

# 2025 BENEFITS AT A GLANCE

## Full-Time Employees



NOW employees make significant contributions to improve the quality of daily life for our customers. In return, NOW is committed to offering a competitive benefit program designed to meet the individual needs of its employees. Employees may enroll eligible dependents (spouse and/or child(ren)) in the various benefits.

Benefit	Automatic Enrollment	Entire Cost Paid by NOW	More To Know
<b>401(k) Retirement Plan</b>	✓		NOW will match 100% of the first \$1,000 of eligible employee contributions, and 50% of employee contributions between \$1,000 and \$11,000. After tax Roth IRA options available.
<b>Profit Sharing</b>	✓	✓	Contributions are made at the discretion of the Company. Employees must be 19 years of age or older, complete 1 (one) year of service, work a minimum of 1,000 hours in the plan year, and be employed on the last day of the plan year (December 31).
<b>Basic Life AD&amp;D</b>	✓	✓	The company pays the entire cost of basic term life insurance equal to your annual pay with a minimum benefit of \$20,000 up to \$100,000. Spousal and child coverage is also provided.
<b>Employee Assistance Program (EAP)</b>	✓	✓	Confidential counseling for personal and work-life issues 24/7. It includes up to four (4) free phone and/or face-to-face consultations per family member, per issue, per year and unlimited telephonic visits.
<b>Lifestyle Reimbursement Account (LRA)</b>	✓	✓	NOW offers programs and resources to help you live a healthier life. By participating in the company-paid biometric wellness test annually, NOW will apply \$300/year in a lifestyle account to help pay for personal and wellness expenses.
<b>Rx 'n Go</b>	✓	✓	Eligible employees and dependents can receive a ninety (90) day supply of generic and brand name maintenance medication at <b>no cost</b> delivered to their home. Over 1,500 drugs are available. Must be enrolled in NOW Medical Plan.
<b>Short-Term and Long-Term Disability (STD/LTD)</b>	✓	✓	STD will pay 66 ⅔% of your base income if you are unable to work due to an injury or illness lasting 8 calendar days or longer, up to a maximum of twenty-five (25) weeks. After 25 weeks, you may be eligible for long-term disability.
<b>Financial Services</b>	✓		So-Fi® provides affordable options if you want to refinance student loans. They also offer mortgages, personal loans, investing, and online banking.
<b>Telemedicine &amp; Behavioral Health</b>	✓	✓	Employees and dependents can speak to a doctor 24/7 via phone or video consultation for the treatment of minor ailments and symptoms. Doctors are board certified and can diagnose, treat, and prescribe medication. You also have the ability to receive confidential phone or video consults with a psychiatrist, psychologist, social worker, or therapist.
<b>Retirement Benefit</b>	✓	✓	Assistance is available for employees transitioning to Medicare and/or Social Security. Get help with a variety of options to support your individual and family needs.

### Additional Benefits

- ❖ **Quarterly Bonuses:** Based on Company performance, NOW pays quarterly bonuses. Employees are eligible as of the first day of employment.
- ❖ **Employee Discount Program:** Employees receive up to 10% off retail products and up to 30% discount on NOW supplements at all Fruitful Yield stores. \$25 is uploaded into each employee's rewards account every quarter that can be spent at all Fruitful Yield stores.
- ❖ **Service Awards:** NOW honors employees for his/her years of service at every 5-year milestone. We also recognize employees through various Employee Appreciation activities throughout the year.
- ❖ NOW also offers PTO (Paid Time Off) and paid holidays.

*Our package is designed to encourage a healthy lifestyle in and out of work. NOW pays approximately **82%** of employees total benefit costs to make health and wellness accessible and achievable.*

CORE BENEFITS	
<b>Medical</b>	<p><b>In-Network:</b> \$20 co-pay for doctor visits; \$500/individual or \$1,000/family calendar year deductible and 20% employee co-insurance. \$2,000/person per calendar year out-of-pocket maximum including deductible and copays.</p> <p><b>Out-of-Network:</b> \$1,000/individual or \$2,000/family per calendar year deductible and 40% employee co-insurance. \$4,000/person per calendar year out-of-pocket maximum including deductible.</p>
<b>Dental</b>	<p><b>PPO PLAN</b></p> <p><b>In-Network:</b> Covers 100% of preventative and diagnostic services. After deductible is met, employee pays 20% of basic services and 50% of major services. In addition, child and adult orthodontia is available. Annual maximum benefit of \$2,000 per person, per calendar year.</p> <p><b>Out-of-Network:</b> Covers 100% of preventive and diagnostic services. After deductible, employee pays 30% of basic services and 60% of major services.</p> <p><b>DMO PLAN</b></p> <p><b>In-Network:</b> Covers 100% of preventive and diagnostic services. Basic and major services subject to co-pay. There is no deductible, unlimited benefits and adult and child orthodontia is covered.</p> <p><b>Out-of-Network:</b> No coverage for any out-of-network services.</p>
<b>Vision</b>	Both plans cover eye exams and eyeglasses or contact lenses purchased through a variety of retail and private practice optometrists and ophthalmologists. Partial benefits are paid for out-of-network services and materials.
<b>Tobacco Surcharge/Tobacco Cessation Program</b>	NOW wants to support tobacco-users who want to quit and help them lead healthier lives. Employees who smoke or use other tobacco products, including chewing tobacco and e-cigarettes with nicotine, will pay a weekly surcharge. Employees self-identify their tobacco status during enrollment and can enroll in a cessation program, <i>breatheBetter™</i> , to successfully quit tobacco and have the surcharge removed. The program is self-paced with telephonic coaching, nicotine replacement therapy, and more. 100% paid for by NOW.

\*Weekly premium ranges vary depending on dependents covered. Weekly premium for medical coverage varies based on participation in wellness screening during New Hire Orientation or Annual Open Enrollment.

Individuals enrolled in the medical plan have access to numerous benefits including but not limited to fitness/gym membership discounts, fitness devices, diabetic/hypertensive care, and pregnancy support.



NOW also offers additional voluntary group insurance and lifestyle benefits at competitive rates (Or 100% free to you):

Voluntary Group Coverage:	Life Outside of Work:	Additional Benefits:
<ul style="list-style-type: none"> <li>✓ Accident</li> <li>✓ Critical Illness</li> <li>✓ Hospital Indemnity</li> <li>✓ Whole Life</li> <li>✓ Supplemental Life/AD&amp;D</li> </ul>	<ul style="list-style-type: none"> <li>✓ Adoption Assistance</li> <li>✓ Educational Assistance</li> <li>✓ Employee Crisis Relief</li> <li>✓ Alternative Medical Care Assistance</li> <li>✓ Pet Insurance</li> <li>✓ Identity Theft Protection</li> <li>✓ Legal Services</li> </ul>	<ul style="list-style-type: none"> <li>✓ Company Wellness Events</li> <li>✓ Electric Charging Stations</li> <li>✓ Green Parking Program</li> <li>✓ Prescription Safety Glasses/Safety Shoes</li> <li>✓ Flexible Spending Accounts (Medical and Dependent Care)</li> </ul>

This summary highlights the benefit plans available to employees of NOW Health Group, Inc. More detailed information and benefit details are contained in the formal language of the official plan and policy documents, including "Summary Plan Description," which will govern your plan at all times. Receipt of this guide does not constitute an employment offer or guarantee of continued employment. NOW Health Group, Inc., may change the benefits here at any time without notice.