

Follett Content Benefit Summary

A New Chapter in Benefits



Table of Contents

Eligibility

- Eligibility Requirements
- New Hire Waiting Period
- Qualifying Life Events

Insurance Benefits

- Medical Insurance
- Health Saving Account
- Tips to Save Money
- Dental Insurance
- Vision Insurance
- Life / AD&D Insurance
- Disability Insurance
- Voluntary Benefits

Financial Benefits

- Flexible Spending Account
- 401(k) Program

Wellness Benefits

- Employee Assistance Program



Eligibility



Eligibility

HR Contact: Melissa Morris

Email: FCSBenefits@follettcontent.com

Phone: (800) 773-7010 Option 2

Eligibility Requirements

If you are a full-time employee (working 30 or more hours per week), you are eligible to enroll in the benefits described in this summary. Qualified dependents eligible for select benefit coverage include:

- Your legally married husband/wife
- Your child(ren) up to age 26, regardless of marital status, student status, financial dependency, or residence
- Your incapacitated child(ren) whom are unmarried, incapable of self-support due to a mental or physical disability, and is a federal tax dependent.
- Domestic partners (regardless of gender)*

*In accordance with IRS guidelines and regulations, domestic partner coverage is subject to special rules. Refer to the benefits website for further information, rates, and related forms.

Waiting Period

All benefit eligible employees electing coverage will be effective on the 1st of the month following 30 days of continuous employment.

Qualifying Events

Outside of open enrollment you would need to have a qualifying event to add, drop, or make changes to your benefits. Employees are responsible for notifying Human Resources within 30 days of the qualifying life event to make a change to benefit elections as well as providing proof of the event. Qualifying event changes are effective on the date in which the event occurred. Changes that are requested due to a change of mind are not allowed until the next open enrollment period.

Some examples of qualifying events are:

- Losing existing health coverage
- Losing eligibility for Medicare, Medicaid, or Children's Health Insurance Program (CHIP)
- Turning 26 and losing coverage through a parent's plan
- Getting married or divorced
- Having a baby or adopting a child
- Death in the family

Proof of Eligibility for New Dependents

If you add a new dependent to your coverage, you'll be required to provide proof of eligibility. Provide your supporting documentation to the Benefits Team at FCSBenefits@FollettContent.com. If your documentation is not received, your dependent(s) will be removed from coverage back to the effective date.

Insurance Benefits



Insurance Benefits

Medical Insurance

Carrier: UMR

Website: <https://www.umar.com/member>

Phone: 1 (800) 826-9781

Follett offers 2 medical plan options to employees: a Choose Your Own Adventure Plan (HDHP) and a Classic Plan (PPO)

Choose Your Own Adventure Plan (HDHP with HSA)

The plan is comprised of two components:

1. High Deductible Health Plan
2. Health Savings Account (HSA)

The HDHP is a high deductible health plan that provides health care benefits after the deductible has been met. All medical services, with the exception of preventive care, are paid for by you at 100%, less carrier discounts, prior to meeting your entire annual deductible. This includes routine office visits, procedures, lab work, prescription drugs, etc.

The HSA is a bank account paired with your HDHP allowing you to set aside money on a tax-free basis to pay your out-of-pocket qualified medical, dental, and vision expenses throughout the year or in the future. You own the money in your HSA account and it is yours to keep – even when you change plans or retire. The funds roll over from year to year to be used when you really need them.

If you enroll in the Choose Your Own Adventure Plan, Follett will contribute \$400 for employee-only coverage, \$550 for employee + dependent(s) or \$700 for family coverage

Tier	Company Contribution	Maximum Employee Contribution	Total Contribution Limit
Employee	\$400	\$4,000	\$4,400
Employee + Dependent(s)	\$550	\$8,200	\$8,750
Family	\$700	\$8,050	\$8,750
Catch-Up (Age 55+)		\$1,000	

The tax-preferred status of your HSA contributions depend on a number of factors. Residents of California and New Jersey are taxed on HSA contributions at the state level. State tax laws can change periodically, so you should consult with a tax advisor to confirm the tax treatment of HSA contributions in your state.

Classic Plan (PPO)

A PPO plan offers the freedom to receive care from any in- or out-of-network doctor, specialist or hospital. You have a deductible to meet and once the deductible is met, coinsurance (or the cost share between you and the carrier) kicks in.

The types of medical services that accumulate towards your deductible are inpatient hospital stays, outpatient surgeries, labs (blood work) and x-rays (MRIs, PET scans, CT scans, etc.). If you go to the doctor, see a specialist, utilize the ER or take a prescription drug, you'll pay a copay for those specific services. Copays do not accumulate towards your deductible but they do accumulate towards your overall out-of-pocket maximum

Insurance Benefits

Medical Plan Details

	Choose Your Own Adventure (HDHP)		Classic (PPO)	
Network	Choice Plus	Out-of-Network	Choice Plus	Out-of-Network
Deductible				
Individual	\$2,500	\$7,500	\$3,200	\$7,500
Individual and Spouse	\$3,400	\$7,500	\$6,400	\$15,000
Individual and Child(ren)	\$3,400	\$7,500	\$6,400	\$15,000
Family	\$5,000	\$15,000	\$6,400	\$15,000
Coinsurance				
	80%	60%	80%	60%
Out-of-Pocket Max				
Individual	\$6,000	\$12,000	\$5,300	\$12,000
Family	\$12,000	\$25,800	\$12,000	\$25,800
Physician Services				
Preventive Care	100%	100%	100%	60%*
Physician Visit	80%*	60%*	\$20 Copay	60%*
Specialist Visit	80%*	60%*	\$40 Copay	60%*
Diagnostic Testing	80%*	60%*	80%*	60%*
Lab Testing	80%*	60%*	80%*	60%*
Inpatient Hospital	80%*	60%*	80%*	60%*
Emergency Room	80%*		\$300 Copay	
Urgent Care	80%*	60%*	80%*	60%*
Pharmacy (In-Network)				
Retail (30 days)	Deductible then 80%		Copays: \$10 / 30% \$40 Min.:\$80 max./ 30% \$60 min.: \$200 max.	
Mail Order (90 days)	Deductible then 80%		Copays: \$20 / 30% \$80 Min.:\$160 max./ 30% \$120 min.: \$200 max.	

*Coinsurance percentage that applies after the deductible has been met

Bi-weekly Cost	Choose Your Own Adventure (HDHP) Plan You Pay	Classic (PPO) Plan You Pay
Employee	\$77.08	\$239.35
Employee + Spouse	\$299.27	\$579.24
Employee + Child(ren)	\$182.82	\$430.84
Family	\$340.08	\$718.06

Insurance Benefits

Health Savings Account (HSA)

HSA Vendor: Optum Financial

Website: <https://www.optum.com/HSAIntro>

Phone: (866) 234 - 8913

You're eligible for a health savings account if:

- You are covered by a qualified high deductible health plan (HDHP)
- You are not covered by any other medical coverage that is not considered a qualified HDHP
- You are not enrolled in Medicare (Part A included)
- You are not claimed as a dependent on someone's tax return
- You are not enrolled in a Medical Flexible Spending Account (your own or your spouse's)

Advantages to having an HSA

There's a triple tax savings benefit as contributions are not taxed going into the account, while they sit there earning interest or when they're taken out for a qualified medical expense

- You pay less in premium for this plan
- Unused funds rollover each year with no maximum on how much you can save and accumulate over time
- The account is portable so you never have to worry about losing the money in the account should you change between plans, retire or even seek employment elsewhere
- Your HSA can be viewed as a second means of savings for your retirement
- You control your healthcare spending and choose when to use your HSA dollars and when to save them
- You become a more informed participant in your healthcare and healthcare spending

Steps to using your HSA

1. Go to the doctor and present your carrier ID
2. Your doctor submits your medical services to the carrier to be discounted
3. Your carrier adjusts the pricing to reflect the network discounted amount for your services
4. The carrier generates an Explanation of Benefits (EOB) and sends it to you
5. By now you've received an invoice from your doctor - make sure the EOB and invoice match
6. Pay your doctor directly with pre-tax dollars from your HSA or post-tax dollars from your pocket if funds are not available

Using your HSA on qualified expenses

You can use the money in your HSA to pay for qualified medical, dental and vision expenses permitted under federal tax law.

Insurance Benefits

Making the Most of Your Medical Benefits

Employees enrolled in the UMR medical plan have access to the following services:

United Behavioral Health

Speak with trained professionals who have the knowledge and experience to connect you with the resources that match your unique needs. Call the toll-free number on the back of your id card or log on to www.liveandworkwell.com.

One Pass Select

One Pass Select can help you reach your fitness goals while finding new passions along the way. Find a routine that's right for you whether you work out at home or at the gym. Choose a membership tier that fits your lifestyle and provides everything you need for whole body health in one easy, affordable plan.

Teladoc Health

Teladoc Health gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online using the Teladoc Health mobile app for affordable medical care, when you need it.

- Talk to a doctor anytime, anywhere you happen to be
- Receive quality care via phone, video or mobile app
- Prompt treatment with 24/7 on-demand access
- A network of doctors that can treat every member of the family
- Prescriptions sent to pharmacy of choice if medically necessary
- Teladoc is less expensive than the ER or urgent care

UMR CARE

UMR CARE has a staff of experienced registered nurses and other clinicians who help you get the most out of your health plan benefits. They work with you, your doctors and other medical advisors to get the services that best meet your needs.

Our expert clinical CARE staff can guide you before, during and after your medical care. They will listen to your concerns, answer questions and explain your options. You will also receive automatic reminders about recommended medical appointments, vaccinations and more to help you stay on top of your health.

Here for you in times of crisis If you or a family member experience a serious injury or long-term illness, we have UMR CARE nurses to help at no cost to you. They will assist you with your medical care and treatment decisions by:

- Serving as your health care advocate
- Reviewing treatment needs and options under the direction of your doctor
- Supporting you and your family holistically, providing assistance for medical and behavioral health needs
- Guiding you and your family through the complex health care system, providing help every step of the way
- Helping you better understand your health benefits

Insurance Benefits

Managing Your Medical Benefits

Call, chat or message online — choose what's convenient for you , available 24/7

You can call the customer service phone number on your ID card or sign into your umr.com account and select the **Chat now** icon.

Find a provider:

1. Go to **umr.com** and select **Find a provider**
2. Search for **UnitedHealthcare Choice Plus Network** using our alphabet navigation or type **UnitedHealthcare Choice Plus** into the search box
3. For medical providers, choose **View providers**. For behavioral health providers (including counseling and substance abuse), select **Behavioral health directory**

24/7 doctor visits via phone or mobile app

Teladoc Health gives you round-the-clock access to U.S. board-certified doctors, from home or on the go. Call or connect online using the Teladoc Health mobile app for affordable medical care, when you need it.

UMR Mobile App

The UMR app has a smart fresh look, simple navigation, and faster access to your health care benefits information. View your plan details on demand – anytime, anywhere.

With a single tap, you can:

- Access your digital ID card
- See a personalized list of Things to do to stay on top of your health and keep your benefits up to date
- Look up in-network health care providers
- Find out if there's a copay for your upcoming appointment
- View your recent medical and dental claims
- Chat, call or message the UMR member support team
- Add your health plan details to your Apple Wallet or Google Wallet

Insurance Benefits

Managing Your Medication Online

The Optum Rx® website and app are fast, easy and secure ways to get the information you need to make the most of your pharmacy benefit.

Set up an online account for:

- Check drug prices
- Place a home delivery order
- Track home delivery order status
- Access and print your ID card
- Find a network pharmacy
- Sign up for automatic refills
- View claims and benefit information

Register now

To set up your online account:

1. Go to OptumRx.com or scan the QR code below
2. Select Register on the home page
3. Enter the information from your member ID card
4. Create a username and password
5. Complete your profile

If you already have an account, sign in using your username and password.

Insurance Benefits

Managing Your Prescription Information Online

UMR members can access their prescription information from the UMR website

1. Visit umr.com.
2. At the top of the home page, select Member.
3. On the next page, select Member sign in and then sign in using your username and password. If you're new to the site, select Create Healthsafe ID to set up your account and sign in.
4. After signing in, go to Pharmacy drop-down and select Visit the pharmacy to go to pharmacy home page.
5. On the pharmacy home page, select the Visit the pharmacy button to go to optumrx.com and take advantage of the tools and features that will help you manage your pharmacy benefits.

On your first visit, you will also need to register at optumrx.com just follow the simple instructions.

Insurance Benefits

Tips to Save Money

Preventive/Wellness Exams Covered at 100%

- Preventive care is equal to one physical exam per year per enrolled member
- Females get an annual well-woman exam covered at 100% in addition to their annual exam
- No deductible expenses apply—the exam is completely no cost to you provided it's coded as preventive

Prescription Drugs

- Ask your doctor if there's a generic version of the medication they're prescribing or you're already taking
- Take advantage of the Generic Prescription Savings Programs at major retailers
- Ask about free samples from your doctor and/or manufacturer rebates

High Cost Scans, X-Rays & Tests

- MRI, PET scans, CT scans, etc. are nearly 2/3 less costly at free-standing, in-network imaging centers than at hospitals
- Finding an in-network, free-standing imaging center can save you a substantial amount of money

Accessing Medical Care

The emergency room is a costly experience for issues that aren't true emergencies. There are alternatives that can offer you quick care at a much more affordable cost. The key is finding these alternatives today when you're happy and healthy.

- **Doctor's office:** for symptoms that aren't extreme, call and let them know your symptoms require immediate attention
- **Convenient Care Clinics:** use when you don't have a primary doctor or can't get an appointment. Good for fever, sore throat/strep, coughs/congestion, sports physicals, UTIs, etc.
- **Urgent Care (UC):** less costly than the ER; can treat sprains/strains, minor breaks, mild asthma, minor infections, rashes, small cuts, burns, etc.

Insurance Benefits

Dental Insurance

Carrier: Sun Life

Website: <https://www.sunlife.com>

Phone: (800) 786– 5433

Dental Preferred Provider Organization (DPPO)

This dental plan allows the flexibility to select any dentist in-network or out-of-network, but if you stay in network, you'll pay less.

Dental coverage focuses on preventive and diagnostic procedures in an effort to avoid more expensive services associated with dental disease and surgery. The type of service or procedure received determines the amount the carrier will cover for each visit. Each type of service fits into a class of services according to complexity and cost.

Preventive:

- 2 Annual Cleanings
- X-Rays
- Sealants (age restrictions)
- Space Maintainers (age restrictions)

Basic:

- Fillings
- Simple Extractions
- Endodontics
- Periodontics

Major

- Crowns
- Dentures/ Bridges
- Implants

Follett offers 2 dental plan options for employees: a Basic Plot Plan and a Enhanced Plot Twist Plan.

The Plot Plan	Sun Life Dental Network	Out-of-Network
Individual Deductible	\$25	\$50
Family Deductible	\$75	\$150
Preventive Coinsurance	100%	100%
Basic Coinsurance	80%	80%
Major Coinsurance	50%	50%
Annual Maximum	\$1,000	\$500

The Plot Twist Plan	Sun Life Dental Network	Out-of-Network
Individual Deductible	\$25	\$50
Family Deductible	\$75	\$150
Preventive Coinsurance	100%	100%
Basic Coinsurance	80%	80%
Major Coinsurance	50%	50%
Annual Maximum	\$1,500	\$1,250
Orthodontia Coinsurance (Child only)	50%	50%
Orthodontia Lifetime Maximum (Child only)	\$1,500	\$1,000

	The Plot Twist Plan	The Plot Plan
Bi-weekly Cost	You Pay	You Pay
Employee	\$16.26	\$12.96
Employee + Spouse	\$25.87	\$19.70
Employee + Child(ren)	\$34.15	\$27.21
Family	\$49.99	\$39.90

Insurance Benefits

Vision Insurance

Carrier: Sun Life

Website: <https://www.sunlife.com>

Phone: (800) 786– 5433

Vision insurance helps offset the cost of routine eye exams and helps pay for vision correction eyewear like eyeglasses and contacts by an eye-care provider.

You're eligible for an eye exam and lenses or contact lenses every 12 months and frames every 12 months. Out-of-network providers will only offer you an allowance towards your vision services.

	Frequency	In-Network	Out-of-Network
Network Name	VSP		
Eye Exam	Every 12 Months	\$0 Copay	\$52 Allowance
Lenses - Single vision - Bifocal - Trifocal - Lenticular	Every 12 Months*	\$25 Copay	Allowance Varies
Frames	Every 12 Months*	\$150 Allowance	\$57 Allowance
Elective Contacts	Every 12 Months**	\$25 Copay	\$210 Allowance

*Vision benefit frequencies are based on the date of service within the policy year

** You cannot get contacts and glasses in the same calendar year

Vision	
Bi-weekly Cost	You Pay
Employee	\$3.54
Employee + Spouse	\$6.72
Employee + Child(ren)	\$7.08
Family	\$10.41

Insurance Benefits

Basic Life and AD&D Insurance

Carrier: Lincoln Financial Group

Website: www.lfg.com

Phone: 877-275-5462

Life insurance helps ease your loved ones' financial burden. Your designated beneficiary* will receive a benefit if you pass away from a covered accident or illness. In addition, the Accidental Death and Dismemberment (AD&D) benefits paired with life insurance provides a benefit to your beneficiary if you pass on or become dismembered due to a specifically covered accident. The guarantee issue amount is \$50,000. Benefits are reduced by 35% of the original coverage amount at age 70, 50% at age 75, and 65% at age 80.

This benefit is 100% company paid.

***You will need to make sure that you add a designated beneficiary.**

Basic Life / Accidental Death & Dismemberment

1x annual salary to a maximum of \$50,000

Insurance Benefits

Voluntary Life and AD&D Insurance

Carrier: Lincoln Financial Group

Website: www.lfg.com

Phone: 877-275-5462

Voluntary term life/AD&D allows you to purchase additional life and AD&D coverage for yourself and your dependents. Your age and the amount of insurance you elect determines the premium you'll pay. Costs will increase as you age, and benefits may be reduced. See your plan documents for more detail and to determine if Evidence of Insurability applies.

A beneficiary will need to be selected during your enrollment period.

	Employee	Spouse	Child(ren)
Coverage Increments	\$50,000	\$20,000	\$10,000
Maximum Benefit Amount	\$1,500,000	\$20,000	\$10,000
Guaranteed Issue Amount (New hires)	The lesser of 5x your annual earnings or \$500,000	\$20,000	\$10,000

You must elect coverage for yourself in order to elect spouse/domestic partner and/or child(ren) coverage.

Spouse rates are based on the employee's age at plan anniversary.

Insurance Benefits

Disability Insurance

Carrier: Lincoln Financial Group

Website: www.lfg.com

Phone: 877-275-5462

Short-Term Disability

If you become ill or suffer a non-work related injury that prevents you from working, short-term disability insurance provides income replacement. You must be employed for 6 months before this comes effective.

	Short-Term
Waiting Period	Begins on the 8th calendar day of continuous injury or illness
Benefit Amount	<ul style="list-style-type: none">• 119 months of service or less: 60% of basic weekly earnings less other income earnings and other income earnings• From 120 months of service: first 60 days payable 75% of basic weekly earnings less other income earnings and other income earnings• From 120 months of service: 61 days payable and thereafter: 60% of basic weekly earnings less other income earnings and other income earnings
Length of Payment Period	End of Disability or the 173rd Day of Disability
Premium Contribution	Company paid

*Long Term Disability continued on next page

Insurance Benefits

Long-Term Disability (Basic Coverage)

Long-term disability insurance is a type of income protection that is designed to cover serious injuries and illnesses that keep you out of work for an extended amount of time.

Voluntary Buy-Up Long-Term Disability

Long-term disability insurance is a type of income protection that is designed to cover serious injuries and illnesses that keep you out of work for an extended amount of time.

	Long-Term (Basic Coverage)	Voluntary Buy– Up Long-Term
Waiting Period	Begins on the 181st day of continuous injury or illness	Begins on the 181st day of continuous injury or illness
Benefit Amount	50% of weekly earnings	60% of monthly earnings
Maximum Benefit	\$5,000 per month	\$10,000 per month
Length of Payment Period	SSNRA*	SSNRA*
Pre-Existing Condition Exclusion	3 months lookback /12 months waiting	3 months lookback /12 months waiting
Premium Contribution	Company paid	Company paid / Employee paid

*Social Security Normal Retirement Age as figured by the 1983 Amendment to the Social Security Act

The cost of the buy-up coverage is based on your eligible pay, which is defined as your monthly base pay, not including bonuses or overtime. (If you are a commissioned sales representative, your commissions are factored into your eligible pay). If you do not elect buy-up LTD coverage when you are first eligible, you will be required to provide Evidence of Insurability (EOI) should you decided to buy it later. LTD coverage is subject to pre-existing condition limitations. If your elections required EOI, Lincoln Financial Group will contact you with instructions. LTD payments will be reduced by any other income your receive (example: Social Security, Workers Compensation, etc.)

Insurance Benefits

Voluntary Benefits

Sometimes unexpected occurrences happen and medical insurance isn't enough to cover the unforeseen out-of-pocket expense associated with the incident(s). Voluntary benefits can help.

Accident Coverage

Carrier: Sun Life

Website: <https://www.sunlife.com>

Phone: (800) 786– 5433

Since accidents can happen at any time, it's important to prepare for the unexpected. This policy can help pay for out-of-pocket expenses associated with an accident by paying you a benefit for each of the covered injuries you suffer and the treatment you received. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Critical Illness

Carrier: Sun Life

Website: <https://www.sunlife.com>

Phone: (800) 786– 5433

Critical illness insurance protects your family when you are diagnosed with an unexpected covered condition. This policy provides you with a lump sum cash benefit in the event you or an insured loved one is diagnosed with a covered condition such as heart attack, stroke, cancer and much more. It can help provide some financial protection so you can focus on what's really important – getting better. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Hospital Indemnity

Carrier: Sun Life

Website: <https://www.sunlife.com>

Phone: (800) 786– 5433

Hospital Indemnity insurance protects your family when you have a hospital or ICU stay. This policy provides financial protection by paying you a benefit for hospital admission, hospital confinement and ICU care. Benefits are paid based on admission and length of stay for a defined number of days. This policy does not coordinate with any other coverage, so you can still receive benefits on top of what your medical plan provides.

Please note that there are 2 options for hospital indemnity benefits available, see Paylocity and HR for more details

Financial Benefits



Financial Benefits

Flexible Spending Accounts (FSA)

Carrier: Optum Financial

Website: optum.com/FSAIntro

Phone Number: (866) 234 - 8913

Flexible Spending Accounts (FSA) allow you to save money on a pre-tax basis to pay for qualified medical expenses and/or dependent care expenses throughout the year. The money you put into your FSA is done so on a pre-tax basis. This means you are lowering your taxable income and also not paying taxes when the money is used for qualified expenses.

Health Care FSA

You may contribute up to \$3,400 per plan year to pay for qualified medical, dental and vision expenses for yourself and eligible family members. Funds in this account can cover all eligible expenses on your tax dependents even if they are not enrolled under your health care plan. Eligible reimbursable expenses include medical and dental plan deductibles and copays (if applicable), orthodontia expenses not covered by your dental plan, prescription drugs, prescription eyeglasses and contact lenses, Lasik eye surgery and much more.

Under the Health Care FSA and the Limited Purpose FSA, you are eligible to roll over up to \$680 to the next year.

Limited Purpose FSA

If you enroll in the HSA plan and open a health savings account, you cannot enroll in the Health Care FSA, since you're already putting tax-free dollars aside to pay for qualified expenses. You may, however, enroll in the Limited Purpose FSA, which allows you to pay for eligible out-of-pocket dental and vision expenses. You can put up to \$3,400 into your Limited Purpose FSA for 2026.

Dependent Care FSA

You may contribute up to \$7,500 per plan year to pay for qualified eligible dependent care expenses. Funds in this account are saved on a tax-free basis.

FSAs have a use-it-or-lose-it provision, so be conservative when electing how much to contribute.

Financial Benefits

Retirement Plan

Plan Provider: T.Rowe Price
Website: rps.troweprice.com
Phone Number: (800) 922-9945

Retirement Benefits

The Follett Retirement Savings Plan is designed to help you save for your retirement. The 401(k) is an employer-sponsored retirement savings plan which is funded by team member contributions that are made through payroll deductions, and Company contributions. Full-time and part time team members are eligible for the plan. You may want to consider increasing your contribution each year, even if it's only a small amount. Over time, you'll realize the benefit of saving and have the peace of mind toward your retirement by doing so.

401(k) Eligibility

Team members will be eligible to make contributions to the plan and receive the company match contribution on the 1st day of the month following 30 days of employment. In addition, you may roll over vested balances from another employer's qualified retirement savings plan (401(k), 403(b), or 457) into the Follett Retirement Savings Plan.

Pre-Tax	Roth 401(k)
<ul style="list-style-type: none">• Contributions are deducted before taxes; lowering your taxable income.• You can contribute from 1% - 100%.• The percentage specified will be deducted from your eligible compensation each payroll period.• Contributions and any earnings are taxed upon withdrawal.• Company Match Contribution: Follett will match your pre-tax contributions. \$1 per \$1, up to 4% of your eligible compensation per pay period.	<ul style="list-style-type: none">• Contributions are deducted after taxes; does not lower your taxable income.• You can contribute from 1% - 100%.• The percentage specified will be deducted from your compensation each payroll period.• Contributions and any earnings are tax-free upon withdrawal.• Company Match Contribution: Follett will match your Roth contributions, \$1 per \$1, up to 4% of your eligible compensation.

Pre-Tax Contributions - These contributions are taken from your pay before income tax is withheld. This allows for a potential tax break by reducing your current taxable income. Any earnings that your before-tax contributions receive, grow tax-deferred, but your contributions and any earnings will be subject to income tax upon withdrawal.

Roth Contributions - Roth contributions are made by you with after-tax dollars and offer different tax advantages than before-tax contributions. The balance of your Roth contributions and any associated earnings are tax-free when you take a qualified distribution.

Vesting - Under Follett 401(k) Retirement Plan, you are immediately vested in your own and the company's contributions.

T.Rowe Price will set up your 401(k) and provide you with a welcome kit two to four weeks after your receive your first paycheck. If you want to enroll sooner, please contact them as rps.troweprice.com or call 1-800-922-9945.

Wellness Benefits



Wellness Benefits

Employee Assistance Program

Carrier: Lincoln Financial Group

Website: [GuidanceResources.com](https://www.guidanceresources.com)

Phone: 877-275-5462

The Employee Assistance Program (EAP) provides confidential, free assistance for marital/family problems, financial/legal difficulties, balancing work/life situations, emotional or stress related problems, drug or alcohol abuse and problems relating to work. The program is 100% company paid. To start, visit [GuidanceResources.com](https://www.guidanceresources.com) and log in with username LFGSupport and password LFGSupport1.

You have access to three sessions with a professional per year.

Here are some challenges our EAP can help with:

- Stress and depression
- Life transitions
- Grief and loss
- Parenting and childcare
- Elder care
- Domestic violence
- Workplace conflict
- Addiction and recovery
- Legal assistance



NOTE: This Benefits Summary is merely intended to provide a brief overview of your employer's employee benefit programs. Employees should review the employee handbook and actual plan documents for the precise terms of such programs. In the event of any inconsistency between this Benefits Summary and such governing documents, the governing documents will control. Your employer reserves the sole and absolute discretion and right to interpret, apply, amend, discontinue or terminate, without prior notice, any and all of the benefit programs referenced herein. Voluntary plans are individual policies and are not considered sponsored or endorsed plans by your employer. See a benefit counselor for your customized quote for any additional benefit programs.