



Noble

2025

Employee Benefits
Enrollment Guide



Welcome to Open Enrollment for your 2025 Benefits!

Elections made during open enrollment will become effective January 1, 2025. Noble offers you and your eligible family members a comprehensive and valuable benefits program. We encourage you to take the time to educate yourself about your options and choose the best coverage for you and your family.

For those of you who are eligible for benefits, the annual open enrollment opens, 11/28/2024 through 12/08/2024. Open Enrollment will take place within Paylocity! All benefit eligible employees must go into Paylocity to complete the process, even if you waive all voluntary benefits. **If you do not complete the process, all benefits will be waived!** The enrollment window will close at midnight on 12/08/2024.



Am I eligible?

- All regular full-time employees working continuously throughout the year on a schedule of at least 30 hours per week.
- All staff paid per visit who continuously have at least 15 billable client visits per week throughout the year.

How to Enroll

- Complete the online enrollment process. Print your confirmation page once you are confident you have made the choices right for you and any dependents.



When to Enroll

- Open Enrollment will begin November 28 through December 08, 2024

How to Make Changes

Unless you have a qualified change in status, you cannot make changes to the benefits you elect until the next open enrollment period. Qualified changes in status include marriage, divorce, legal separation, birth or adoption of a child, change in child's dependent status, death of spouse, child or other qualified dependent, commencement or termination of adoption proceedings, or change in spouse's benefits or employment status.

**** Review your paycheck! If you notice errors in your payroll regarding benefit enrollments, tax exemptions, address. etc., notify Jan Bowman, j.bowman@mynoblelife.org .****



Benefit Overview: Carrier, Contributions, Taxes, & Eligibility

At Noble, we work hard to offer you a competitive and comprehensive benefits package as part of your total rewards. Our hope is that these benefits will help you and your family fully realize your health, finance, and work-life balance goals.

See below for a quick glance at your benefit options. Pre-tax benefits are not subject to Social Security withholding, federal, most state and local income taxes. This helps save you money!

Benefit	Carrier	Company Contribution	Tax Treatment	Date of Eligibility
Medical/Prescription Coverage	United Healthcare	You & Noble share the cost	Pre-Tax	First of the month following 30 days
Dental Coverage	United Healthcare	You pay 100%	Pre-Tax	First of the month following 30 days
Vision Coverage	United Healthcare	You pay 100%	Pre-Tax	First of the month following 30 days
Basic Term Life and AD&D	United Healthcare	Noble pays 100%	Not Applicable	First of the month following 30 days
Short Term Disability	United Healthcare	You pay 100%	Post-Tax	First of the month following 30 days
Long Term Disability	United Healthcare	Noble pays 100%	Not Applicable	After one year of service
Optional Life Insurance and AD&D	United Healthcare	You pay 100%	Post-Tax	First of the month following 30 days
Medical Flexible Spending Account*	Paylocity	You pay 100%	Pre-Tax	First of the month following 30 days
Dependent Care Flexible Spending Account	Paylocity	You pay 100%	Pre-Tax	First of the month following 30 days
Limited Purpose Flexible Spending Account	Paylocity	You pay 100%	Pre-Tax	First of the month following 30 days
Health Savings Account**	Paylocity	You pay 100%	Pre-Tax	First of the month following 30 days
Employee Assistance Program	United Healthcare	Noble pays 100%	Not Applicable	First of the month following 30 days

*Cannot be enrolled in the HDHP plan for this account

**Must be enrolled in the HDHP plan to qualify for this account

Medical & Prescription Drug Plans

Noble of IN provides two plan options to you through United Healthcare. Details of the plans are as follows. These descriptions are only a summary. For full details, please refer to your plan documents. If discrepancies exist, plan documents prevail.

UHC High Deductible Health Plan Open Access HSA		
Services	In-Network	Out-of-Network
Deductible - Individual - Family	Embedded \$3,500 \$7,000	Not Applicable
Out-of-Pocket Max - Individual - Family	\$3,500 \$7,000	Not Applicable
Preventive Care	No Cost Share	Not Covered
Physician Visit PCP / Specialist	Deductible / 0%	Not Covered
Virtual Visits	Deductible / 0%	Not Covered
Hospitalization	Deductible / 0%	Not Covered
Urgent Care	Deductible / 0%	Deductible / 0%
Emergency Room	Deductible / 0% Non-emergent use of the ER is not covered	Deductible / 0% Non-emergent use of the ER is not covered
Labs, X-Rays, Major Diagnostic Imaging	Deductible / 0%	Not Covered
Mental & Behavioral Health - Inpatient - Outpatient	Deductible / 0%	Not Covered
Rehabilitative / Habilitative Services	Deductible / 0%	Not Covered
Prescription Drugs		
Retail		
- Generic - Brand - Specialty	Deductible / 0% Deductible / 0% Deductible / 0%	Not Covered
Mail Order (90 Days)		
- Generic - Brand - Specialty	Deductible / 0% Deductible / 0% Deductible / 0%	Not Covered

Your Medical Plan Cost in 2025

EMPLOYEE BI-WEEKLY DEDUCTIONS (24 PAYS/YEAR)				
HDHP	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Your Contribution	\$34.24	\$224.17	\$139.50	\$377.04
Noble's Contribution	\$423.70	\$775.26	\$646.11	\$1,014.12

Medical & Prescription Drug Plans Continued

UHC PPO Plan Open Access		
Services	In-Network	Out-of-Network
Deductible - Individual - Family	Embedded \$2,000 \$4,000	Not Applicable
Out-of-Pocket Max - Individual - Family	\$4,000 \$8,000	Not Applicable
Preventive Care	No Cost Share	Not Covered
Physician Visit PCP / Specialist	\$20 Copay \$40 Copay	Not Covered
Virtual Visit	\$20 Copay \$40 Copay	Not Covered
Hospitalization - Inpatient - Outpatient	Deductible / 20%	Not Covered
Urgent Care	\$75 Copay	\$75 Copay
Emergency Room	\$350 Copay then 20% Non-emergent use of the ER is not covered	\$350 Copay then 20% Non-emergent use of the ER is not covered
Labs, X-Rays, Major Diagnostic Imaging	Deductible / 20%	Not Covered
Mental & Behavioral Health - Inpatient - Outpatient	Deductible / 20% \$20 Copay	Not Covered
Rehabilitative / Habilitative Services	Deductible / 20%	Not Covered
Prescription Drugs		
Retail - Generic - Brand - Specialty	\$10 Copay \$30 Copay \$60 Copay	Not Covered
Mail Order (90 Days) - Generic - Brand - Specialty	\$25 Copay \$75 Copay \$150 Copay	Not Covered

Your Medical Plan Cost in 2025

EMPLOYEE BI-WEEKLY DEDUCTIONS (24 PAYS/YEAR)				
PPO	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Your Contribution	\$125.71	\$411.54	\$273.72	\$660.97
Noble's Contribution	\$391.64	\$717.55	\$613.80	\$910.67

United Healthcare Network Search

Locate a Provider:

To search for a provider participating in the UHC Plans Network, please access the following link: www.myuhc.com . Click the "Find a Doctor or Facility" link near the bottom of the page.

Dental Plan

Noble's Dental plan is offered through United Healthcare. Please visit www.myuhcdental.com for a provider search function. Search for providers in the Options PPO 30 Network.

Services	In-Network	Out-of-Network
Deductible	Applies to Basic and Major Services only \$50 Ind. \$150 Max. for Family	
Annual Maximum	\$1,250	
Preventive Services	100%	90%
	Cleanings, Exams, X-Rays, Fluoride, Sealants, Space Maintainers	
Basic Services	80%	70%
	Fillings, Emergency Palliative Treatment, Oral Surgery, Endodontics, Periodontics	
Major Services	50%	40%
	Crowns, Dentures, Bridges (Implants are not covered)	
Orthodontic Services	For Children to age 19 - 50%	
Orthodontic Lifetime Maximum	\$1,000	
Waiting Periods	None	

Your Dental Plan Cost in 2025

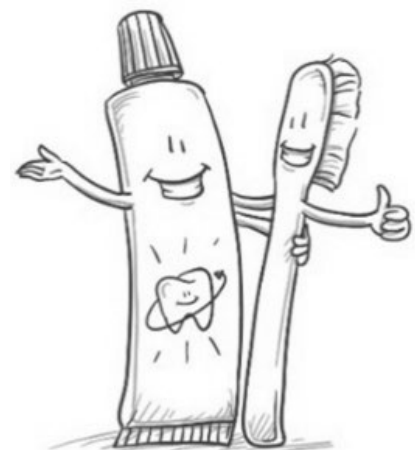
EMPLOYEE BI-WEEKLY DEDUCTIONS (24 PAYS/YEAR)			
	Employee Only	Employee + 1	Employee + 2 (or more)
Your Contribution	\$17.63	\$34.94	\$61.28

Some Procedures Might Be Excluded/Limited:

*See Certificate for full list of limitations and exclusions.

Please note that cosmetic procedures are NOT covered under this dental plan. Additionally, the following procedures are limited by a specific number of visits/age group:

- Oral Exams/Cleanings: 2 per consecutive 12 months
- Full Mouth X-rays: once every 3 years
- Bitewing X-rays (adult): 1 per calendar year
- Sealants (child to age 16): 1 per tooth per three-year period (permanent molar)



Vision Plan

Noble's Vision plan is offered through United Healthcare. This program offers comprehensive vision coverage at affordable rates. Coverage includes exams, frames, lenses, and contact lenses. UHC's Vision network includes both retail and independent vision providers. To search for a provider, visit www.myuhcvision.com.

Plan Feature	In-Network	Non-Network
Exam with Dilation as Necessary	\$10 Copay	Up to \$40
Frames	\$130 allowance Plus 30% off balance	Up to \$45
Standard Plastic Lenses <ul style="list-style-type: none"> • Single Vision • Bifocal • Trifocal • Standard Progressive Lens • Premium Progressive • Lenticular 	\$25 Copay \$25 Copay \$25 Copay \$70 Copay \$150 Copay \$25 Copay	Up to \$40 Up to \$60 Up to \$80 N/A N/A Up to \$80
Contact Lenses <ul style="list-style-type: none"> • Covered Formulary Contacts • Non-Formulary Contacts • Medically Necessary 	Up to 4 boxes Up to \$130 100%	Up to \$130 Up to \$130 Up to \$210
Frequency <ul style="list-style-type: none"> • Examination • Lenses or Contacts • Frames 	<p>*Each year you can purchase new lenses for glasses OR contact lenses (you cannot access coverage for both lens type in one year)</p> <p>Once every 12 months Once every 12 months Once every 24 months</p>	

Your Vision Plan Cost in 2025

EMPLOYEE BI-WEEKLY DEDUCTIONS (24 PAYS/YEAR)				
	Employee Only	Employee & Spouse	Employee & Children	Employee & Family
Your Contribution	\$4.68	\$8.88	\$9.34	\$13.75



Don't "See" a Vision Insurance Card?

This time, it's not a trick of your eye. UHC does not distribute a member specific ID card. If you go to your eye doctor and provide your name, your SSN and UHC's name, your doctor should be able to look you up in the system.

Basic Life and AD&D / Supplemental Life and AD&D

Basic Life / Accidental Death & Dismemberment

Noble provides full-time employees (refer to page 1 “Am I Eligible”) with group life through United Healthcare and pays the full cost of this benefit. To update your beneficiary please go to the benefit page in Paylocity. The amount of this benefit is 1X annual salary to a maximum of \$250,000. The guaranteed issue amount is \$250,000.

Supplemental Life/AD&D Insurance/Dependent Life

Employees who want to supplement their group life insurance benefits may purchase additional coverage on self, spouse and children. When you enroll yourself and/or your dependents in this benefit, you pay the full cost through bi-weekly payroll deductions.

Eligible for an additional 1x annual salary (Guarantee Issue is to a maximum of \$250,000) for the employee, up to a maximum of \$10,000 for the spouse (spousal rate is calculated by the employee’s age at time of enrollment), and a flat amount of \$5,000 for dependent children.

During enrollment employees may elect to participate in this program. However, **any supplemental coverage elected outside of the initial enrollment period will be subject to Evidence of Insurability.** The employee will complete a medical questionnaire that will be submitted to the insurance company; they will look into your medical history and possibly send a paramedic to your home to do a physical. Once this is complete, they will send a notification to both you and Human Resources as to whether or not you are approved.

SUPPLEMENTAL LIFE INSURANCE PREMIUM

Age of Employee	Monthly rate per \$1,000 of coverage
< 30	\$0.06
30 - 34	\$0.08
35 - 39	\$0.10
40 - 44	\$0.14
45 - 49	\$0.23
50 - 54	\$0.35
55 - 59	\$0.60
60 - 64	\$0.90
65 – 69 At age 65, supplemental life insurance is reduced by 35%	\$1.50
70 – 74 At age 70, supplemental life insurance is reduced by 55%	\$2.33
75 - 79 At age 75, supplemental life insurance is reduced by 70%	\$3.51
80 - 84 At age 80, supplemental life insurance is reduced by 80%	\$5.66
Premium for each child enrolled	\$0.070 x 5 per enrolled child



A guide to your life insurance benefits



About your life insurance plan

Your life insurance plan is a term life policy that will pay a cash benefit directly to your designated beneficiaries if you meet the eligibility requirements and you pass away. Your beneficiary can use the money to help anyway they'd like including costs like funeral expenses, mortgage payments and education. For your specific plan details, including the length (term) of your policy, please see your Certificate of Coverage.

24/7 support for you and your beneficiaries

Your plan includes many resources and personal support services to help you prepare and to help your loved ones cope. These services are available 24/7 at no additional cost.

For personal and confidential assistance call 1-866-302-4480, TTY 711. Translators are available.

Get help anonymously at liveandworkwell.com.
Use access code: **LIFEBENSVS**.

This secure, online resource can help you locate providers, community and grief support resources and offers information on timely and important life topics.

Maintaining your privacy and confidentiality is of the utmost importance. All records, referrals and evaluations are kept private in accordance with federal and state laws.



Will and trust preparation

Creating a will and trust may help give you more control over future events and helps your family follow your wishes. Your life insurance plan includes online will and trust services to help you:

- Create and prepare a will—registration required
- Locate nearby attorneys, search legal forms, find helpful articles by legal experts and more
- Access financial planning help and cost calculators

Prepare your will today at liveandworkwell.com

- 1 Select **Browse as guest with a company access code**
- 2 Enter access code: **LIFEBENSVS**
- 3 From the **Financial & Legal** tab, select **Estate Planning**
- 4 Scroll to the **Legal** consultation box and select **Learn More**
- 5 Select **Explore Tools and Legal Information**
- 6 Select **Legal Forms**
- 7 Select **Personal Documents**
- 8 Select **State**
- 9 Select **Document**





Beneficiary services

It's nice to know your beneficiary will have a team of professionals—included in your plan—ready to help provide emotional, financial and legal guidance. All services are confidential and specialists are available 24/7.

Grief support

- Unlimited phone access to master's-level specialists, 24/7
- Up to 2 referrals for face-to-face grief counseling sessions* with access to a national network of more than 218,000 clinicians¹

Financial and legal support

- One 30- to 60-minute financial consultation with a credentialed financial professional who can discuss estate taxes and other financial matters
- One 30-minute legal consultation—as a beneficiary, you can retain an attorney for ongoing services at a discounted rate**

Wealth management account***

- A bank account with Optum Bank® is automatically opened for benefit payments of \$5,000 or more, unless you chose to receive your payment by check
- A bank account with Optum can help you manage the money from your benefit—visit optumbank.com to learn more

How to file a claim

Hard copy claim form – Request the claim form from your HR representative. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to fpcustomersupport@uhc.com. Please note, this is an unsecured email address.

If you need assistance, please call our claim service team at **1-888-299-2070**, 8 a.m. to 8 p.m. ET.



Beneficiary Companion***

The Beneficiary Companion program provides 24/7 guidance for your beneficiary on a variety of topics including closing your estate and protecting your identity. Your beneficiary is free to select only those services they need assistance with.

Guidance services

Help is available anytime to obtain death certificate copies and to notify:

- The Social Security Administration
- Credit reporting agencies
- Credit card companies/financial institutions
- Third-party vendors
- Government agencies

Social media shutdown

It can be time-consuming to close social media accounts. Help is available to:

- Discontinue access to social media accounts (e.g., Facebook, Instagram, Twitter, LinkedIn, Google properties, etc.)
- Assist with memorialization of specific accounts to preserve a digital profile for friends and family

Fraud resolution

Expert help is available to help protect your identity—and lend a hand if it's stolen. Services include:

- A credit report review
- Suppression of the credit report or freezing/closing the account
- Full-service resolution assistance, including affidavit assistance, credit bureau and fraud department notification, help to file a police report and creditor follow-up

Request the guidebook

Get assistance or request your complimentary guidebook by calling **1-866-643-4241**

Travel assistance

If you or your beneficiaries need to travel 100 miles or more away from home or outside the country, call **1-800-527-0218** to access travel assistance services 24 hours a day, anywhere in the world. Here are just a few of the travel services UnitedHealthcare Global provides:

Travel assistance services

- Emergency travel arrangements
- Assistance in replacing lost or stolen travel documents
- Emergency translation services

Medical assistance services

- Worldwide medical and dental referrals
- Relay of insurance and medical information
- Assistance in replacing corrective lenses, medical devices and much more

Get travel help anytime

Log in to uhcglobal.com to print your Global Assistance ID card, get up-to-date travel alerts and tips, and much more.



Create your account

Access to the Global Intelligence Center requires all users to register using One Healthcare ID.

Get started

- 1 Visit worldwatch.uhcglobal.com
- 2 Click “Login/Register”
- 3 Click “Create One Healthcare ID”
- 4 Enter the required information on the registration page and select “I Agree”
- 5 Enter the UnitedHealthcare Global ID Policy Number: 358231. This number is also located on the front of the ID card

Learn more

See your summary of benefits and official plan documents for details

United Healthcare

* There is no charge for referrals or for seeing a clinician within our network for up to 3 visits per issue.

** Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare, its affiliates or any entity through which the caller is receiving services directly or indirectly.

*** Beneficiaries who reside in New York are not eligible for payment via an Optum Bank account or for Beneficiary Companion services.

† Optum® internal network analysis, July 2021.

The company does not discriminate on the basis of race, color, national origin, sex, age or disability in health programs and activities. We provide free services to help you communicate with us, such as letters in other languages or large print. Or, you can ask for an interpreter. To ask for help, please call the member toll-free phone number listed on your ID card.

ATENCION: Si habla español (Spanish), hay servicios de asistencia de idiomas, sin cargo, a su disposición. Llame al numero de telefono gratuito que aparece en su tarjeta de identificación.

請注意：如果您說中文 (Chinese) 我們免費為您提供語言協助服務。請撥打會員卡所列的免付費會員電話號碼。

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UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Life and Disability products are provided on policy forms LASD-POL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX, and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. Will and Trust and Beneficiary Services are offered through Optum. Optum is an affiliate of UnitedHealthcare. Travel Assistance services are provided by UnitedHealthcare Global Assistance. Beneficiary Companion is provided by Generali Global Assistance, LLC, a service provider not affiliated with UnitedHealthcare. UnitedHealthcare is not responsible or liable for care, services or advice given by the provider or vendor of these services.

Short & Long Term Disability

Noble offers short and long-term disability income benefits for full-time (refer to page 1 “Am I Eligible”) employees through United Healthcare Services. In the event you become disabled from a non-work-related injury or sickness, disability income benefits are provided as a source of income.

Short-Term Disability is available for newly eligible staff by filling out the application and does not need to be approved by United Healthcare Service. Please note that employees will be responsible for paying the premiums through payroll deduction to participate in this benefit.

* If you did not enroll when first eligible, UHC will allow you to enroll one time **only** during Open Enrollment. *
 * You will not need to complete an application at this time *

Long-Term Disability will continue to be a company-funded benefit offered at no cost to the employee. Please see benefit details below.

Short-term Disability	
Benefits Begin	On the first of the month after 30 days of full-time employment
Benefits Payable	Following a 7-day benefit waiting period; accumulated sick leave is treated as an offset in the policy
Percentage of Income Replaced	60% of weekly earnings
Benefit Duration	Up to 25 weeks

Age of Employee	Rate per \$10 of Weekly Covered Benefit
20 - 54	\$0.445
55 - 59	\$0.494
60 - 64	\$0.576
65 - 99	\$0.632

Long-term Disability	
Benefits Begin	Following 12 months of continuous employment
Benefits Payable	Following a 180 Day Elimination Period
Percentage of Income Replaced	60% of base pay
Maximum Benefit	A maximum of \$6,000 per month
Benefit Duration	Up to SSNRA = Social Security Normal Retirement Age



**Get the most out of your
short-term disability insurance**

**United
Healthcare**

How your plan works



If you have a qualifying injury or illness and are unable to work, your plan will provide income replacement.* You will receive benefits until you are no longer disabled or reach the end of your benefit period. This means you'll still have income to help you and your family pay for expenses like rent, medical bills, food and more.

Your disability plan provides you with a simple and streamlined claim process as well as personal support to help you get back to your job more quickly and safely.



Two ways to file a claim

If you have any questions about this process, please call our claim service team at **1-888-299-2070** between 8 a.m. and 8 p.m. ET.

- 1 Member claims portal** – Log in to myuhcfc.com and click the “Start a Claim” icon to complete and submit a claim online.
- 2 Hard copy claim form** – Request the claim form from your HR representative. Complete, sign, date and send the forms via fax or mail to the contact details listed on the claim form. You may also email the completed forms to fpcustomersupport@uhc.com. Please note, this is an unsecured email address.

*The benefit period for your plan is determined by your employer. Please see your Certificate of Coverage for plan details, including your plan's benefit period.



When payments begin

You may have to wait for a short period of time (known as the elimination period) before you're eligible to receive weekly payments, which you can use however you want. Most people use them to help pay for expenses such as:

- Health plan deductible
- Mortgage/rent
- Groceries
- Other medical bills
- Utilities
- Child care

Important: Your benefits will continue as long as you are considered disabled or you reach the end of the benefit period. If you're still unable to work after your benefit period ends and you are enrolled in long-term disability, you may be eligible to transition to that coverage. For details, contact your employer.

Understanding the elimination period

- The elimination period begins the day you become disabled
- To find out the length of your plan's elimination period, see your Certificate of Coverage



Return-to-work and absence support

With your plan, you have access to specialists trained to help you return to your job—or another occupation if necessary—as quickly and safely as possible. They can also assist with:

- Résumé preparation
- Skills training
- Job placement/search support
- Interview preparation
- Relocation services and more

Help with returning to work

Your disability plan may allow you to work part-time and still receive benefit payments.



A call worth taking

If you have a UnitedHealthcare health plan, we may reach out to check in and offer you additional help and support, which may include:

Wellness coaching

Coaching programs to help you work toward your health and wellness goals

Maternity support

Educational services and health resources to support your pregnancy

Care coordination

If you've had a hospital stay, a care coordination nurse calls to confirm you have after-care instructions, medication, medical equipment, etc.

Disease management

Support to connect you with the right programs and resources to help manage your condition



Questions?

For questions about eligibility, billing, plan design, or others, please reach out to your employer

United Healthcare

The information provided under Maternity Support is for general informational purposes only and is not intended to be nor should be construed as medical and/or nutritional advice. Participants should consult an appropriate health care professional to determine what may be right for them. If you believe you may have an emergency medical condition you should seek immediate care at an emergency department or call 9-1-1. Employers are responsible for ensuring that any wellness programs they offer to their employees comply with applicable state and/or federal law, including, but not limited to, GINA, ADA and HIPAA wellness regulations, which in many circumstances contain maximum incentive threshold limits for all wellness programs combined that are generally limited to 30 percent of the cost of self-only coverage of the lowest-cost plan, as well as obligations for employers to provide certain notices to their employees. Employers should discuss these issues with their own legal counsel.

Disease Management programs and services may vary on a location-by-location basis and are subject to change with written notice. UnitedHealthcare does not guarantee availability of programs in all service areas and provider participation may vary. Certain items may be excluded from coverage and other requirements or restrictions may apply. If you select a new provider or are assigned to a provider who does not participate in the Disease Management program, your participation in the program will be terminated. Self-Funded or Self-Insured Plans (ASO) covered persons may have an additional premium cost. Please check with your employer.

UnitedHealthcare Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. Disability products are provided on policy forms LASDPOL (05/03) et al. and UHCLD-POL 2/2008 et al., in Texas on forms LASD-POL-TX(05/03) and UHCLD-POL 2/2008-TX and in Virginia on LASD-POL(05/03) and UHCLD-POL 2/2008. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

Health Savings Account (HSA)

Noble provides you the opportunity to pay for out-of-pocket medical, dental, and vision expenses with pre-tax dollars through a Health Savings Account (HSA).

You must enroll/re-enroll in the plan to participate for the plan year January 1 – December 31, 2025.

An HSA is like a flexible spending account in that you are eligible to pay for health care expenses with pre-tax dollars, but an HSA has some additional advantages:

- Money in an HSA can be used for future medical expenses on a tax-free basis.
- Unused money in an HSA is not forfeited at the end of the year; it is carried forward.
- Your HSA is yours to keep, which means that you can take it with you if you change jobs or retire. If you have any money remaining in your HSA after your retirement, you may withdraw the money as cash.

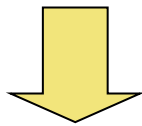
The maximum amount that you can contribute to an HSA in 2025 is \$4,300 for individual coverage and \$8,550 for family coverage. Additionally, if you are age 55 or older, you may make an additional “catch-up” contribution of \$1,000 annually.

Expenses paid from the HSA remain tax free as long as they are considered eligible “qualifying medical expenses” under IRS guidelines: Section 213(d). For further details on these eligibility requirements, go to www.treasury.gov.

Please note that you, not Noble, Inc, are accountable to the IRS for making sure you use these funds appropriately, so make sure to save your receipts!

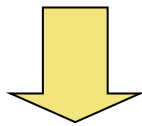
How does an HSA work?

Part 1: Qualifying High Deductible Health Insurance Plan



Provides health care benefits after the deductible has been met.

Part 2: Health Savings Account



A health savings account can be funded with your tax-exempt dollars, by your employer, by a family member or by anyone else on your behalf.

Who is eligible for an HSA?

Anyone who is:

- Covered by a high-deductible health plan (HDHP)
- Not covered under another medical plan that is not an HDHP
- Not enrolled in Medicare or
- You cannot be claimed as a dependent on someone else’s 2025 tax return

Flexible Spending Account (FSA)

Noble provides you the opportunity to pay for out-of-pocket medical, dental, vision, and dependent care expenses with pre-tax dollars through the Flexible Spending Accounts.

You must enroll/re-enroll in the plan to participate for the plan year January 1 – December 31, 2025.

A Health Care **FSA** is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. A **Dependent Care FSA** is used to reimburse expenses related to the care of eligible dependents while you and your spouse work. Funds are available on January 1, 2025. If you are enrolled in the HDHP plan you may open a **Limited Purpose FSA** in addition to the HSA account that is to be used for limited dental and vision expenses.

Contributions to your FSA come out of your paycheck before any taxes are taken out. This means that you don't pay federal income tax, Social Security taxes, and state and local income taxes on the portion of your paycheck you contribute to your FSA. You should contribute the amount of money you expect to pay out of pocket for eligible expenses for the plan period. In the event that you do not use your entire Health Care FSA election amount by the end of the plan year, you can now **carryover up to \$200** of unused funds into the next plan year and use it for expenses incurred during that year.

Any amount in excess of \$200 remaining at the end of the year will not be refunded to you or carried forward to a future plan year. This is known as the use-it-or-lose-it rule.

The maximum that you can contribute to the **Health Care Flexible Spending Account** is **\$3,300**.

The maximum that you can contribute to the **Dependent Care Flexible Spending Account** is **\$5,000** (for married filing jointly tax status and \$2,500 max for married filing separate tax status *(each parent can contribute \$2,500 in married filing separate tax status)*).

- All FSA participants will receive a debit card, allowing for immediate electronic access to FSA funds.

The following example shows how you can save money with a flexible spending account.

Bob and Jane's combined gross income is \$30,000. They have two children and file their income taxes jointly. Since Bob and Jane expect to spend \$2,000 in adult orthodontia and \$3,300 for day care next plan year, they decide to direct a total of \$5,300 into their FSAs.

	Without FSAs	With FSAs
Gross income:	\$30,000	\$30,000
FSA contributions:	\$0	-5,300
Gross income:	\$30,000	\$24,700
Estimated taxes:		
Federal	-2,550*	-1,755*
State	-900**	-741**
FICA	-2,295	-1,890
After-tax earnings:	24,255	20,314
Eligible out-of-pocket		
Medical and dependent care expenses:	-5,300	\$0
Remaining spendable income:	\$18,955	\$20,314
Spendable income increase:		\$1,359

*Assumes standard deductions and four exemptions.

**Varies, assume 3%.

The example above is for illustrative purposes only. Every situation varies and we recommend that you consult a tax advisor for all tax advice.



Your well-being is what matters most

Medical issues can take a toll on your work and home life. To help you through difficult times, the UnitedHealthcare Member Assistance Program (MAP) provides you and your family personal and confidential support, 24 hours a day, 7 days a week.

The help you may need, at no extra cost

- **Unlimited phone access to master’s-level specialists, 24/7**
- **Up to 3 referrals for face-to-face counseling sessions.*** Our national network includes 144,000+ clinicians.¹
- **One legal consultation for 30 minutes.** You can meet with an attorney by phone or in person to discuss legal concerns. You can also retain an attorney for ongoing services at a 25% discounted rate.**
- **A 30- to 60-minute financial consultation.** Credentialed financial professionals can discuss estate taxes and other financial matters with you.
- **Access to liveandworkwell.com.** From your desktop or mobile device, you can easily and securely find a provider, discover work-life resources near you and confidentially connect to expert guidance. You can also access news, events and thousands of articles.

Maintaining your privacy and confidentiality is of the utmost importance. All records, referrals and evaluations are kept private and confidential in accordance with federal and state laws.

Access your MAP benefit today

Call **1-877-660-3806, TTY 711**, for personal and confidential assistance. Translators are available for non-English speakers.

Visit liveandworkwell.com.

There are 2 ways to access:

- 1 Sign in using your **HealthSafe ID®** to securely access your personal benefit information
- 2 Enter anonymously using access code: **FP3EAP**



Call 1-877-660-3806, TTY 711

United Healthcare

*There is no charge for referrals or for seeing a clinician within our network for up to 3 visits per issue.

** Due to the potential for a conflict of interest, legal consultation will not be provided on issues that may involve legal action against UnitedHealthcare, its affiliates or any entity through which the caller is receiving services directly or indirectly.

¹ Optum internal network analysis, February 2019.

Noninsurance services are offered only on specific lines of coverage and are not insurance. These services may be modified or terminated at any time, may not be available in all states and may vary depending on state laws and regulations. Employee Assistance Program (EAP) is offered through Optum. Optum is an affiliate of UnitedHealthcare.

UnitedHealthcare Life and Disability products are provided by UnitedHealthcare Insurance Company and certain products in California by Unimerica Life Insurance Company. The policies have exclusions, limitations, reductions of benefits and terms under which the policy may be continued in force or discontinued. For costs and complete coverage details, call or write your insurance agent or the company. Some products are not available in all states. UnitedHealthcare Insurance Company is located in Hartford, CT and Unimerica Life Insurance Company is located in Milwaukee, WI.

Additional Benefit Offerings

As a full-time Noble employee, you also receive the following benefits:

Employee Assistance Program

The Employee Assistance Program is a voluntary program offered to all Noble employees and members of their household. Noble offers an EAP benefit through United Healthcare.

This is a completely confidential counseling program that cover issues such as marital and family concerns, depression, substance abuse, grief and loss, financial entanglements, and other personal stressors.

United Healthcare Plans EAP

The UHC Plan EAP is designed to help you, and your family stay psychologically and emotionally healthy. Every EAP counselor has a wide range of experience and is state licensed with multiple years of experience.

This EAP program also offers person-to-person phone access, 24 hours a day, 7 days a week, 365 days a year. There are also multiple locations for face-to-face appointments, as well as emergency appointments available.

Visit www.myuhc.com to learn more or call 1-888-887-4114.

Retirement Plan

The Noble Retirement Plan includes a 401(k) and Roth plan through AUL/OneAmerica (Voya effective January 1, 2025), with a \$1-for-\$1 employer match up to 5% of your salary. Employees can defer 1st of the month following one (1) month of employment and are automatically enrolled at 3%, with options to adjust or opt out. Contributions increase by 1% annually on January 1, up to 15%, unless changed.

Deferral changes take effect the 1st of the following month. Employees qualify for the employer match after 1 year of continuous employment and 1,000 hours of service.

If you have any questions regarding Noble's Retirement Plan, please contact Jan Bowman @ j.bowman@mynoblelife.org.

The time off benefits below are excluded from the per-visit employees.

Paid Time Off (PTO)

Noble provides the opportunity for paid time away from work, for vacations, illness, and other personal reasons for full-time employees on the 1st of the month following 30 days. Time off accrues month-to-month, with the amount based on years of service in relation to the renewal date of January 1. Up to one week of PTO not used within the calendar year can remain in the PTO bank, with any additional time converting to Sick Time on January 1, up to the maximum of 60 days.

Please refer to Noble Personnel Procedure #5.3: Paid Time Off/Sick Time, for further details.

Holidays

Noble recognizes the following eight (8) Holidays, and full-time staff will receive an equivalent bank of Holiday benefit time: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving, Thanksgiving Friday, Christmas Eve and Christmas Day. Please refer to Noble Personnel Procedure #5.4: Holidays, for further details.

Birthday

After five (5) years of service, employees will be given their birthday off with pay each year. Please refer to the Noble Personnel Procedure #5.12: Birthday Day, for further details.

Jury Duty

Paid time off permitted for Jury and Witness Duty with appropriate documentation from the court, per Noble Personnel Procedure #5.11: Jury and Witness Duty. Any compensation from the court will be deducted from the benefit amount.

Bereavement

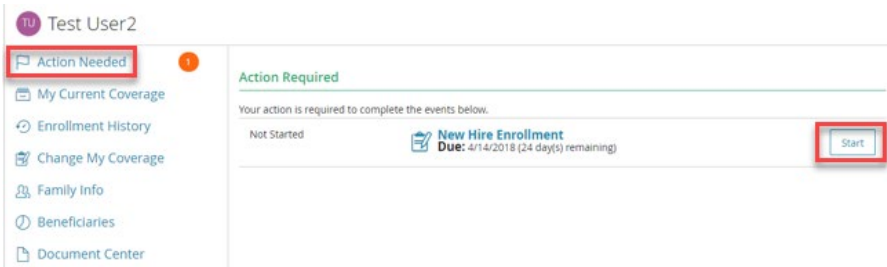
Full-time employees are allowed up to three consecutive days off from regularly scheduled duty with regular pay in the event of the death of the employee's spouse, domestic partner, child, stepchild, parent, stepparent, father-in-law, mother, mother-in-law, son-in-law, daughter-in-law, brother, sister, stepbrother, stepsister, or an adult who stood in loco parentis to the employee during childhood. Full-time employees are allowed one day off from regular scheduled duty with regular pay in the event of death of the employee's brother-in-law, sister-in-law, aunt, uncle, grandparent, grandchild or spouse's grandparent. Please refer to Noble Personnel Procedure #5.13: Bereavement Leave, for further details.

Noble, Inc. reserves the right to modify, suspend, or terminate any benefits program at any time. Each employee will be notified of any changes in the benefits program prior to the effective date of the change.

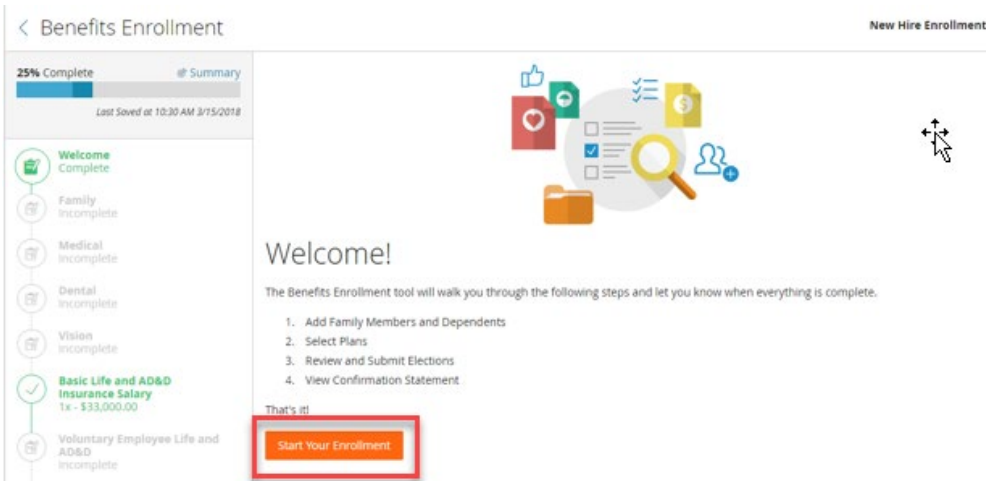
How to enroll through Paylocity

PCTY – 69007: Complete an Enrollment Event in Benefits Enhanced

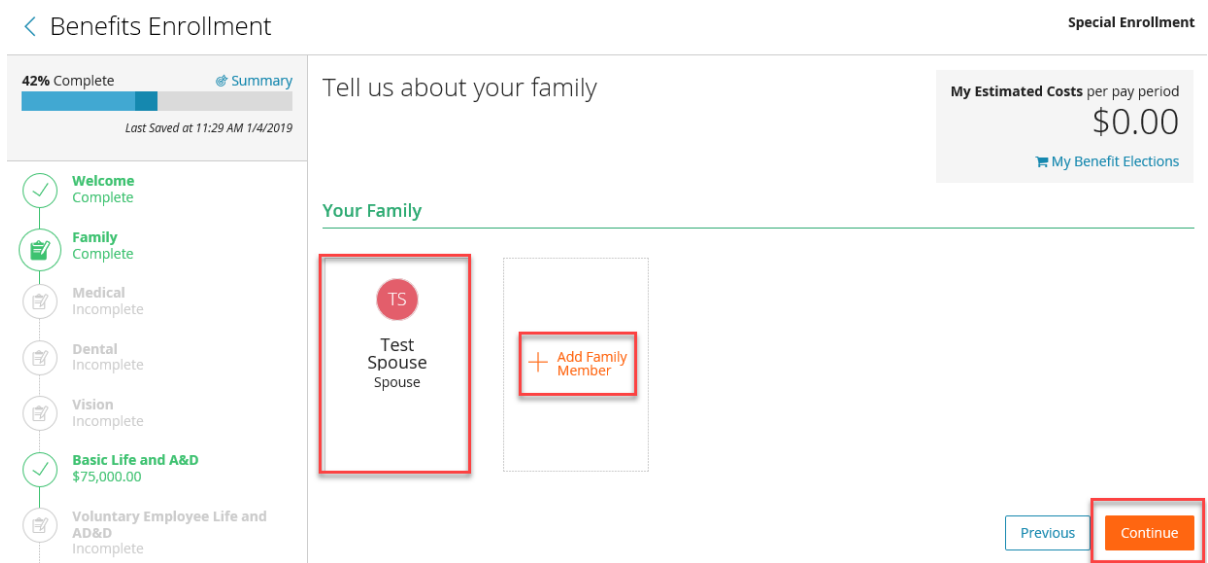
1. Access Benefits Enhanced.
2. Select **Action Needed** in the sidebar menu. This option only appears if an enrollment event is available.
3. Select **Start**.



4. Select **Start Your Enrollment**.



5. Review **Family Information**.
 - o Select **Add Family Member** to enter a new dependent.
 - o Select an existing dependent to change the dependent's demographic information.
 - o Select **Continue**.



How to enroll through Paylocity

6. Answer any questions, if applicable.

< Benefits Enrollment Open Enrollment

54% Complete [Summary](#)
Last Saved at 8:33 AM

My Estimated Costs per pay period
\$61.76
[My Benefit Elections](#)

Questions

Do you or any family members use tobacco products? Check all that apply

EA Employee (Myself)

Is your Spouse or Domestic Partner offered Medical/Health insurance through their employer?

Yes No

[Previous](#) [Continue](#)

7. Enter Benefit Elections.

- o Medical, Dental, Vision Plans

1. Select the dependents to cover. The system will calculate a coverage tier and cost based on the dependents selected.
2. Select the **checkmark** next to the appropriate **Plan** or **Waive** option.
3. Select **Continue**.

Who do you want to cover on this plan?

TU Test User1 (Myself) Employee TS Test Spouse Spouse CU Child User1 Child

Choose a Plan

<input checked="" type="checkbox"/>	HSA Open Access Plus Choice ^	Employee Only \$67.46
	Provider: Cigna	My Estimated Costs per pay period Employee Contribution: \$67.46 Employer Contribution: \$101.78
<input type="checkbox"/>	Open Access Plus Choice v	Employee Only \$81.01
<input type="checkbox"/>	Waive Medical	

[Previous](#) [Continue](#)

- o Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs)
 1. Select the **checkmark** next to the appropriate **Plan** or **Waive** option.
 2. Enter the appropriate **Employee Per Pay Period** or **Total Annual Contribution** amount.
 - Employees must enroll in the HSA to receive any applicable employer contribution, if enrolled in a qualified medical plan.

How to enroll though Paylocity

- Enter a *\$0 Employee Per Pay Period* amount to receive the employer contribution without an employee contribution.
 - The amount that employees can contribute to the account gets limited by any contribution that the employer makes as well as the IRS annual limit.
3. Select **Continue**.

Contribute to a Health Care Savings Account (HSA)?

HSA ^

Total Annual Contribution | \$1,108.33
\$100.00

Contribution Amount	
Employee Paid to Date	--
Employee Per Pay Period	<input style="width: 80px;" type="text" value="\$100.00"/>
Remaining Pay Periods	9
Employee Annual Contribution	\$900.00
Employer Annual Contribution ⓘ	\$208.33
Total Annual Contribution ⓘ	<input style="width: 80px;" type="text" value="\$1,108.33"/>

Annual Limits	
Min Annual Contribution Amount	--
Max Annual Contribution Amount	\$3,550.00

Provider United Healthcare

Total Contribution To Date

Employee Contribution Amount	--
Employer Contribution Amount	--
Total Contributions To Date	--

Contribute to a Flexible Spending Account (FSA)?

FSA ^

Total Annual Contribution | \$900.00
\$100.00

Contribution Amount	
Employee Paid to Date	--
Employee Per Pay Period	<input style="width: 80px;" type="text" value="\$100.00"/>
Remaining Pay Periods	9
Employee Annual Contribution	\$900.00
Employer Annual Contribution ⓘ	--
Total Annual Contribution ⓘ	<input style="width: 80px;" type="text" value="\$900.00"/>

Annual Limits	
Min Annual Contribution Amount	\$1.00
Max Annual Contribution Amount	\$2,750.00

Provider Ameriflex

Total Contribution To Date

Employee Contribution Amount	--
Employer Contribution Amount	--
Total Contributions To Date	--

Waive Medical FSA

How to enroll though Paylocity

- Voluntary Employee, Spouse, Domestic Partner, or Child Life and AD&D plans
 1. Select the **checkmark** next to the appropriate **Plan** or **Waive** option.
 2. Select the appropriate **Coverage Amount** in the dropdown menu, if electing coverage.
 3. Select **Continue**.

Voluntary Employee Life ^

Coverage Amount
-- Select --

Provider Cigna

My Estimated Costs per pay period
Employee Contribution --
Employer Contribution --

Waive Voluntary Employee Life Waive Coverage
\$0.00

Previous Continue

- Voluntary Disability
 1. Select the **checkmark** next to the appropriate **Plan** or **Waive** option.
 2. Select the appropriate **Coverage Amount** in the dropdown menu, if electing coverage.
 3. Select **Continue**.

Short Term Disability ^

Coverage Amount

Coverage Amount	Cost
0.6x - \$685.00	\$26.41

My Estimated Costs per pay period
Employee Contribution --
Employer Contribution --

Previous Continue

- Employer Provided Benefits: Employees do not need to make an election in these plans, as the employer provides these benefits at no cost to the employee.
- Information Only Plans:
 1. Employees will not enroll in these plans in the Benefits Enhanced system.
 2. These plans provide employees with the information necessary to enroll elsewhere.

Plan

Travel Assistance ^

Provider Mutual of Omaha

Documents [Travel Assistance](#)

Previous Continue

How to enroll through Paylocity

7. Designate Beneficiaries.

- Any dependents already in the system show as possible beneficiaries.
- Select **Add Beneficiary** to enter additional beneficiaries.
- Enter a **Primary Beneficiary %** for all listed plans.
- Select **Continue**.

Beneficiaries

ST **Spouse Tester**
Spouse (Family Member)

CT **Child Tester**
Child (Family Member)

Add Beneficiary

Beneficiary Designation

Group Term Life and AD&D **Apply to All**

Name	Primary Beneficiary %	Secondary Beneficiary % (optional)
Spouse Tester	0.00	0.00
Child Tester	0.00	0.00
Totals	0.000	0.000

Previous **Continue**

8. Review all enrollment information.

- Select **Expand All** to display the details of each election.
- Select a **Plan Type** in the Sidebar menu to make any necessary changes.

93% Complete Summary

Last Saved at 11:29 AM 1/4/2019

- ✓ **Welcome**
Complete
- ✓ **Family**
Complete
- ✓ **Medical**
Medical HDHP
- ✓ **Health Care Savings Account (HSA)**
\$2,400.00
- ✓ **Dental**
Waive Dental
- ✓ **Vision**
Waive Vision
- ✓ **Basic Life and A&D**
\$75,000.00

Enrollment Summary

Please review your family information and benefit elections to make sure all information is correct. If not, you may make corrections at this time. You must **Submit Enrollment** at the bottom of the page to complete your benefits enrollment.

My Family Information

	Name	Tobacco	Full-Time Student
TU	Test User3 (Myself) Employee	No	N/A
TS	Test Spouse Spouse	No	N/A

My Benefit Elections

Please review your benefit elections below to make sure all information is correct.

Expand All

Medical
Medical HDHP ▼

Employee + Spouse
\$12.50

My Estimated Costs per pay period

\$13.88

[My Benefit Elections](#)

Select **Submit** to complete the enrollment.

Enroll in benefits for the next plan year, if applicable.

- Select **I'll do this later** to complete the enrollment for the next plan year now.

One More Step...

Your enrollment has been submitted, but you also need to **enroll in benefits for the next plan year.**

To make that process easier, we're applying your current elections to that enrollment.

[Continue](#) [I'll do this later](#)

Select **View PDF** to view or print and save an Enrollment Confirmation Statement outlining the benefit elections made.

✓ Success: Your enrollment is 100% complete and is pending approval.

My coverage as of **6/1/2018** Viewing coverage as of 6/1/2018

ⓘ The elections below are pending approval.

My Estimated Costs
\$193.92 [View PDF](#)

[Expand All](#)

Important Information:

- Employees may need to submit an Evidence of Insurability form, if electing coverage over the Guaranteed Issue Amount, or if enrolling in coverage after the initial new hire enrollment period.
- For general Company 2000 Benefits assistance and questions, please submit a HR/Benefits ticket AskHR@Zendesk.
- For additional assistance, please reach out to Jan Bowman, Director of Human Resources
Office 317-375-2701
Email: j.bowman@mynoblelife.org



Noble
Dream it. Live it.™

Customer Service Contacts

Vendor	Phone Number	Web Address
United Healthcare Medical & Prescription Drugs	1-888-901-4636	www.myuhc.com
United Healthcare Dental	1-800-896-4830	www.myuhcdental.com
United Healthcare Vision	1-800-638-3120	www.myuhcvision.com
HSA Health Savings Account	1-800-631-3539	batinfo@paylocity.com
FSA (DBS) Flexible Spending Account	1-800-631-3539	batinfo@paylocity.com
United Healthcare Life and AD&D Vol Life AD&D Short Term Disability Long Term Disability	1-888-299-2070	www.myuhcftp.com
United Healthcare Employee Assistance Program	1-888-887-4114	www.myuhc.com
One America Retirement Plan	1-800-249-6269 M-F 8:00 a.m. – 8:00 p.m.	www.oneamerica.com/login Group #G37571
Noble HR Jan Bowman - Director of HR	317-375-2701	j.bowman@mynoblelife.org

The information in this Enrollment Guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this Guide was taken from various summary plan descriptions and benefit information. While every effort was made to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the Guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your Guide, contact Human Resources.