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2027 Teammate Benefits

Benefit Enrollment Guide

For assistance with benefit questions, claims, and billing inquiries, please call the **Teammate Benefits Line** at 1-833-236-7463.

We believe in giving our Teammates the best benefit options for their hard work. As a Teammate, you have access to unbeatable, affordable plans, custom-built for you. Use this guide to determine what plan meets your needs for 2027. Thanks for joining our team!

How To Enroll

YOU WILL BE AUTOMATICALLY ENROLLED in the **Blue Plan** for the 2027 plan year even if you have previously waived coverage. To make changes to your plan or unenroll, please call the Teammate Benefits Line at 833-236-7463.

Eligibility

Teammates are eligible for coverage once they have been on assignment for 30 days. Coverage begins on the first Monday following 30 days after your first check.

Termination/Rehire

(only applies to the same plan year)

Coverage ends on the Sunday of your last week worked. If you begin an assignment with less than a 13-week break, you will be automatically enrolled in the coverage you previously had, this includes exact enrollment or waiver as previously elected. If you have a 13 week or longer break in assignment, you will NOT be automatically enrolled. You are eligible to enroll, but you must call the Teammate Benefits Line to enroll.

Login Information:

Website: worxenroll.com/oningroup

Phone: 833-236-7463

Username: first initial + last name + last 5 of your SSN (Ex: tdole12345)

Password: your first initial + last name + onin (Example: tdoleonin)

Contact Information

COVERAGE	CARRIER	CUSTOMER SERVICE	WEBSITE
Medical	UMR	1-800-826-9781	umr.com
Vision	Superior Vision	1-800-507-3800	superiorvision.com
Teledoctor	RelyMD	1-855-879-4332	relymd.com
EAP	Charles Nechtem	1-800-531-0200	charlesnechtem.com
Basic Life	Guardian	1-800-525-4542	guardianlife.com
401(k)	Ōnin	1-866-581-6646	oninjobs.com/tm401k
Legal Benefits	RocketLawyer	1-877-881-0947	go.rocketlawyer.com/oningroup
Dental	UMR	1-800-826-9781	umr.com
Safety Eyewear	EyeWeb	1-888-449-9540	oninstaffing.eyewebsafety.com

Teammate Benefits:

- Visit umr.com and select "Find a provider"
- Scroll to **"UnitedHealthcare Options PPO Network"** or **"UnitedHealthcare Choice Plus"** in the alphabetical list, or type it into the search box
- For medical providers, choose "View Providers"
- For behavioral health providers, select "Behavioral Health Directory"

Vision Provider:

- Visit superiorvision.com
- Select “Find an eye care professional”
- Enter your location information
- Select the “Insurance Through Your Employer” option
- Select the “Superior National” network
- Choose your desired distance
- Select the “Find Providers” button

Dental Provider:

- Visit umr.com and select "Find a Provider" or call 1-800-826-9781
- Check the Dental radio button under the “Search by” section
- Scroll to "DenteMax" in the alphabetical list, or type it into the search box
- Click “Find a Dentist” at the top of the DenteMax page
- Enter desired zip code

If you (and/or your dependents) have Medicare or will become eligible for Medicare in the next 12 months, a Federal law gives you more choices about your prescription drug coverage. Please see the Mandatory Legal Notices on page 9 for more details.

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Ōnin Flex Program Teammate Eligibility

Teammates in the Flex Program will be automatically enrolled in the Teammate Only Blue Plan during their new hire period and once a year during Open Enrollment. Deductions for Teammate Benefits will only be taken once a week, even if the Teammate is paid multiple times per week. A missed deduction will not result in a double-deduction the next week.

Teammate Benefits Plans

We take care of our Teammates with a comprehensive benefits package that truly differentiates us from our competitors. The Ōnin Group offers healthcare services that are both affordable and accessible.

IN-NETWORK MEDICAL BENEFITS	BLUE PLAN	BRONZE PLAN
Network	UnitedHealthcare Options PPO	UnitedHealthcare Choice Plus
Calendar Year Deductible (Individual / Family)	$0/$0	$3,000 / $6,000
Maximum Calendar Year Out of Pocket (Individual / Family)	N / A	$6,000 / $12,000
PROFESSIONAL SERVICES	**YOUR RESPONSIBILITY IS:**	**YOUR RESPONSIBILITY IS:**
Primary Care Visits	$5 Copay, first 2 visits, $25 Copay, visits 3 to 6	$5 Copay, first 2 visits, $25 Copay, visits 3+
Specialist Visits	$50 Copay, up to 4 visits per year	$50 Copay
Urgent Care *(For non-emergency medical issues, consider using the RelyMD service)*	$10 Copay, up to 6 visits per year	$50 Copay
Preventative Services	Covered 100%	Covered 100%
Teledoctor	$0 Copay	$0 Copay
	FIXED DOLLAR REIMBURSEMENT	**DEDUCTIBLE AMOUNT**
X-RAY / LAB	**PLAN WILL COVER UP TO:**	**YOUR RESPONSIBILITY IS:**
X-ray Services	$1,000 up to 5 per year	Deductible then 20%
Laboratory Services	$500 up to 12 per year	Deductible then 20%
Magnetic Resonance Imaging (MRI)	$1,600 up to 1 per year	Deductible then 20%
Computerized Tomography (CT) Scan	$1,500 up to 1 per year	Deductible then 20%
EMERGENCY ROOM	**PLAN WILL COVER UP TO:**	**YOUR RESPONSIBILITY IS:**
Emergency Room Visits	N / A	$500 Copay, then Deductible + 20%
INPATIENT/OUTPATIENT BENEFITS	**PLAN WILL COVER UP TO:**	**YOUR RESPONSIBILITY IS:**
Inpatient Surgery	N / A	Deductible then 20%
Inpatient Mental Health Benefit	N / A	Deductible then 20%
Inpatient Alcohol & Substance Abuse Benefit	N / A	Deductible then 20%
Inpatient Doctor Benefit	N / A	Deductible then 20%
Outpatient Surgery	$2,000 up to 1 per year	Deductible then 20%
Anesthesia Services	$2,000 up to 1 per year	Deductible then 20%
Outpatient Mental Health Benefit	$500 up to 24 per year	Deductible then 20%
Outpatient Alcohol & Substance Abuse Benefit	$500 up to 24 per year	Deductible then 20%
Outpatient Doctor Benefit	$125 up to 10 per year	Deductible then 20%

PRESCRIPTION DRUGS	YOUR RESPONSIBILITY IS:	Retail (30 days)	Mail Order (90 days)
Generic	$5 Copay	$15 Copay	$30 Copay
Preferred Brand	N / A	30%, minimum $35	30%, minimum $70
Non-Preferred Brand	N / A	40%, minimum $70	40%, minimum $150

PLAN RATES	TEAMMATE WEEKLY COST	Payrate: $10 - $14.99	Payrate: $15 - $16.99	Payrate: $17+
Teammate Only	$20.82	$31.37	$45.99	$52.12
Teammate & Spouse	$58.32	$170.06	$186.68	$193.32
Teammate & Children	$49.38	$136.98	$153.60	$160.25
Family	$83.32	$314.50	$331.11	$337.76

IMPORTANT: The benefits described here apply only to IN-NETWORK providers. Out-of-network providers may charge you the difference between what your plan pays and the full cost of the service. You MUST confirm that the provider or facility you choose is in-network before your visit. The Blue plan does not cover out-of-network providers or facilities. If you use an out-of-network provider, you will be responsible for the full cost of the service or visit.

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Employee Assistance Program

The Ōnin Group Employee Assistance Program (EAP) is a benefit available to all Teammates that offers confidential counseling services to you and members of your household enrolled in medical coverage. This service offers immediate access to clinicians who will help clarify your problem or concern and work with you to develop a plan of action to address it. The EAP provides the opportunity to work with a counselor directly over the phone.

Counseling Services

The EAP can help you address a wide variety of personal concerns to support your well-being at work and at home. Examples of concerns we can help with include:

- Alcohol or drug abuse
- Anxiety
- Child and family issues
- Dealing with change
- Debt and money management
- Balancing personal and professional life
- Domestic violence
- Executive coaching
- Feeling overwhelmed
- Depression
- Marital issues
- Grief
- Parenting
- Problems with a child
- Relationship issues
- Smoking cessation
- Time management

Unlimited telephone counseling is available 24/7 at no cost to you!

Call: 1-800-531-0200

Email: inquiries@charlesnechtem.com

Visit us on the web at: charlesnechtem.com

Vision Insurance

This Superior Vision Insurance is included with your medical coverage.

SUPERIOR VISION	
BASIC INFORMATION	**IN-NETWORK**
Eye Exam	100% after $10 copay
Contacts: Elective	Up to $150 Allowance*
Single, Bifocal, Trifocal Vision Eyeglass Lenses	100% after $25 copay
Standard Frame	Up to $150 Allowance**
FREQUENCY OF SERVICES	**IN-NETWORK**
Comprehensive Eye Examination	12 Months
Lenses	12 Months
Frames	24 Months
OTHER FEATURES	**OTHER FEATURES**
Laser Vision Correction	Discounts range from 20% to 50%
Network	Superior National Network *(Verify the doctor and the vision facility both participate in the Superior National network before seeking services)*
Plan Provisions	****Frames:** 20% off amount over allowance ***Disposable Contacts:** 10% off amount over allowance ***Conventional Contacts:** 20% off amount over allowance

IMPORTANT: Contact Lenses are in lieu of eyeglass lenses and frames benefit.

TEAMMATE VISION PLAN RATE	TEAMMATE WEEKLY COST
Teammate Only	$0.00
Teammate & Spouse	$0.81
Teammate & Children	$1.12
Family	$2.14

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Dental Insurance

The dental insurance is included with UMR medical coverage. This is a Preferred Provider Organization (PPO) plan, giving you the flexibility to receive care from either in-network or out-of-network providers. To maximize your benefits and minimize costs, consider choosing an in-network provider through DenteMax.

DENTAL	
Annual Deductible - Individual/Family	$50/$150
Calendar Year Maximum Benefit	$1,000
Network	DenteMax
IN-NETWORK/OUT-OF-NETWORK COVERAGE	
PREVENTIVE SERVICES	
Exams (once every 6 months)	Covered 100%
Cleanings (once every 6 months)	
Fluoride Treatments (children under 14)	
X-rays	
BASIC SERVICES	
Fillings	Covered 80%
Simple Extractions	
Sealants (children under 16)	
Periodontics	
Endodontic (root canal)	
MAJOR SERVICES	
Crowns	Covered 50%
Bridges	
Dentures	

IMPORTANT: Out-of-Network providers may bill you for the difference between what your plan pays and the full amount charged for a service

TEAMMATE DENTAL PLAN RATE	TEAMMATE WEEKLY COST
Teammate Only	$0.00
Teammate & Spouse	$3.65
Teammate & Children	$4.53
Family	$6.84

Basic Life and AD&D Insurance

The AD&D benefit is equal to the amount of your Basic Life coverage. This benefit is provided at no cost to you! Any dependents covered under your medical plan will automatically be covered under the Basic Life plan. To ensure the financial benefits of your life insurance policy are distributed according to your wishes, you must designate a beneficiary. Call the Teammate Benefits Line at 833-236-7463 to add or update your beneficiary at any time.

LIFE BENEFIT SUMMARY	
Teammate	$3,000
Spouse	$2,000
Child(ren)	$1,000

If any or all your Basic Life coverage ends due to termination of employment, you will have the opportunity to convert some or all of this coverage to an individual policy. You have 30 days from the date your coverage ends to contact Guardian at **800-627-4200**.

CREATE YOUR UMR ACCOUNT

A Simpler, Faster Way to Manage Your Health

With your UMR account you can:

- Access your digital ID card on the go
- Look up in-network providers
- View your benefits and claim information
- Keep up with your health account balances

To set up your account:

Step 1: Visit **umr.com**

Step 2: Click on Create your account

Step 3: Select Member from the dropdown of what type of user you are

Step 4: Click on Register

Step 5: Enter the following:

First and last name, date of birth, Member ID, and group policy number **(76416533)** in order to create a HealthSafe ID.*

Then, click Continue and follow the remaining steps to create your HealthSafe ID username and password

Step 6: Use your new credentials to log in and access nearly all of your health benefits information!

***You may use your Social Security Number if you do not have your Member ID card available.**

For Vision Insurance (Superior Vision)

Teammate vision insurance is provided through Superior Vision Services.

- The group number is **03870301** for Teammates.

You can access the Member Portal by visiting **superiorvision.com**. Follow the steps on Superior Vision's Member Portal Access Guide (**https://versanthealth.com/wp-content/uploads/2026/05/Vision-Member-Portal-Access-Guide.pdf**) to register your new member account. You can also download the Superior Vision app through Google Play or the App Store.

To maximize your benefits, always try to find a doctor that is in-network. To find a provider, visit **superiorvision.com/locator**, or call 1-800-507-3800 for more detailed questions.

For any questions or concerns related to your UMR coverage, please call 1-800-826-9781.

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Teledoctor Service: RelyMD

Get easier access to care when you're sick at no cost to you! RelyMD is a convenient way to get the care you need anytime, anywhere. Immediately connect with US board certified physicians anytime day or night. Avoid a trip to the ER or Urgent Care for non-emergency issues such as:

- Cold & Flu, Fever, Rashes, Infections
- Headaches, Aches & Pains, Muscle Pains

When to Use RelyMD

- If you're considering the ER or urgent care for a non-emergency medical issue
- Your trusted primary care physician is not available to see you right away
- You or your family are traveling or in need of medical care
- When you need to speak to a trusted professional from the comfort of home

How to Use RelyMD

Visit: relymd.com

Call: (855) 879-4332

Download the RelyMD App and use the employer code **MYIDR1489**

(For any inquiries, please contact support@relymd.com)

Ōperx

Ōperx is a fun and easy way to get discounts on a wide variety of products and services. Some of the most popular categories for Teammates are travel, tickets and entertainment, electronics, automotive supplies, cell phones, apparel, health and wellness, and food.

Don't have an Ōperx login? Go to operx.perkspot.com and create an account.

Skechers Shoe Discounts

SKECHERS Direct offers Ōnin Teammates a 30% discount on work shoes and other great styles year-round. Teammates can shop at any SKECHERS Retail store or online.

Shop Retail

- Mention retail code **B4B** at checkout to claim your discount

Shop Online

- Visit skechersdirect.com/SkechersDirect/register
- Enter the Company Access Code: **HCDSBKCC**
- You will then receive an email that allows you to set up a password for your personal account

Scan here or visit skechersdirect.com/SkechersDirect/register

Safety Eyewear: EyeWeb

EyeWeb Safety offers a convenient, self-service website where you can easily order prescription safety eyewear from the comfort of your home or workplace. Teammates are supported through a simple 1-2-3 step process, with live chat available for personalized assistance. Ōnin covers a range of frames, including lenses and essential coatings suitable for the work environment.

1. **Take a photo:** Capture a photo or "headshot" with the camera positioned at arm's length. Look straight ahead with both ears visible.
2. **Add your prescription:** Please have a current prescription ready to upload.
3. **Order glasses:** Select your frame and lens options.

Scan the QR code or visit oninstaffing.eyewebsafety.com for more information

401K

Investing your money over time can help create a six-figure retirement fund when you're ready to relax. We hope you love working for Ōnin, but we don't expect you to want to work forever. That means you need options that allow you to plan for retirement without breaking the bank.

A small percentage of your pay is invested in a group of stocks called a mutual fund. Historically, mutual funds average about 8% annual growth. The longer you leave your money in, the more your 401(k) grows. In fact, there are hefty tax penalties if you take your money out before the age of 60. The sooner you start and the longer you go without touching it, the greater your returns.

When you set aside just $3 – the cost of a fast-food cheeseburger – out of every $100 you earn, Ōnin will match it, doubling your investment (does that make it a double-cheeseburger?). That money goes to work for you in the stock market, building wealth quietly in the background while you work to pay your bills like normal. As long as that money sits there and works for you and you keep contributing, in 40 years, you will have invested a few bucks per paycheck, but your 401(k) will be worth a hefty 6-figures.

Plan Details

Eligible after 9 months*

*9 months with less than 1 month break in service

No minimum contribution

Full-time or part-time

Ōnin will match your contribution**

**Ōnin will match your contributions up to 3%

For more information, scan the QR code, or visit oninjobs.com/tm401k

Rocket Lawyer Legal Services

Ōnin makes it easy for you to get instant advice and access legal resources with Rocket Lawyer. Whether you're starting a family, buying a home, working through a landlord dispute, or planning your estate, Rocket Lawyer Legal Benefits can help.

With Rocket Lawyer, you'll have access to these services:

- **Legal Documents Library:** Create and sign hundreds of legal documents such as wills, leases, and child care authorization forms
- **Attorney Q&A:** Submit a question and get reliable legal advice within one business day
- **Attorney Phone Consultations:** Schedule a free, 30-minute phone call with a Rocket Lawyer attorney specializing in your issue
- **Attorney Discounts:** Save 40% on lawyers in your area

For more information, scan the QR code, or visit oninjobs.com/rl22

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Endeavor Scholarship

The Ōnin Group endeavors to stand out in the staffing industry. In order to stand out, we must invest in and inspire our Teammates. We created our Endeavor Scholarship Program with the sole intention of positively impacting the lives of our Teammates. For more information, visit oninstaffing.com/endeavor-scholarship

Paid Holiday & Vacation Time

Holiday Pay

Teammates are eligible for holiday pay after completing 1,200 hours of service. Six paid holidays are offered: New Year's Day, Memorial Day, Independence Day, Labor Day, Thanksgiving Day, and Christmas Day. To qualify, Teammates must have worked 1,200 hours in the 12 months preceding an Ōnin-paid holiday and work the scheduled days before and after the holiday. If a Teammate works on a scheduled paid holiday, they will still receive 8 hours of holiday pay in addition to any hours worked.

Vacation Pay

Teammates qualify for 40 hours of vacation time after accumulating 1,800 hours of service with no more than a 120-day break between assignments. Accrued vacation time is not paid out upon termination of employment. Vacation time may be "cashed out" by receiving payment for hours worked plus unworked paid vacation time. Up to 40 hours of unused vacation time may roll over annually, with a maximum usage limit of 40 hours per year.

*Unless preempted by other local state or county laws and ordinances

Important Notice:

Ōnin's standard Teammate Vacation Policy applies except where Teammates work in locations that mandate additional or different paid leave benefits under state, county, or municipal laws, or at client worksites where specific policies apply. In such cases, Ōnin provides separate leave benefits as required by applicable law or by client-specific arrangements, which may supplement or replace the standard vacation benefits described above. Teammates working in locations with mandated paid leave requirements, or assigned to client worksites with different holiday or vacation policies, should refer to the applicable location- or client-specific leave policy documents for complete information about their benefits. For questions about which paid leave benefits apply to your specific work location or client assignment, please contact your local Ōnin Branch Office.

Mandatory Legal Notices

To access the following important notices regarding your benefits, scan the QR code:

- Summary of Benefit Coverage
- Women's Health and Cancer Rights Act
- Newborns' and Mothers' Health Protection Act Disclosure
- USERRA
- Medicare Part D Notice of Creditable / Non-Creditable Coverage
- Your ERISA Rights
- Continuation Coverage Rights under COBRA
- Medicaid and The Children's Health Program (CHIP)
- HIPAA Privacy Notice

oninjobs.com/legalnotices27

IOA
INSURANCE OFFICE OF AMERICA

For assistance with benefits questions, claims, and billing inquiries, please call the Teammate Benefits Line at: 1-833-236-7463

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The Blue Plan

THE Ōnin GROUP | 2027 Teammate Benefits

When you're on our team, you have unbeatable, affordable benefits. The EAP, Vision, Dental, Life, and Legal plans are all included with your Medical plan.

Blue Plan

Prescription Drugs: (Retail, 30-day supply)	$5 Generic Prescriptions
Primary Care Visits:	$5 Copay first 2 visits; $25 Copay visits 3-6
Specialist Visits:	$50 Copay up to 4 visits per year
Urgent Care:	$10 Copay up to 6 visits per year
Preventative Services:	Covered 100%
Fixed Dollar Reimbursements:	X-Ray / Lab Services Outpatient Benefits
Teledoctor: (a FREE bonus service offered through RelyMD!)	$0 Copay 24/7/365 access to a physician Speak to a doctor at work, traveling or from the comfort of your home Save money by avoiding expensive ER and Urgent Care visits

Vision Plan

Eye Exam	Covered 100% after $10 Copay
Contacts (in lieu of eyeglasses)	Up to $150 Allowance
Lenses (single, bifocal, or trifocal)	Covered 100% after $25 Copay
Standard Frame	Up to $150 Allowance up to 20% off amount over Allowance
Safety Eyeglasses	Basic Frames and Lenses Covered. Additional Costs Possible.

401(k) Plan

You are eligible to participate after 9 months
No minimum contribution required* *Ōnin will match your contribution up to 3%

Dental Plan

Preventative Services	Covered 100%
Deductible (Individual / Family)	$50 / $150
Annual Maximum per person	$1,000
Basic Services (after Deductible)	Covered 80%
Major Services (after Deductible)	Covered 50%

Rocket Lawyer

Access to legal documents library; create and sign wills, leases, forms, etc.
Access to legal consultations and discounts on legal services.

Employee Assistance Program (EAP)

Free counseling services available 24/7 for you and your eligible dependents
Resources for financial, relationship, health and personal growth assistance

Basic Life Plan

Teammate Only	$3,000
Spouse	$2,000
Children	$1,000

Blue Plan Weekly Cost	Medical	Vision	Dental	Basic Life
Teammate Only	$20.82	$0.00	$0.00	$0.00
Teammate & Spouse	$58.32	$0.81	$3.65	$0.00
Teammate & Children	$49.38	$1.12	$4.53	$0.00
Family	$83.32	$2.14	$6.84	$0.00

Expires 12/31/27

Want to learn more?
Visit: oninstaffing.com/benefits

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The Bronze Plan

THE Ōnin GROUP | 2027 Teammate Benefits

When you're on our team, you have unbeatable, affordable benefits. The EAP, Vision, Dental, Life, and Legal plans are all included with your Medical plan.

Bronze Plan

Prescription Drugs: (Retail, 30-day supply)	$15 Copay Generic Prescriptions
Primary Care Visits:	$5 Copay, first 2 visits, $25 Copay, visits 3+
Specialist Visits:	$50 Copay
Urgent Care:	$50 Copay
Preventative Services:	Covered 100%
Deductible then 20%	Individual: $3,000 / Family: $6,000 Once deductible is met, Bronze Plan will cover 80% of the cost up until the Out-of-Pocket Maximum is met
Teledoctor: (a FREE bonus service offered through RelyMD!)	$0 Copay 24/7/365 access to a physician Speak to a doctor at work, traveling or from the comfort of your home Save money by avoiding expensive ER and Urgent Care visits

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Annual Maximum per person	$1,000
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Basic Life Plan

Teammate Only	$3,000
Spouse	$2,000
Children	$1,000

Bronze Plan Weekly Cost

Hourly Rate	Teammate Only	Teammate + Spouse	Teammate + Child(ren)	Family
$10-14.99	$31.37	$170.06	$136.98	$314.50
$15-16.99	$45.99	$186.68	$153.60	$331.11
$17+	$52.12	$193.32	$160.25	$337.76

Vision, Dental, & Basic Life Weekly Cost	Vision	Dental	Basic Life
Teammate Only	$0.00	$0.00	$0.00
Teammate & Spouse	$0.81	$3.65	$0.00
Teammate & Children	$1.12	$4.53	$0.00
Family	$2.14	$6.84	$0.00

Expires 12/31/27

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