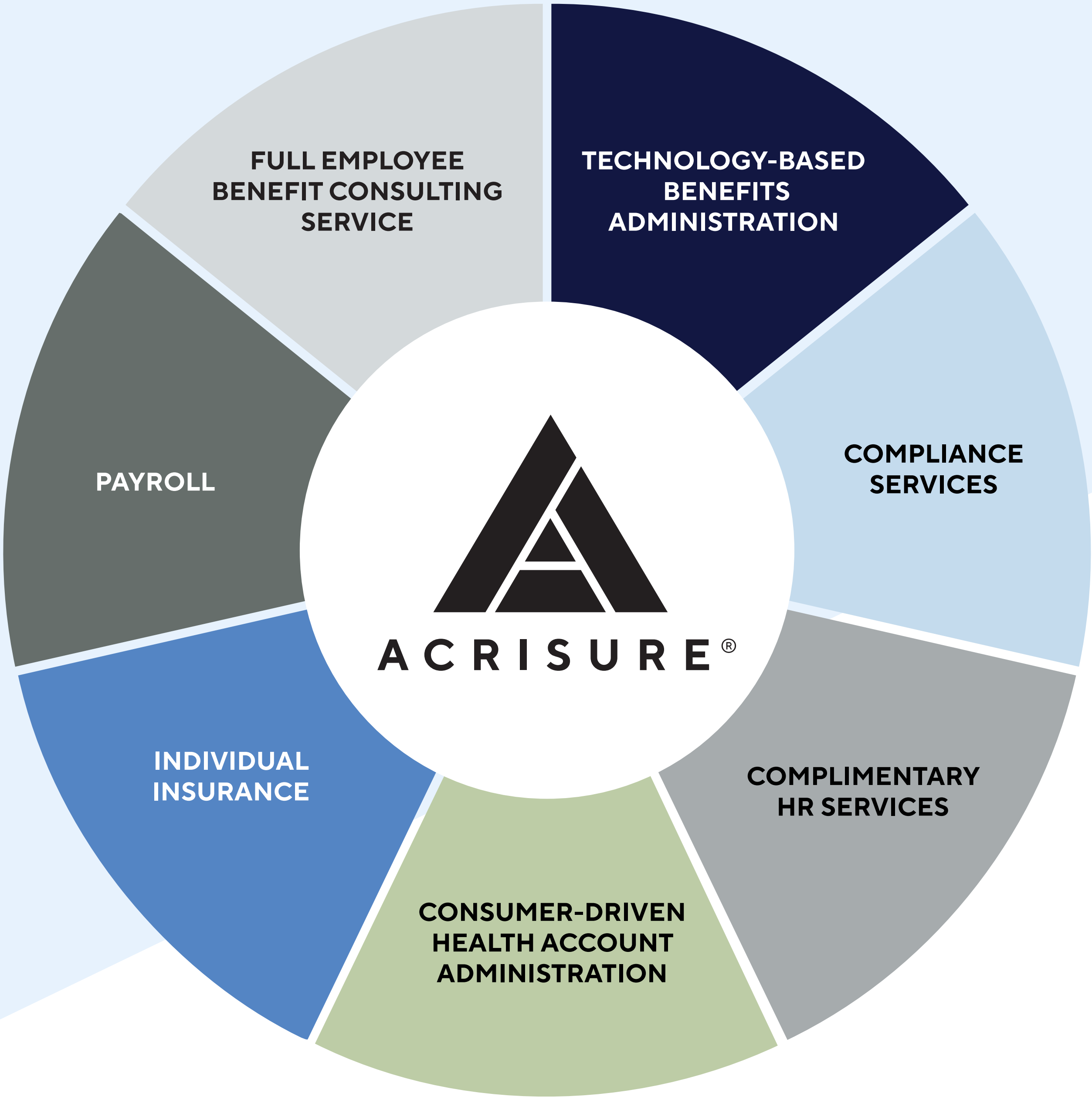
ACRISURE®

EMPLOYEE BENEFITS



Why Choose *Acrisure?*

Our technology-driven approach, supported by a diligent and service-focused team, ensures compliance through meticulous recordkeeping and consistent oversight. We provide a friendly, familiar experience with no outsourcing.

We deliver a full spectrum of Employee Benefit solutions through our exclusive in-house TPA partner, Davevic Benefit Consultants.

We also offer integrated in-house payroll solutions through Auris, creating a connected ecosystem across payroll, benefits, and administration for greater accuracy and efficiency.

Together, our people, technology, and in-house partners provide a streamlined, compliant, and personalized benefits experience.

EXPECT A FULL SPECTRUM OF EMPLOYEE BENEFITS SOLUTIONS

Full Employee Benefit Consulting Services

- Year Round Consulting Services
- Claims & Billing Assistance/Selection Support
- Plan Design/Benefit Package Review
- Application & Enrollment Submission
- Employee Enrollment Meetings
- Employee Benefits Communications

Technology-Based Benefits Administration

- Vacation Tracking
- Online Enrollment
- On-boarding/Off-boarding Assistance
- Employee Portal/HR Intranet
- Pay or Play Regulation Tracking

Compliance Services

- COBRA & Mini-COBRA Administration ACA & DOL Compliance Tools
- Pay or Play Regulations
- 1094/1095 Filing
- WRAP Summary Plan Descriptions
- Premium Only Plan Administration
- Employee Benefits Statements

Complimentary HR Services

- HR Guidance & Expertise
- Learning Management System
- Employee Handbook Builder
- Extensive Research Library
- SHRM & HRCI Recertification Webinars

Consumer-Driven Health Account Administration

- HRA/FSA/HSA Plan Administration
- Industry Leading Claims Processing Platform
- Employee & Employer Portal Access
- Davevic Mobile Application

Individual Insurance

- Medicare Guidance
- Individual Health Insurance Consultations
- Marketplace Enrollments
- ICHRA (Individual Coverage HRAs)

Payroll

- Accurate, Automated Payroll
- Compliance You Can Trust
- Real U.S.-Based Support
- All-in-One HR Platform

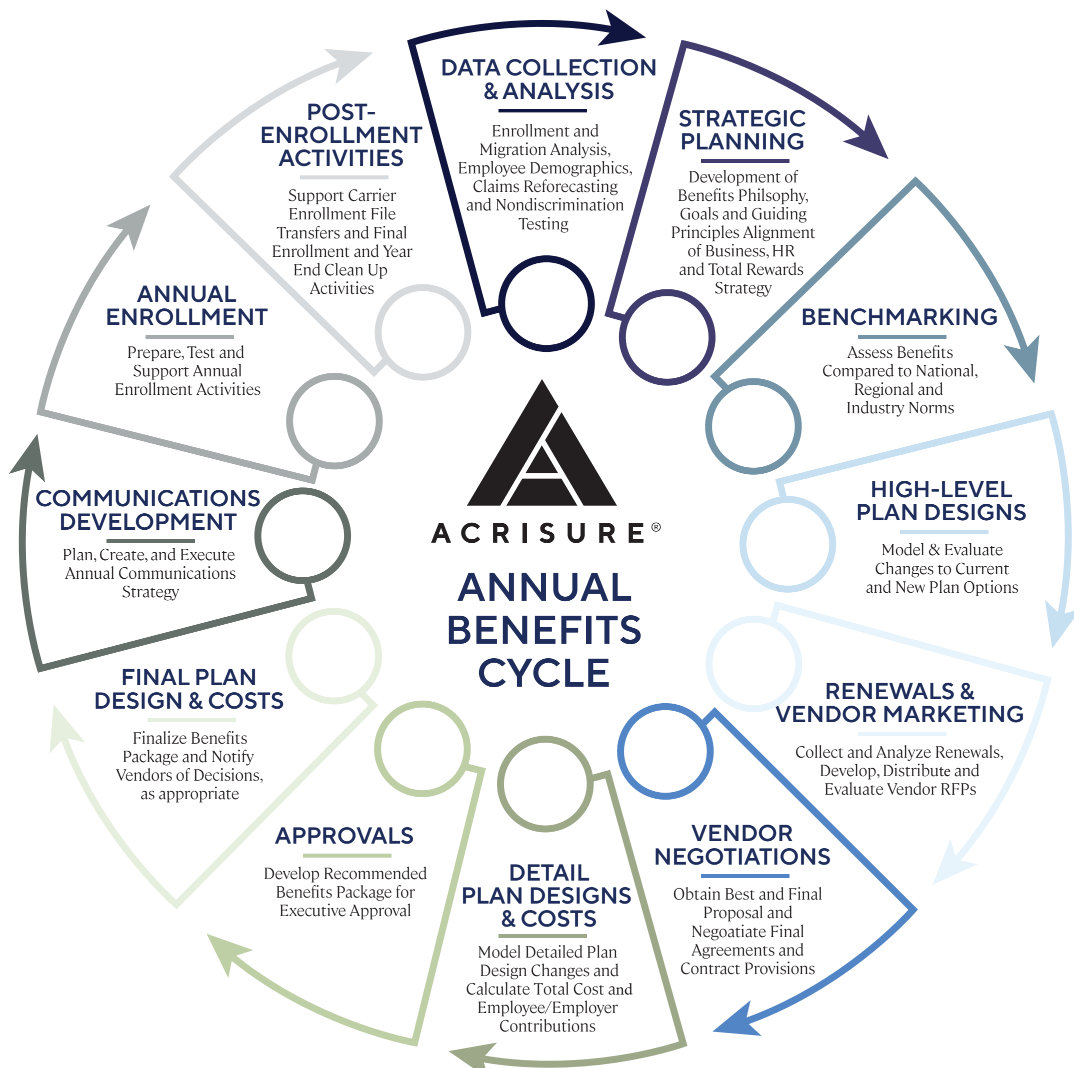
FULL EMPLOYEE BENEFIT CONSULTING SERVICES

Acrisure takes pride in serving all sized companies with their employee benefits across the country and worldwide. We provide expertise and guidance in:

- Health & RX Programs
- Dental
- Vision
- Life & Disability
- IDShield/Identity Theft Protection
- International Benefits
- Worksite Benefits
- GAP Plans
- MEC Plans

Several of these benefits may be offered on a voluntary basis. The benefits can be paid by the employee or employer, either way, our team will aide in the administration. Employers have specifically added Voluntary Life, Accident, Critical Illness, Voluntary Disability, and Whole Life Coverages to their suite of benefit offerings to be chosen by their employees at no cost to the company. These products can be offered on a group platform to revolutionize the old school traditional delivery of these type of products. Our exclusive programs with well named carriers allow this to happen.

Our team is available to support with adds, terms, and changes, along with being available for employee questions and support. Our hands on approach will help you foster components of a health care strategy that will create an engaging experience for employees and governing one for the employer. Our annual benefits cycle allows this to occur:



A full spectrum *of solutions*

Evaluating fully-insured, captive, level-funded and self-funded options is imperative. With increased regulation and competition between insurance carriers, our role is to ensure we cover all of the employer needs from beginning to end.

We hold strong relationships with both regional and national carriers, where we can maximize on our relationships as Acrisure. We also take pride in our Health Strategy team, a group of dedicated professionals who bring a wealth of expertise and experience to deliver outstanding healthcare solutions. Our team consists of clinicians, underwriters, analysts, and consultants, working collaboratively to ensure the highest level of service and value for our clients.

No matter the size of group, our team will utilize a full spectrum of solutions to ensure all avenues are considered when evaluating your employee benefits package. Some strategies that we could explore include:

- Contribution Strategy
- Benefit Changes
- Dual or Multiple Choice/Defined Contribution
- HRA/HRA/HSA Combinations
- Opt-Out Provisions
- Spousal Exclusion Policies
- Advocacy/Cost Containment Programs
- Enhance/Modify Benefits to continue to attract and retain employees.

ACRISURE OWNED SOLUTIONS

The Global Network empowers clients and members to protect and expand their businesses by leveraging Acrisure's global capabilities. It connects member to effective worldwide services and solutions across all countries and business lines. Our tailored solutions ensure compliance with local regulations and help clients and brokers find cost efficiencies to support their global operations.

CapPoint is an Acrisure built group level-funded captive solution tailored for small and mid-sized employers (5–200 employees), designed to provide long-term healthcare cost control, risk mitigation and benefit stability. It allows employers to collectively self-fund while pooling risk to manage large claims more effectively.

Through ARORx, employers access a complete pharmacy solution offering a full suite of self-funded pharmacy services. ARORx plays a key role in how members access prescriptions and what they pay for them.

ARORx offers more than a traditional pharmacy benefit manager (PBM) reducing their overall pharmacy spend.

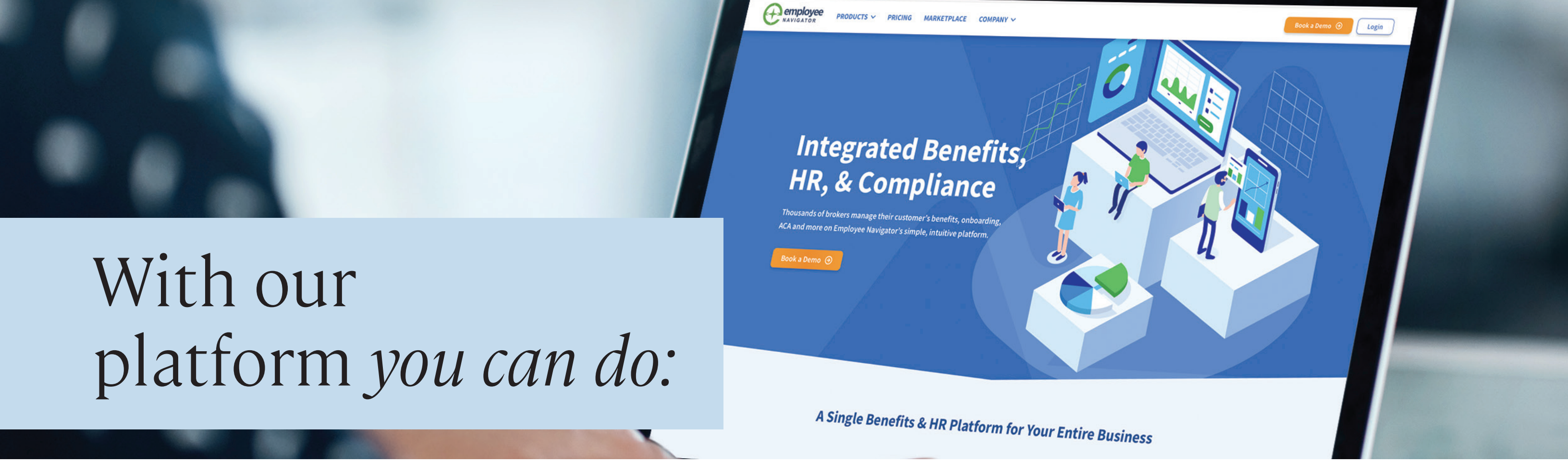
With Maverick Health we start by addressing health, wellbeing, and cost first. Then we help you find the best insurance options to support that mission.

We use technology, transparent vendors, and an exclusive insurance partnership to build the Maverick Health Platform in a way that serves high-performing employers.

AcriSource works with leading national PEOs who provide integrated, cost-effective solutions. Through a discovery process, we will determine the best PEO fit for your group and bring a customized solution.

In House Third Party Administrator (Consumer-Driven Health Accounts, COBRA Administration, Compliance Items, and Benefits Administration Support. A true one stop shop.)

Acrisure Owned & Created, Supplemental Voluntary Benefit Captive: Employee Choice. This program provides easy-to-understand coverages for employees while offering a simplified administration for employers and a return of unused claims funding.



With our platform *you can do:*

TECHNOLOGY-BASED BENEFITS ADMINISTRATION

We know that benefits administration can become cumbersome with paperwork and many different computer systems. Allow us to bring everything under one platform for ease of administration. Our easy to use platform will allow you to manage everything in one place so you can spend more time growing your business and less time on manual processes.

Streamline Employee Management
Know instantly when enrollment events occur and minimize claim and billing issues.

Employee Self Service
Our easy-to-navigate self-service portal puts employees in the driver's seat.

Improve Employee Communication
Whether it's benefits, compliance, or company communications, employees are always in the loop.

All your Documents, Available on Demand
Once an employee uploads a document, that document is stored directly on the employee record.

Paperless
Paper forms and files are replaced by a centralized HR management console and employee portal that's always up-to-date.

Efficient
Manage your interactions for one place so you can spend more time growing your business and less time on manual processes.

Accessible
Help your employees help themselves by allowing HR and employees to find the information they need without having to call for support.

Control
Go beyond the basics and improve communication and engagement with quick access to reports and configuration tools.

Technology Solution centralizes your HR records online and syncs your employee data across multiple systems, including payroll, benefits, and time off.

What We Do

BENEFITS ADMINISTRATION

HR MANAGEMENT

NEW HIRE ONBOARDING

PTO TRACKING

ASSET TRACKING

PAYROLL INTEGRATIONS

INTEGRATED COBRA

employee NAVIGATOR

Reduce *risk* and increase *engagement*

COMPLIANCE SERVICES

With all the regulations surrounding employee benefit programs, we know that it is difficult for businesses to keep up with it all when they don't deal with this information on a daily basis. Our team ensures you are prepared for a Department of Labor Audit by assisting with various items such as but not limited to:

COBRA & Mini-COBRA Administration

The Consolidated Omnibus Budget Reconciliation Act of 1985 provides a legal mandate allowing employees who loses their employer-sponsored group health coverage to continue coverage for a specified time. Benefits must remain identical to a similarly situated, active employee, but a COBRA participant is responsible for the full amount of the premium, plus an administrative fee. Federal COBRA requires continuation on all eligible medical plans, including dental, vision, HRA, and FSA.

ERISA Plan Documents

- **WRAP Summary Plan Description:** To comply with ERISA, employee benefit plans can create a "wrap" plan document/SPD, which essentially bundles all benefits into one plan while incorporating the carriers' booklets or certificates. A "wrap" plan eases the administrative burden and streamlines any reporting obligations.
- **POP Plan (Section 125 Plan):** Section 125 of the Internal Revenue Code requires an employer to maintain a written plan document in order to allow employees to contribute toward the cost of benefits on a pre-tax basis. This document is sometimes referred to as a premium-only plan (POP), a premium conversion plan, or a pre-tax premium plan.
- **Benefit Notices:** A number of federal laws, including the ACA, COBRA, HIPAA, WHCRA, NMHPA, and several others, require employers to provide certain notices and disclosures to benefit plan participants and beneficiaries at various times or upon the occurrence of specified events.

Tax Documents

- **FORM 5500:** As part of the ERISA framework, the Department of Labor (DOL) developed the Form 5500 in order to satisfy the requirement under ERISA that employee benefit plans must file an "annual" report.
- **1094/1095 Forms:** The ACA requires applicable large employers (ALEs) – companies with 50+ full-time employees or full-time equivalents – to offer employees health care coverage. Companies file both Form 1094 and 1095 to record the employer-provided health insurance coverage.

COMPLIMENTARY HR SERVICES

At Acrisure, it has always been our mission to ensure our Clients are compliant and protected no matter the situation. We are pleased to provide our valued partners, Mineral's People Risk Management solution, to reduce workplace risks and increase employee engagement.

Acrisure provides:

- Trustworthy Guidance to Prevent and Resolve Challenging People Situations and Compliance Issues
- Extensive Resource Library (Compliance News & Legislative Updates)
- Employee Handbook Builder
- Learning Management System
- Steady Stream of Need-to-Know Information
- SHRM & HRCI Recertification Webinars

With our resources, we can help businesses build and maintain a strong culture, drive employee engagement and performance, and mitigate the numerous people-related compliance risks that exist in every organization.

In addition, we have an internal HR/Legal Team that is available for various situations.

Coverage *options*

CONSUMER-DRIVEN HEALTH ACCOUNT ADMINISTRATION

Employers are increasingly looking to consumer-driven health plans to help soften the blow of continually rising health care costs. Some plans allow employees to use these accounts to pay for medical expenses that are not covered by insurance, while employers use others to provide employees with a fixed dollar amount with which they can purchase health care services.

- Consumer Account Plan Administration:
    - Customizable HRAs
    - Flexible Spending Accounts – FSAs
    - HSA Accounts with Investment Options
    - Parking & Transit Accounts
    - Wellness & Lifestyle Accounts
- Industry Leading Consumer Accounts Platform
- Employee & Employer Portal Access
- Davevic Benny Debit Card – Available with all plans

Health Reimbursement Arrangements (HRAs) are funded by employers and are designed to reimburse employees for medical expenses not covered by insurance. When combined with a high deductible health plan, they can help employers control costs, increase savings, experience tax benefits and expand benefit offerings to employees. Because HRAs are group health plans, they are subject to laws such as HIPAA and COBRA. If an employee leaves an employer, they may continue to access unused funds within the HRA by electing COBRA.

Flexible Spending Accounts (FSAs) can be paired with any health plan as a tax-advantaged way for employees to pre-fund their medical expenses for the year. They can contribute pretax dollars to the account each pay period, and then are reimbursed for eligible medical expenses.

Health Savings Accounts (HSAs) can only be established if an individual is covered by a Qualified High Deductible Health Plan (QHDHP). An HSA may be established by an individual or may be employer sponsored. Employers and employees can both contribute to an HSA in the same year, but are subject to annual limits.

Any money left over in the HSA at the end of each year remains in the account and continues to roll over – tax deferred and earning interest – to pay for future qualified healthcare expenses.

Eligible FSA and HSA Expenses

Examples Include:

- Medical Expenses including Prescriptions
- Vision Exams, Glasses & Contacts
- Dental Expenses (Including Orthodontics)
- Certain Over-the-Counter Items

Personalized tools *all under one roof*

OUR EMPLOYEE BENEFITS TOOLS

Davevic combines cutting-edge technology and the personal touch of our dedicated team to create the best experience possible for our clients. From reasonable fees and customizable HRAs to personalized employer tools, we provide everything needed for benefits administration under one roof.

Consumer Portal & Mobile App for Consumer Accounts

Consumers are able to manage their health benefits with the click of a button! Designed so they can quickly submit claims, check balances, or check on the status of a claim. Our Consumer Portal & Mobile App provides easy, on-the-go access to consumer accounts.

Benny Prepaid Benefits

Consumers can easily pay for and verify their healthcare purchases using our prepaid benefits card. Our benefits card can be paired with any kind of Consumer Directed Account.

Member Portal & Mobile App

Our comprehensive member portal and mobile app provides 24/7 access to your coverage information, allowing plan members to manage their plan whenever they need (elections and payments).

Employer Portal Access

We provide employers access to their own employer portal to coincide with both the Consumer Accounts and for COBRA. These portals allow for easy communication of enrollment and also allow employers to pull reports at a click of a button. Employers also always have our office for all of their customer service needs.

Employee Navigator TPA Vendor

Employers can easily send us enrollments, terminations, and changes easily through our direct integration with Employee Navigator. We can accept files for Consumer Directed Accounts and COBRA Administration.

Providing guidance *for individuals*

INDIVIDUAL INSURANCE

Due to the Affordable Care Act, individual health insurance has become more prevalent, but also more complex. Acrisure provides guidance and plan options in both the Medicare and the individual (under age 65) markets.

Medicare

Becoming eligible for Medicare presents a new set of insurance options. Navigating this complex system can be difficult without guidance. Let us walk you through this next phase of life! Acrisure provides:

- Employer Plan vs Medicare Analysis
- Prescription Drug Plans (Part D)
- Medicare Supplements
- Medicare Advantage Plans (Part C)
- Medicare 101 Seminars

Medicare "Basics"

FEDERAL MEDICARE

PART A	PART B
Most people don't pay for Part A based on either they or their spouse paying Medicare taxes for at least 10 years.	Most people pay a standard monthly premium for Part B. However, this amount can be higher based on income.
Includes coverage for inpatient hospital stays, skilled nursing, and hospice.	Includes coverage for medical services received in or out of the hospital.
However, there are benefit period deductibles and copays associated with these benefits.	Includes an annual deductible with 20% coinsurance with no maximum on the member responsibility.

As great as it is that Medicare provides the coverage of Part A and Part B, without a maximum out of pocket, it leaves the member with the potential for significant liability and also no prescription coverage.

Two types of plans can help reduce the burden of out of pocket costs. Discuss your options with a Acrisure Medicare Advisor today at **1-800-854-4099**.

Medicare Coverage

MEDICARE SUPPLEMENT

- Provides flexibility to use most doctors and hospitals throughout the United States.
- Limits out of pocket cost for medical services to typically only a few hundred dollars annually.
- Generally does not provide dental or vision.
- Need to add a separate Part D prescription plan.

OR

PART C: MEDICARE ADVANTAGE

- Streamlines coverage through an insurance carrier which will provide either a local, regional, or national network of medical providers.
- Monthly premiums can be as low as $0
- Plans are copay based for predictable out of pocket costs
- Generally includes dental, vision, and Part D prescription

INDIVIDUAL & FAMILY COVERAGE UNDER 65 HEALTH INSURANCE

If you recently lost coverage or are in-between jobs, are enrolled in COBRA, aren't offered insurance through your employer, or are retiring early, call Acrisure for your health insurance needs.

Evaluating health plans and networks is confusing. Improperly projecting your income can lead to tax consequences when you file your tax return. We are licensed consultants with Pennie, Healthcare.gov, and other state enrollment platforms.

Work with a professional at no cost to you!

Your Acrisure Benefit Consultant will help you evaluate the various plans and networks available to you in your area. They will then discuss how to best project your income and what this means when you file your next tax return.

State Based Exchange Certified

HealthCare.gov Certified Broker

INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ARRANGEMENT (ICHRA)

ICHRA is a health plan solution that allows employers to reimburse their employees each month for premiums and out-of-pocket medical expenses.

Employees choose and purchase their own health insurance plans

Hassle-free premium payment process makes ICHRA look and feel like a traditional plan

Employers save on premiums and leave the medically underwritten health care market.

Our inclusive offering includes:

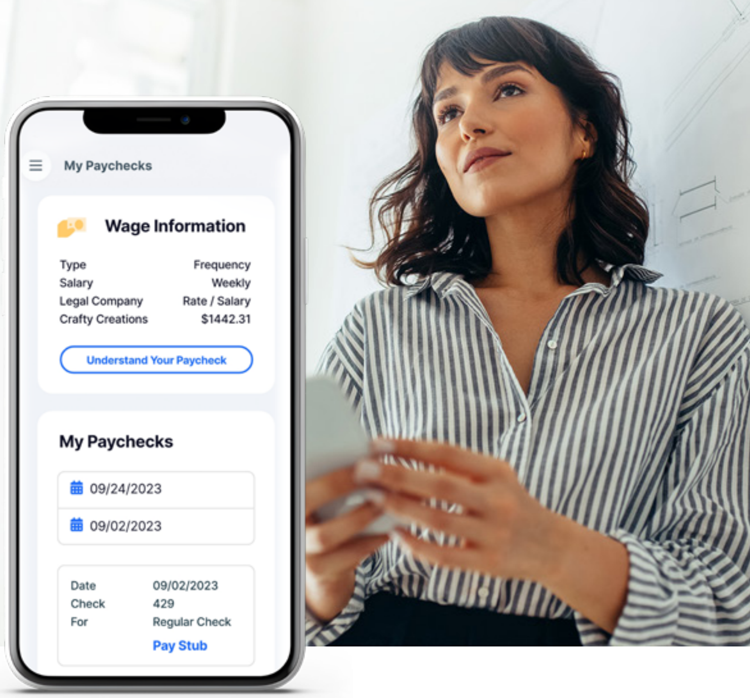
- An Industry Leading Platform
- A team of specialized Individual Insurance and Medicare Experts
- Interactive shopping marketplace
- Payment Processing connections with Insurance Carriers
- HRA and Medicare Primary HRA Administration all under one roof
- Plan Document Generation
- Acrisure Staff available for all your customer service needs!

Understanding *your options*

AURIS™

Why do business owners switch to Auris — and stay?

The only payroll and HR platform that combines intuitive tech with real human help — so you never have to wonder if it's done right.



Eliminate the Errors
Stop second-guessing payroll. Automated previews and built-in checks catch issues before they cost you.

Crush the Complexity
Simplify payroll, tax credits, time, and onboarding in one intuitive platform that gives you hours back.

Call on an Expert
Real people. Real answers. A dedicated U.S.-based payroll specialist who truly knows your business.

Know It's Done Right — From Day One

- Simplify payroll, HR, and compliance with one intuitive platform built for growing businesses.
- Automate errors out of your process — from onboarding to taxes to time tracking.
- Save hours every week with tools that help you work smarter and focus on what matters most.

Because Real Support Still Exists

Our clients will tell you — the tech is powerful, but the people make it different. When you need help, you reach a U.S.-based payroll specialist who actually knows you business.

More than 50,000 business owners already trust Auris to eliminate payroll mistakes, simplify HR, and reclaim their time. ***Auris | Now you know it's right***™

Contact *your representative today*

AURIS™

There's a better way to manage people and pay

Managing payroll and HR efficiently and accurately is the difference between your business succeeding and grinding to a halt. If you've felt any of these pain points, Auris has the solution you need:

Are you wasting time every week on administrative tasks?	Yes
Have you wished you could reclaim your time for more important work?	Yes
Have late or incorrect paychecks caused you and your staff headaches?	Yes
Are you ready to offload payroll so you can spend more time leading your business?	Yes

Free yourself from the back-office grind with Auris Payroll & HR

ACRISURE®

acrisure.com