



Your guide to

Naniq 2025 Benefits

HAWAII

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Important legal notices about your benefits can be found on Naniq's benefits portal at c2mb.ajg.com/naniq.



WELCOME

When you work for Naniq, you give us your time, your energy, your enthusiasm, and all your other talents. We have a responsibility toward you, and every reason to invest in you. One way we do that is through our benefits, which help you stay healthy, happy and financially secure. Benefits are a huge part of your compensation; get the most out of them with this guide.

ELIGIBILITY

All regular full-time and part-time employees scheduled to work 20 or more hours per week are eligible for health benefits. All regular full-time employees scheduled to work 30 or more hours a week are also eligible for life, AD&D, disability and voluntary benefits. If you are eligible, you can also cover your family, including your:

- Spouse
- Domestic partner
- Children up to age 26 (including adopted children, stepchildren, foster children and domestic partner's dependents) or dependent children of any age who are incapable of self-support

If your enrolled dependent becomes ineligible (due to divorce, a child reaching age 26, etc.), you must remove them from your coverage within 60 days of the date they are no longer eligible.

ENROLLING

Enroll when you first become eligible or during annual open enrollment. You can also enroll or change coverage if you have a qualified change in status, such as a marriage, birth, divorce or death. You must make your change within 60 days of the qualifying event.

If you enroll as a new hire, your benefits will go into effect the first of the month following your date of hire. If you are hired on the first of the month, your coverage is effective immediately.

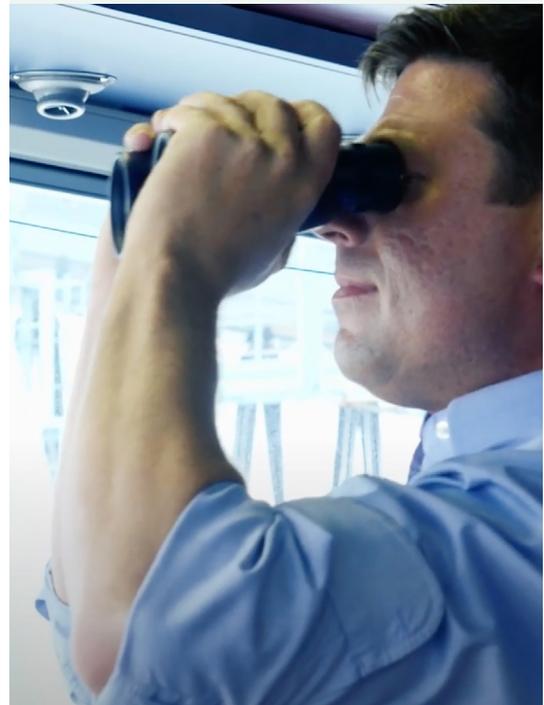
IF YOU WAIVE MEDICAL COVERAGE

If you choose to waive Naniq's medical coverage, you will need to complete and return a State of Hawaii HC-5 form to prove you have other medical coverage. If you do not return this form, you will be automatically enrolled in employee-only Kaiser HMO coverage.

QUESTIONS? YOUR BENEFIT ADVOCATE CAN HELP.

You have access to a team of Benefit Advocates to help you and your covered family members:

- Call **844-952-0339**, weekdays 6 a.m. to 6 p.m. Pacific time
- Email bac.naniq@ajg.com



- Review this guide and explore Naniq's benefits portal at c2mb.ajg.com/naniq to learn about your benefits.
- Enroll within 30 days of becoming eligible. Email HR@naniqglobal.com if you have questions or need help enrolling.

BENEFIT OVERVIEW

Naniq offers a wide variety of benefits. For some benefits, you share the cost and you need to enroll to be covered. Other benefits are provided automatically at no cost to you.

| Plan | Details | Enrolling |
|--|--|---|
| Medical (including vision) | <ul style="list-style-type: none"> • Kaiser HMO | Log in to workforcenow.adp.com . Enter your log-in info or, if you haven't set up your account, click the "Get Started" button. Once you have signed up, go to <i>Myself > Benefits > Enrollments</i> . Click <i>Enroll Now</i> . |
| Dental | <ul style="list-style-type: none"> • HDS Base Plan • HDS Buy-up Plan | |
| Flexible Spending Accounts (FSAs) | Health Care and Dependent Care accounts | |
| Voluntary benefits | Additional life and accident insurance and other benefits to round out your coverage | Go to GallaghervChoiceEnroll.com and log in using your PIN: <ul style="list-style-type: none"> • Your PIN is the last four digits of your Social Security number followed by the two-digit year of your birth • Example: Someone with an SSN of xxx-xx-1234 and born in 1980 would have the PIN 123480 |
| 401(k) plan | You decide how much to contribute; receive company matching contributions | Enroll any time at 401k.com . |
| Basic life and AD&D insurance | Benefits in the event you are injured or die | You are automatically enrolled in these benefits, which are provided at no cost to you. |
| Disability coverage | Temporary and long-term disability coverage if you are unable to work | |
| Employee Assistance Program | Free confidential support when you need it | |
| Business travel assistance | Support when you travel for business | |



MEDICAL

Naniq offers medical coverage through Kaiser. **The Kaiser plan is an HMO**, which only covers services from associated facilities (except in emergencies).

Participants are required to choose a primary care physician to coordinate their care, and will need a referral to see a specialist.

ON-DEMAND PRIMARY CARE

If you are enrolled in the Kaiser plan, you have an additional resource to help you stay well and get the care you need.

98point6

98point6 connects you and your covered dependents age 1 or older with a physician via text through your

mobile device – so you can get a diagnosis and treatment anywhere. There is no cost for up to 36 visits per year, then you'll pay \$5 per visit.

Additional services – such as prescriptions and lab tests – must be received from Kaiser providers and facilities.

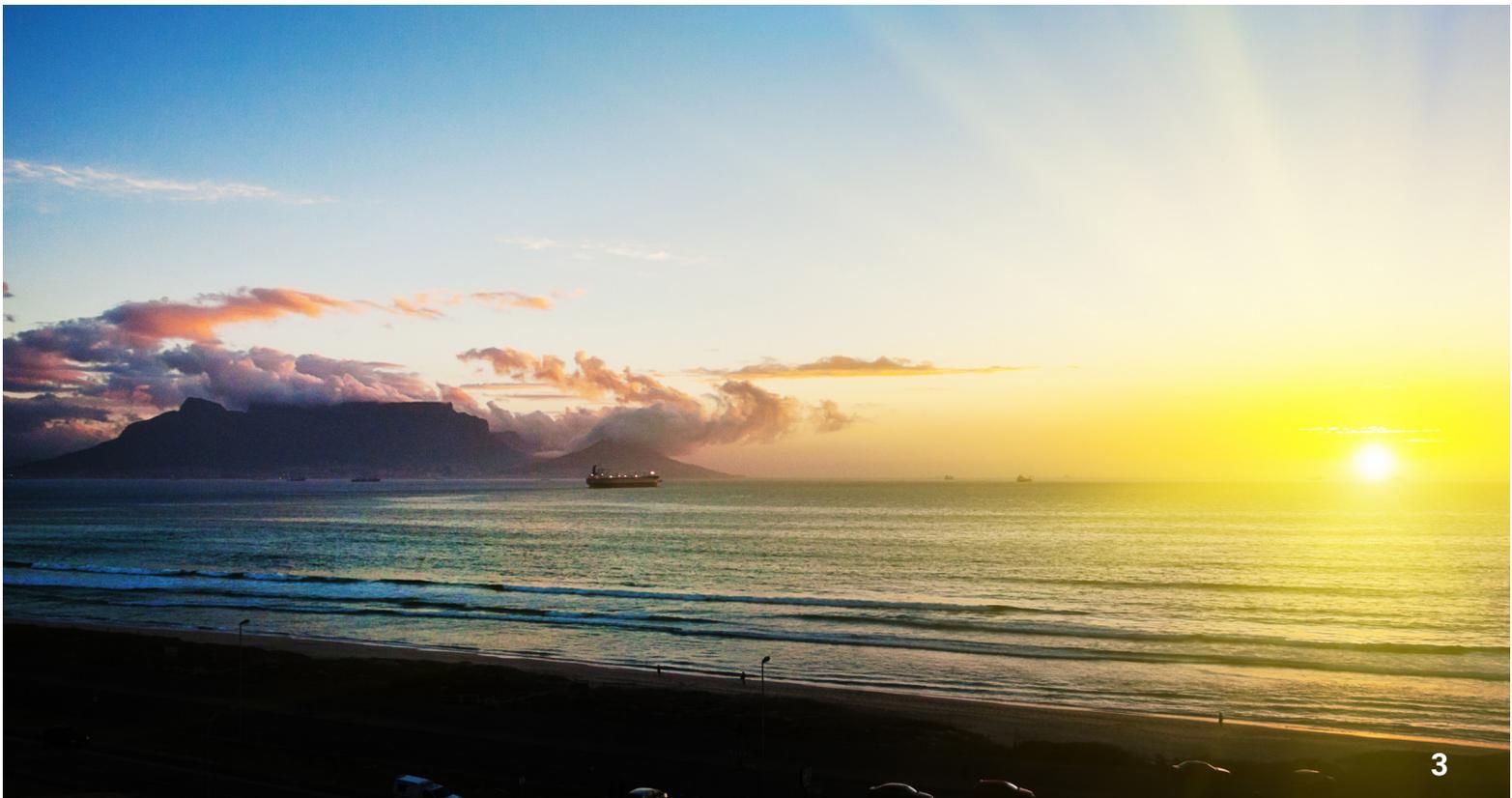
SETTING UP 98POINT6 IS EASY

Download the 98point6 app from Google Play or the Apple App Store.



FINDING NETWORK PROVIDERS

To find a Kaiser provider or facility go to [kp.org](https://www.kp.org) > *Find Doctors & Locations*. Choose your service area. Then search by provider specialty, location or distance.



MEDICAL PLAN OVERVIEW

The table below shows the amounts you pay when you receive in-network care. Out-of-network care is not covered, except for emergencies.

| Medical plan highlights | Kaiser HMO |
|---|--|
| Calendar year deductible | No deductible |
| Calendar year out-of-pocket maximum | \$2,500 per person \$7,500 family |
| Coinsurance | 10% – 20% |
| Preventive care | No charge |
| Doctor office visit (primary care or specialist) | \$15 copay (\$0 copay for primary care visits for children through age 17) |
| Outpatient surgery | 10% |
| Inpatient hospital | 10% |
| Emergency room | \$100 copay |
| Urgent care | \$15 copay |
| Chiropractic care (only available to full-time employees) | \$20 copay Up to 20 visits per calendar year, combined with acupuncture and massage therapy |
| Acupuncture (only available to full-time employees) | \$20 copay Up to 20 visits per calendar year, combined with chiropractic and massage therapy |
| Prescription drugs (only available to full-time employees) – at participating Kaiser pharmacies only | |
| Retail (30-day supply) | <ul style="list-style-type: none"> • Generic maintenance - \$3 copay • Other generic - \$10 copay • Brand - \$45 copay • Specialty - \$200 copay |
| Mail order (90-day supply) Mail-order specialty drugs not covered | <ul style="list-style-type: none"> • Generic maintenance - \$6 copay • Other generic - \$20 copay • Brand - \$90 copay |

Please find the medical premiums on [page 6](#).

For a full list of benefits, refer to your plan certificates and summaries of coverage available on c2mb.ajg.com/naniq.

VISION

For full-time employees, vision coverage is included in your medical plan. Part-time employees are not eligible for vision coverage. The table below shows what you pay for vision services. The plan only covers in-network services.

| Kaiser | |
|---|---|
| Vision exam (once every calendar year) | \$15 (\$0 for children through age 17) |
| Hardware allowance (including contact lenses in lieu of glasses) (once every calendar year) | \$150 |

DENTAL

Naniq Hawaii offers two dental plans through Hawaii Dental Service (HDS). Receive care from any dentist you choose, but you may pay more of the cost if you use a dentist that is not part of the HDS network.



Non-participating dentists may charge more than the amount allowed by HDS, and you may be responsible for the additional cost.

The table below compares the plans and shows what you'll pay for covered services.

| Dental plan highlights | Base Plan | Buy-up Plan |
|---|-------------|---|
| Calendar year maximum benefit (per person) | \$1,000 | \$1,500 |
| Calendar year deductible | \$0 | \$0 |
| Preventive care (up to two exams per year, cleanings, X-rays) | \$0 | \$0 |
| Basic services (fillings, extractions, oral surgery) | 30% | 30% |
| Major services* (crowns, bridges, dentures, implants) | 50% | 30% |
| Orthodontia for children and adults | Not covered | 50% up to a \$1,500 per person lifetime maximum |

* 12-month waiting period applies

Please find the dental premiums on [page 6](#).

FINDING A PARTICIPATING DENTIST

Search for HDS participating dentists online at hawaiidentalsservice.com, or call **844-379-4325**.



MEDICAL AND DENTAL PREMIUMS

The tables below show your monthly costs for medical and dental coverage. Your costs depend on the plans you choose and who you cover. Naniq pays the majority of the cost of your coverage.

MEDICAL PREMIUMS

| | Kaiser HMO (including vision) |
|-------------------------------------|-------------------------------|
| Employee only | 1.5% of monthly wages |
| Employee + spouse/domestic partner* | \$283.09 |
| Employee + child(ren) | \$234.88 |
| Employee + family* | \$394.35 |

DENTAL PREMIUMS

| | Dental | |
|-------------------------------------|-----------|-------------|
| | Base Plan | Buy-up Plan |
| Employee only | \$15 | \$21.69 |
| Employee + spouse/domestic partner* | \$30.15 | \$43.57 |
| Employee + child(ren) | \$30.15 | \$43.57 |
| Employee + family* | \$45.24 | \$70.82 |

* You may be taxed on the value of your domestic partner's coverage

FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) are a way to save tax-free dollars for health care expenses and for child- or elder-care costs. Naniq offers two different accounts.

HEALTH CARE FSA

You can enroll in a Health Care FSA unless you are contributing to an HSA. Contribute up to \$3,200 (this limit may increase in 2025). Use your FSA to pay for your and your tax dependents' out-of-pocket medical, dental and vision expenses, including deductibles, copays and coinsurance amounts.

DEPENDENT CARE FSA

Use a Dependent Care FSA to pay for your eligible child- or elder-care expenses. Contribute up to \$5,000 per year (\$2,500 if married but filing taxes separately).



Naniq's FSAs are administered by Navia. To file a claim or manage your account, go to naviabenefits.com. Or download the **MyNavia Benefits** app.

PLAN CAREFULLY

Be careful when figuring how much to contribute. You can't change your contribution during the year unless you have a qualified change in status, such as a marriage, birth, divorce, etc. You cannot transfer funds between the accounts. And the funds you don't use during the year are forfeited.



BASIC LIFE AND AD&D INSURANCE

Naniq offers basic life and accidental death and dismemberment (AD&D) insurance through Symetra at no cost to you.

In the event of your death, your basic life insurance coverage pays your beneficiary a benefit of two times your annual base salary, up to a maximum of \$750,000.

If you die as a result of an accident, your beneficiary will also receive benefits from basic AD&D insurance, equal to your basic life insurance amount. If you are seriously injured in an accident, you'll receive a portion of the coverage depending on the injury.

Basic life and AD&D insurance age reduction begins at age 65. For additional details, visit Naniq's benefits portal at c2mb.ajg.com/naniq.



Choose a beneficiary when you sign up for coverage. Benefits are paid to your designated beneficiary if you die (exclusions apply to certain causes of death). If you haven't named a beneficiary, benefits may not be paid out as you'd like.

DISABILITY COVERAGE

Naniq provides you with temporary and long-term disability coverage. If you suffer an illness or injury that keeps you away from work, disability coverage will replace a portion of your income while you are away.

Temporary disability begins after a seven-day waiting period and provides a benefit of 58% of your base weekly earnings, up to \$798 (this amount may change in 2025) per week for a maximum of 26 weeks.

To file a claim for temporary disability benefits, contact John Mullen and Company at **808-531-9733**.

You'll need to provide information about your condition as well as contact information for yourself and your doctor.

If your disability is planned, please contact the disability administrator ahead of time. If unplanned, begin the process as quickly as possible, so your first payment is not delayed.

Long-term disability begins if you are unable to work for more than 180 days. Long-term disability provides 60% of your usual monthly earnings (up to \$10,000 a month).

You are eligible for payment as long as you are disabled, up to your Social Security normal retirement age. The maximum duration of payments varies depending on your age when the disability begins. For additional details, visit Naniq's benefits portal at c2mb.ajg.com/naniq.

To file a claim for long-term disability benefits, contact our disability administrator Symetra by going to symetra.com/myGO or by calling **877-377-6773**. You'll need contact information for yourself and your doctor, your Social Security number, and the group policy number: **01-016857-00**.

401(k) PLAN

Our 401(k) plan helps you save for your future and get company contributions. All full-time employees are eligible, as well as seasonal and casual employees.

When you enroll, you decide how much you'd like to contribute to your account, as well as how you'd like to invest your contributions. You can make pre-tax, after-tax or Roth contributions.

COMPANY CONTRIBUTIONS

The company will match what you contribute dollar for dollar, up to **the first 4% of pay** you contribute to your pre-tax or Roth 401(k) account. So if you want the most free money, contribute at least 4% each payday, and your total savings will equal 8% of pay. After-tax contributions are not eligible for company match.

You own the matching contributions immediately – there is no vesting.

IRS LIMITS

Total annual contributions are limited by the IRS to \$23,000. If you turn 50 or older in 2025, you can make up to an additional \$7,500 in catch-up contributions. These limits may change in 2025.



To access your account, register with Fidelity Investments at [401k.com](https://www.fidelity.com) or call **800-835-5095** (tell Fidelity you work for a Saltchuk company).



Designate your beneficiary at [401k.com](https://www.fidelity.com). If you haven't named a beneficiary, benefits may not be paid out as you'd like in the event of your death.



VOLUNTARY BENEFITS

BUY-UP LIFE AND AD&D INSURANCE

You can buy additional life and AD&D insurance coverage to supplement the basic coverage provided by Naniq, as shown in the table below. You can purchase coverage for yourself, your spouse or domestic partner, and your children.

| Plan | Coverage levels |
|------------------------|---|
| Buy-up life | You: 1-5 times your annual salary, up to \$750,000 Spouse/domestic partner: 0.5-5 times your annual salary, up to \$750,000 or 100% of your coverage, whichever is less Child(ren): \$10,000 (\$1,000 until six months old) |
| Buy-up AD&D | You: Increments of \$100,000, up to \$500,000 or 10 times your annual salary, whichever is less Spouse/domestic partner: Increments of \$50,000, up to \$250,000 or 50% of your coverage, whichever is less Child(ren): \$10,000 |

Enroll at GallaghervChoiceEnroll.com. Depending on the level of coverage you elect, you and/or your spouse may need to provide proof of good health.

ACCIDENT INSURANCE

Nobody plans to have an accident – and most people don't budget for one either. Accident insurance helps you pay for out-of-pocket expenses that medical insurance won't cover.

If you or a covered family member is injured in a covered accident, you'll receive benefits based on the accident and treatment. For more information on cost and coverage or to enroll, visit GallaghervChoiceEnroll.com.

CRITICAL ILLNESS INSURANCE

Medical insurance alone can't stop a major diagnosis from draining your finances. Copays, deductibles, alternative treatments – these unexpected expenses can add up quickly. Critical illness insurance provides an affordable option for easing the financial burden that can come with a serious illness. This coverage is offered through Standard Insurance Company.

Critical illness insurance will pay a lump sum upon diagnosis of a covered critical illness. You may elect \$15,000 worth of coverage for yourself, as well as cover your spouse or domestic partner for the same amount. Children are automatically covered at \$3,750 at no extra

cost. Certain additional illnesses are covered at 25% of the total coverage level, and the plan covers certain preventive screenings, up to \$50 per year. Learn more at GallaghervChoiceEnroll.com.

METLIFE LEGAL PLAN

Most of us will need legal assistance at some point. Whether it is help with drafting a will or purchasing a home, a legal plan can give you the support you need. The legal service plan is offered through MetLife.

MetLife offers telephone and office consultations for a variety of legal matters. During the consultation, the attorney will review the law, discuss your rights and responsibilities, explore your options and recommend a course of action. This benefit can be used to assist you and your immediate family with many issues, including:

- Family and personal law
- Money matters
- Home and real estate
- Vehicle and driving issues
- Civil lawsuits

For more information, contact MetLife at **800-423-0300** or go to legalplans.com.

PET INSURANCE

Recent advances in veterinary medicine mean pets can live longer, healthier lives. Pet insurance can help ensure your pets get care when they need it. Pet insurance is offered through Pets Best Insurance, and the plans cover a wide variety of routine and emergency care.

To see full plan details, get a quote and enroll in coverage, go to petsbest.com/saltchuk. Or you can call **888-984-8700** and use the discount code: SALTCHUK.

IDENTITY FRAUD PROTECTION

Identity fraud is one of the fastest growing crimes in the world and can strike anyone at any time. Identity fraud protection can help to proactively and effectively protect you and your family's personal information. Identity fraud protection is offered through Allstate Identity Protection.

Features include:

- Identity monitoring
- Credit monitoring
- Identity reports
- Identity theft insurance
- Solicitation reduction

Learn more at infoarmor.com or call **800-789-2720**. Exclusions and limitations apply.



ADDITIONAL BENEFITS

EMPLOYEE ASSISTANCE PROGRAM

WORKLIFE HAWAII



Everyone needs help at some point, and an Employee Assistance Program (EAP) is one easy way to get it. Our EAP is a free and confidential resource for you and your family to talk through problems or find resources. Use the EAP for:

- **Counseling:** Up to six face-to-face counseling sessions per year for help with depression, anxiety, substance abuse, family issues or everyday concerns
- **Parenting support:** Guidance and referrals to help you find child care, tutoring or summer camps, adoption resources and more
- **Elder care resources:** Referrals for assisted living facilities and home health care, senior transportation and more
- **Financial and legal help:** Talk to a financial counselor or lawyer
- **Services for work and life:** Search for housing, pet care, activities and more

Contact the EAP directly at **808-543-8445** to schedule an appointment. They are also available 24/7 at **800-994-3571** or at worklifehawaii.org.

BUSINESS TRAVEL ASSISTANCE PROGRAM

If you travel on business, you are automatically covered by our Business Travel Assistance Program and business travel accident insurance.

The Business Travel Assistance Program is provided through AIG, and offers a broad range of customer service and account support solutions worldwide, including:

- Travel medical assistance
- Security assistance services
- Worldwide travel assistance
- Identity theft assistance
- VIP concierge services

Contact AIG at assistance@AIG.com or call:

- Within the US: **877-244-6871**
- Outside the US: **715-346-0859**

MEDICARE CONSULTING SERVICES

Choosing the right Medicare plan can be confusing and stressful. That is why we have partnered with LIG Solutions to offer free consulting services for Medicare eligible employees and dependents.

Contact LIG to set up a free consultation at partner.ligsolutions.com/Saltchuk-Medicare or call **866-203-9831**.



CONTACTS

| Benefit plan | Administrator | Phone | Website or email |
|--|---|---|--|
| Benefit Advocates | Gallagher | 844-952-0339 | c2mb.ajg.com/naniq bac.naniq@ajg.com |
| Medical | Kaiser Permanente | 800-966-5955 | kp.org |
| Dental | Hawaii Dental Service | 844-379-4325 | hawaiidental-service.com CS@HawaiiDentalService.com |
| FSA's | Navia | 800-669-3539 | naviabenefits.com |
| Basic life, AD&D and long-term disability | Symetra Group number: 01-016857-00 | 877-377-6773 | symetra.com |
| Temporary disability insurance (TDI) | John Mullen and Company | 808-531-9733 Fax: 808-531-0053 | claims@johnmullen.com |
| 401(k) plan | Fidelity Investments Group number: 93610 | 800-835-5095* | 401k.com |
| EAP | WorkLife Hawaii | Toll-free 24/7: 800-994-3571 Local: 808-543-8445 | worklifehawaii.org |
| Business Travel Assistance | AIG Group number: 913 33 49-N | US: 877-244-6871* Outside the US: 715-346-0859* | assistance@aig.com |
| Medicare Consulting | LIG Solutions | 866-203-9831 | partner.ligsolutions.com/Saltchuk-Medicare |
| Voluntary benefits** | Gallagher | 844-952-0339 | GallaghervChoiceEnroll.com |

* When calling Fidelity or AIG reference Saltchuk

** Buy-up life and AD&D, accident and critical illness insurance, legal service plan, pet insurance, identity fraud protection

NOTICES

SUMMARY OF BENEFITS AND COVERAGE

The Summary of Benefits and Coverage, or SBC, is available for each of your medical plans on Naniq's benefits portal at c2mb.ajg.com/naniq. SBCs provide a different format than provided in this guide as to what your medical plans cover and what it will cost you for different medical services, plus other information about the plans, including coverage examples. You can view the SBCs on the benefits portal or contact your Employee Services department to order a printed copy. You also have a right to view the Summary Plan Description for your benefit plans, which provides an easy-to-understand overview of how the plans work.

NOTICES

As a plan participant, you have rights to know the plan rules, financial information and documents that govern and report out on the operation and management of the plan. Available to you on Naniq's benefits portal at c2mb.ajg.com/naniq are:

- Medicaid and the Children's Health Insurance Program (CHIP) Notice
- Medicare Part D Creditable Coverage Notice
- Notice of Rights Under the Health Insurance Portability and Accountability Act (HIPAA)
- Wellness Program Notice
- Women's Health and Cancer Rights Act Notice

You have the right to receive a paper copy of these notices by contacting your Employee Services department.

NON-DISCRIMINATION NOTICE

Section 1557 is the non-discrimination provision of the Affordable Care Act. The law prohibits discrimination on the basis of race, color, national origin, sex, age or disability in certain health programs or activities. The Non-Discrimination Notice is available on Naniq's benefits portal at c2mb.ajg.com/naniq or by contacting your Employee Services department.

This overview has been prepared to briefly highlight key features of your plan and is not to replace your insurance contract or booklet. We have compiled information into summary form to answer common questions. Please refer to the insurance carriers' contracts and booklets for more detailed information and plan limitations. Actual claims paid are subject to the terms and conditions of the individual carriers' contracts.

