peers through the Nectar Recognition program. Every month, employees receive 250 points to distribute at their discretion. Received points can be redeemed for gift cards (10 points = \$1.00).

### Paid Parental Leave (PPL)

- Eligible birthing employees will receive 6 weeks of PPL and eligible non-birthing parents will receive 8 weeks of PPL. Birthing parents are also eligible for additional leave under the STD policy which runs consecutively to PPL.



# MY LIFE

## Additional Benefits

### Paid Time Off (PTO)

- Exempt employees are eligible for Flexible Time Off and the company does not set a limit on the amount of PTO an employee may take
- Hourly staff accrue up to 120 hours of PTO per year

### Tuition Reimbursement

- Credible will reimburse employees for 100% of the total eligible expenses up to a maximum of \$5,250 per calendar year for continued education. Eligibility begins after six months of employment and is contingent upon good performance.

### WageWorks - Commuter Benefits

- The Transportation Benefit Program saves you money on taxes if you commute to and from work using public transportation and/or pay for parking at or near work. Once you sign up, funds are deducted from your paycheck automatically on a pre-tax basis, lowering your taxable income.
- The maximum pre-tax transit contribution is \$315 per month and \$315 per month for parking. The program is administered through WageWorks. Using the WageWorks website, you will create an account that places orders for transit and parking products.

### WageWorks Flexible Spending Account (FSA)

- With Flexible Spending Accounts (FSA) you can use pre-tax dollars to pay for certain allowed expenses. There are three different plans: Health Care, Limited Purpose Health Care, and Dependent Care. These plans cover reimbursement for eligible health, dental, vision, and dependent care expenses.

### WageWorks Health Savings Account (HSA)

- When you are covered by a HDHP, you are eligible to participate in a Health Savings Account (HSA). An HSA is an investment tool that helps you save for health care expenses, including deductibles and coinsurance. Contributions to your HSA account are pre-tax, and any interest earned on the account is tax-free.

### WFH Stipend

- All staff receive a monthly \$100 flex work stipend to use toward home office expenses.

### Wishbone Pet Insurance

- Wishbone offers high-value, easy-to-use pet health insurance at exclusive employee benefit rates.
- **With Wishbone, you get:**
  - 90% reimbursement on accidents and illnesses
  - A low \$250 annual deductible
  - Visit any licensed veterinarian
  - 24/7 telehealth
  - Pet ID tag w/lost pet recovery service
  - And so much more!

## Wellness Resources

Blue Cross Blue Shield wellness tools and programs support healthy living. Try one or more of these great programs to bring better health and well-being to your life:

- Learning tools, programs, and videos to help you learn about and control chronic conditions.
- Blue365 gives you savings on health products and services, including gym memberships, laser eye surgery, eye care, healthy eating and family activities
- HealthLine Blue lets you call a nurse 24/7 to get answers to your health and wellness questions.

Get started by logging in and registering at:

[www.BlueConnectNC.com](http://www.BlueConnectNC.com)

Call or go online to request a quote  
[www.wishboneinsurance.com/credible](http://www.wishboneinsurance.com/credible)  
800.891.2565

# MY FINANCES

## 2024 Monthly Contributions

Plan	What You Pay	What Credible Pays	Total Cost
<b>BCBS PPO</b>			
Employee Only	\$137.42	\$563.36	\$700.77
Employee & Spouse	\$382.70	\$1,152.02	\$1,534.71
Employee & Children	\$322.92	\$1,008.56	\$1,331.47
Employee & Family	\$557.88	\$1,572.43	\$2,130.30
<b>BCBS HDHP w/ HSA</b>			
Employee Only	\$0.00	\$442.90	\$442.90
Employee & Spouse	\$77.50	\$892.47	\$969.97
Employee & Children	\$58.62	\$782.90	\$841.52
Employee & Family	\$132.86	\$1,213.54	\$1,346.40
<b>UHC Dental Base</b>			
Employee Only	\$7.00	\$27.98	\$34.97
Employee & Spouse	\$17.44	\$52.32	\$69.75
Employee & Children	\$24.00	\$67.65	\$91.64
Employee & Family	\$34.42	\$92.00	\$126.42
<b>UHC Dental Buy-Up</b>			
Employee Only	\$10.38	\$41.48	\$51.85
Employee & Spouse	\$25.92	\$77.79	\$103.71
Employee & Children	\$33.88	\$96.36	\$130.24
Employee & Family	\$52.58	\$139.97	\$192.54
<b>Guardian Vision</b>			
Employee Only	\$1.94	\$7.18	\$9.13
Employee & Spouse	\$3.92	\$11.44	\$15.36
Employee & Children	\$4.04	\$11.64	\$15.67
Employee & Family	\$6.94	\$17.86	\$24.80

# Contacts & Resources

Plan	Group #	Telephone	Online
Blue Cross Blue Shield PPO	TBD	877-258-3334	<a href="http://www.bluecrossnc.com">www.bluecrossnc.com</a>
Blue Cross Blue Shield HDHP + HSA	TBD	877-258-3334	<a href="http://www.bluecrossnc.com">www.bluecrossnc.com</a>
UHC Dental	915230	877-816-3596	<a href="http://www.myuhcdental.com">www.myuhcdental.com</a>
Guardian (VSP) Vision	511263	800-877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Lincoln Life and AD&D/Voluntary Life/AD&D	10245218	800-423-2765	<a href="mailto:lifecclaims@lfg.com">lifecclaims@lfg.com</a>
Lincoln STD	10245219	800-423-2765	<a href="mailto:disabilityclaims@lfg.com">disabilityclaims@lfg.com</a>
Lincoln LTD	10245220	800-423-2765	<a href="mailto:disabilityclaims@lfg.com">disabilityclaims@lfg.com</a>
WageWorks FSA & Commuter	46434	877-924-3967	<a href="http://www.participant.wageworks.com">www.participant.wageworks.com</a>
HealthEquity HSA & Wellness Account	9435597	800-819-5852	<a href="https://my.healthequity.com/ClientLogin.aspx">https://my.healthequity.com/ClientLogin.aspx</a>
Wishbone Pet Insurance	Credible	800-891-2565	<a href="http://www.wishboneinsurance.com/credible">www.wishboneinsurance.com/credible</a>

## Have Questions?

Newfront Answers puts you in touch with supportive benefits professionals trained to help with a wide range of needs. They're familiar with your specific benefits program and offer the highest level of customer service. Call or Email with Questions!

Call: 833-357-2176

Email: [crediblebenefits@answers.newfront.com](mailto:crediblebenefits@answers.newfront.com)

Office Hours: 24/7 365 days

- Benefit enrollment & eligibility
- Plan level and coverage
- Online benefits enrollment
- Open enrollment support
- Claims or billing issues
- Qualified family status changes
- Flexible Spending Account
- Health Savings Account

This guide highlights the main features of the plans in the Credible Employee Benefits Program. It is intended to help you choose the benefits that are best suited for you. It does not include all plan rules and details, including limitations and exclusions. The plans are governed by plan documents, insurance contracts and company policies. Should there be any inconsistencies between this guide and those materials, the plan documents, insurance contracts and company policies will govern. These documents are available to employees upon request. Credible reserves the sole and exclusive right to alter, reduce or eliminate any pay practice, policy or benefit at any time, without advanced notice, except for those provisions required by law. Employees and eligible former employees will be entitled to only those benefits in place at the time of termination of employment. Health and welfare benefits are not vested benefits.