



2025-2026 • LEMEK LLC

Employee Benefits Highlights



Panera
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Welcome



Lemek LLC offers a comprehensive suite of benefits to eligible employees to promote health and financial wellness for you and your family. This booklet provides a brief overview of some of the benefits available to you.

BENEFITS ARE EFFECTIVE AUGUST 1, 2025 – JULY 31, 2026

ELIGIBILITY

Lemek LLC offers benefits to employees who work an average of 30 or more hours per week to comply with federal health care reform requirements. All employees are assessed for benefit eligibility and may become eligible for benefits on the first of the month upon completion of the new-hire or standard measurement waiting period. **For a comprehensive review of all benefits or for information on a Qualifying Life Event, refer to the Lemek Benefits site by scanning this QR code or go to lemek.hrbenefits.net.**



EMPLOYEE ASSISTANCE PROGRAM

Lemek LLC provides an Employee Assistance Program (EAP) through The Standard / Health Advocate, which is offered at no charge to our benefit-eligible employees and their families. The EAP program includes up to six (6) sessions/consultations and is **available 24 hours a day, 7 days a week!**

The EAP Services can help with:

- Depression, grief, loss, and emotional well-being
- Addictions such as drugs and alcohol
- Financial and legal concerns
- Family, marital, and other relationship issues
- **Contact: 877-851-1631 / healthadvocate.com/standard6**

HEALTH REIMBURSEMENT ARRANGEMENT

Lemek LLC will fund \$250 into a Health Reimbursement Arrangement (HRA) for all employees **enrolled in a UnitedHealthcare medical plan beginning August 1, 2025.**

HRA dollars can only be spent on qualified medical, pharmacy, dental, or vision expenses, as the debit card is tied to the IRS 213(d) expense listing. **Funds must be used by July 31, 2026**, as they do not carry over into the next plan year. If you are currently enrolled in a medical plan and have the Health Care FSA, you will use the same WEX debit card.

Want to Earn an Additional \$250 HRA Benefit for the next plan year?

Employees have an opportunity to earn an **additional \$250** in a Health Reimbursement Arrangement (HRA) by completing an annual wellness exam. For more information visit: wellworksforyou.com

ADDITIONAL TOOLS AND RESOURCES

UnitedHealthcare

Once enrolled in UHC Medical and/or Dental, you may visit myuhc.com and click Register to create a personal account and access your plan details. You can also download the **UHC mobile app** to access the same information on the go!

- Access and save the ID card
- Schedule virtual visits for medical or behavioral health care
- Search pharmacies, claims, drug pricing, and mail orders
- Estimate costs of common procedures and conditions
- Find nearby providers, hospitals, and urgent care facilities
- View dental benefits and search for in-network providers
- Check the status of your supplemental health claims
- Connect with helpful professionals 24/7

Medical and Prescription Drug



Your Bi-Monthly Deductions	Premier Plan	Standard Plan	Advantage Plan	MEC Value Plan
Employee Only	\$136.00	\$87.00	\$60.00	\$35.00
Employee + Spouse	\$306.00	\$195.00	\$166.00	\$136.00
Employee + Child(ren)	\$278.00	\$177.00	\$150.00	\$124.00
Employee + Family	\$435.00	\$277.00	\$235.00	\$193.00

UnitedHealthcare	Premier Plan	Standard Plan	Advantage Plan	MEC Value Plan
	In Network (You Pay)	In Network (You Pay)	In Network (You Pay)	In Network (You Pay)
Annual Deductible				
Individual / Family	\$400 / \$800	\$1,000 / \$2,000	\$2,500 / \$5,000	\$5,000 / \$10,000
Annual Out-of-Pocket Maximum				
Individual / Family	\$2,500 / \$5,000	\$4,000 / \$8,000	\$6,000 / \$12,000	\$7,150 ² / \$14,300 ²
Copays / Coinsurance				
Routine Preventive Care and Test: e.g., Annual physical	No Charge	No Charge	No Charge	No Charge
Primary Care Physician (PCP): Office Visit, Diagnostic	\$20 copay	\$30 copay	\$40 copay	30% ¹
Specialist: Office Visit	\$30 copay	\$50 copay	\$60 copay	30% ¹
Telemedicine: Office visits through myuhc.com	\$10 copay	\$10 copay	\$10 copay	\$10 copay
Urgent Care	\$30 copay	\$50 copay	\$60 copay	30% ¹
Emergency Room: Copay waived if admitted	Deductible, then \$150 copay	Deductible, then \$150 copay	20% ¹	30% ¹
Maternity Benefits: Includes prenatal care, postnatal care, ultrasounds, and any related complications. Refer to your plan documents for additional information.				
Initial Visit to Provider	\$20 copay	\$30 copay	\$40 copay	30% ¹
Childbirth / Delivery: Inpatient Hospital	\$250 copay, then 20% ¹	\$250 copay, then 20% ¹	20% ¹	30% ¹

¹After Deductible. / ²Due to Health Care Reform.

Prescription Drug Coverage	Premier Plan	Standard Plan	Advantage Plan	MEC Value Plan
Prescription Drug Coverage (Retail 34 Day Supply)³				
Generic⁴	\$10	\$15	\$20	\$20
Preferred Brand Name⁴	\$25	\$30	\$40	\$40
Non-Preferred Brand Name⁴	\$45	\$50	\$60	\$60

³Retail Prescription Drugs include In Network and Out-of-Network coverage.

⁴Prescription Drug Plan includes In Network only Mail Order 90-day supply. Refer to your plan documents for additional information.



Dental Plans: UnitedHealthcare— New Carrier!

Lemek LLC offers you two dental options. Employees and dependents have access to an extensive nationwide network of dentists through the **UnitedHealthcare PPO 30 Network** under UnitedHealthcare.

To find a Dentist, visit myuhc.com and click “**Find a Dentist.**” Select Employer plans and enter your zip code, then select the “**National Options PPO 30**” network to locate an In-Network dentist near you.



UnitedHealthcare Dental	PPO Low	PPO High
Your Bi-Monthly Deductions		
Employee Only	\$5.50	\$9.00
Employee + Spouse	\$13.00	\$19.00
Employee + Child(ren)	\$15.00	\$27.00
Employee + Family	\$20.50	\$35.00

UnitedHealthcare Dental	PPO Low	PPO High
	In Network¹	In Network¹
Annual Deductible		
Individual / Family	\$25 / \$75	\$50 / \$150
Annual Maximum		
Per Person	\$1,500	\$2,000
Services		
Preventive and Diagnostic	You pay nothing	You pay nothing
Basic Treatment	Plan pays 80% ²	Plan pays 80% ²
Major Treatment	Plan pays 50% ²	Plan pays 50% ²
Orthodontia Benefit		
Orthodontia Child Only	No Coverage	Plan pays 50%
Orthodontia Lifetime Maximum	No Coverage	Up to \$2,000 per child

¹Out-of-Network coverage included. Balance billing may apply to OON coverage.
²After Deductible.



Vision Plans: VSP

The vision plan is administered by Vision Service Plan (VSP) and provides exams, frames, lenses, and contact lenses annually.

VSP's provider network includes thousands of private practice doctors and over 700 Visionworks retail locations nationwide.

Employees will not receive ID cards for vision.

Visit vsp.com or call **800-877-7195** and reference **Group Number: 12305389**.

Vision Service Plan (VSP)	Signature	Enhanced
	In Network	In Network
Copays		
Routine Eye Exam: WellVision Exam	\$10 copay	\$10 copay
Lenses	100%	100%
Covered Services		
Frames: every 12 months, in lieu of contact	\$180 allowance; 20% off any remaining balance; Additional \$50 to spend on featured frame brands	\$220 frame allowance; 20% off any remaining balance; Additional \$20 on featured frame brands
Single / Bifocal / Trifocal Lenses: every 12 months	\$10 copay, then 100% is covered	\$0 copay for: Progressive Lenses, Tints/Light-reactive lenses, Anti-glaring coating, Impact-resistant lenses, and Polycarbonate lenses for children up to age 19
Elective Contacts: every 12 months, in lieu of frames	\$180 allowance; Up to \$60 copay for contact lens exam fitting	\$180 allowance; Up to \$60 copay for contact lens exam fitting
Medically Necessary Contacts: every 12 months	\$10 copay, then covered 100%	\$10 copay, then covered 100%
Additional pair of frames or contacts: every 12 months	Not included	Provides \$220 allowance to purchase additional pair of frames or \$180 allowance for contacts every 12 months

VSP Vision	Signature	Enhanced
Your Bi-Monthly Deductions		
Employee Only	\$5.48	\$14.16
Employee + Family	\$15.17	\$39.29

Income Protection: The Standard

Voluntary Disability

Disability insurance through The Standard provides income replacement should you become disabled and unable to work due to a non-work-related accident or illness. This benefit is 100% paid by you through payroll deductions.

Short Term Disability (STD)

- **STD pays up to 60% of your weekly earnings**, to a maximum of \$1,000 per week.
- **Benefit begins on the 8th day** after an injury or illness occurs and is available for up to 13 weeks.
- If you do not enroll when you are first eligible, an extended elimination period of sixty (60) days applies to illness and childbirth for the first 12 months of coverage.

Long Term Disability (LTD)¹

- **LTD pays up to 60% of your monthly earnings**, to a maximum of \$7,500 per month.
- **Benefit begins on the 90th day** after injury or illness occurs. See full plan summary for more details.

Basic Life and AD&D

The company provides employer-paid Basic Life and AD&D insurance to all eligible employees at no cost to you.

Coverage Amount

- Associates & Shift Supervisors: \$10,000
- Bakers & Assistant Managers: \$25,000
- General Managers & Support Staff: \$50,000

Voluntary Life and AD&D¹

Employees and their dependents may enroll in Voluntary Life and AD&D insurance with The Standard. **Employees are eligible to enroll in up to \$500,000 of benefit; Spouse up to \$300,000 with a Guarantee Issue of \$50,000; and Child(ren) up to \$10,000.**

¹In some instances, Voluntary Life/AD&D and Long-Term Disability may require Evidence of Insurability (EOI).



Voluntary Benefits: UnitedHealthcare—New Carrier!

You have the option to purchase additional voluntary benefits through post-tax payroll deductions through UnitedHealthcare and Nationwide. These benefits help you and your family cover unexpected expenses in the event of an accident or illness. If you are currently covered under Lemek's medical plan with UnitedHealthcare, they offer autopay on most coverages, so you do not have to file the claim yourself!

Accident Insurance: UHC

Accident Insurance provides benefits for covered injuries and specified accident-related expenses for an individual or family. Since health insurance only goes so far, this group policy is designed to help cover the out-of-pocket expenses that can result from a sudden accident.

Critical Illness: UHC

Critical Illness Insurance can pay a lump sum benefit when a covered illness is diagnosed. You choose the level of coverage, with **benefit amounts of \$5,000, \$10,000, \$20,000, and \$30,000.** You can use the money to pay for copays, deductibles, lodging, or any other expenses that you may have.

Hospital Indemnity: UHC

Hospital Indemnity Insurance provides direct benefits in the event of hospitalization. This plan covers \$1,500 for Hospital Admissions up to 3 times per plan year; \$100 per day for up to 365 days of hospital confinement per plan year; and you can even receive the \$50 Wellness Benefit for obtaining a preventive screening.

Pet Insurance: Nationwide

Pet Insurance is a reimbursement indemnity plan for your household animals. It reimburses you for a portion of eligible veterinary expenses such as emergency boarding, therapeutic supplements, dental disease, hospitalization, and other treatments. Coverage includes a maximum annual benefit of \$7,500 per pet and access to a vet helpline 24 hours a day, 7 days a week.

Visit: benefits.petinsurance.com/lemekllc



FLEXIBLE SPENDING ACCOUNT (FSA)—WEX

A Flexible Spending Account (FSA) allows you to pay for eligible expenses with pre-tax dollars. Lemek LLC offers both a Health Care and a Dependent Care FSA.

- **Health Care FSA:** You can contribute up to \$3,300 of pre-tax dollars to pay for qualified medical, dental, or vision expenses.
- **Dependent Care FSA:** Contribute up to \$5,000 each year to pay for qualified dependent care expenses for licensed nursery schools, day care centers, before and after-school care, and much more!

401(k) RETIREMENT PLAN

Lemek LLC offers the opportunity for you to begin saving money for retirement. Contact Human Resources for eligibility requirements and enrollment.



UKG PRO LOGIN INSTRUCTIONS

You will enroll in benefits through your UKG Pro benefits portal or UKG Mobile App. Visit e13.ultipro.com or download the **UKG Pro mobile app. Company Access Code: Panera**

Open Enrollment Elections / Qualifying Life Events

- From the UKG Website Homepage or Mobile App:
 - Myself > Benefits > Manage My Benefits > Get Started / Update My Benefits / Open Enrollment
 - The UKG Mobile App requires a second sign-on using the same login info.

BENEFIT RESOURCE CENTER (BRC)

To assist employees with ongoing questions or claims support for your covered benefits, Lemek LLC offers the Benefit Resource Center (BRC)! You and your dependents can contact the BRC by email at BRCEast@usi.com or phone at **855-874-6699, Monday through Friday, 8 AM to 6 PM EST** for support with:

- Eligibility questions
- Explanation of coverage
- Medical appeals support
- Issues obtaining Prescription Drugs at the pharmacy or identifying lower-cost sources
- Claims support to resolve denials and processing errors

Important Contacts

Benefit	Vendor/Group #	Phone Number	Website/Email
Benefit Resource Center	USI Group Name: Lemek LLC	855-874-6699	BRCEast@usi.com
The Lemek Benefits Team	UKG (UKG Pro)	888-874-3914	lemekbenefits@ukg.com
Medical, Prescription Drug and Optum Virtual Care	UnitedHealthcare Group #: 911538	866-633-2446	www.myuhc.com
Wellness Benefit	Wellworks For You	800-425-4657	www.wellworksforyou.com
Dental	UnitedHealthcare Group #: 911538	800-445-9090	www.myuhc.com
Vision	Vision Service Plan (VSP) Group #: 12305389	800-877-7195	www.vsp.com
Basic Life and AD&D Insurance; Voluntary Life and AD&D Insurance	The Standard Group #: 159795	800-628-8600	www.standard.com/individual
Short Term Disability	The Standard Group #: 159795	800-368-2859	www.standard.com/individual
Long Term Disability	The Standard Group #: 159795	800-368-1135	www.standard.com/individual
Voluntary Accident, Critical Illness and Hospital	UnitedHealthcare Group #: 911538	866-487-9299	www.myuhc.com
Flexible Spending Account & Health Reimbursement Arrangement (HRA)	WEX	866-451-3399	www.wexinc.com
Employee Assistance Program	The Standard / Health Advocate	877-851-1631 (TTY Services: 711)	www.healthadvocate.com/standard6
Pet Insurance	Nationwide	877-738-7874	www.PetsNationwide.com Company Name: Lemek LLC
401(k) Profit Sharing	NWPS	888-700-0808	www.nwpsbenefits.com