

St. Moritz Group Benefit Guide

January 1, 2026 through December 31, 2026

St. Moritz
SECURITY SERVICES, INC.



At St. Moritz Group we want to be sure you are receiving the best service and care available. With that in mind, we offer this quick reference guide to help you understand your benefits.

For **New Hires**, coverage is effective the first of the month after 59 days from your hire date. Medical coverage is available for employees working a minimum of 30 hours per week. Employees must work at least 20 hours per week to be eligible for most voluntary benefits.

Note: Some states (currently, California, Massachusetts, New Jersey, Rhode Island, Washington D.C., and Vermont) may impose a tax on residents who do not have health insurance coverage, subject to limited exceptions.

Medical Benefits

St. Moritz offers full time employees an ACA compliant medical plan from UnitedHealthcare FlexWork. Eligible employees have three plans to select from:

- FlexWorks Edge Minimum Value Plan (MVP)
- Enhanced Minimum Essential Coverage (MEC) Plan
- Enhanced Hospital Indemnity Plan (EHIPP)

Rates and plan summary provided on page 2 of this booklet. SBC and full plan details available in the ADP Portal.

FlexWorks Edge MVP and MEC plans include:

- FIRST DOLLAR COVERAGE with low copays!
- **FREE** Teladoc Virtual Care
- **FREE** Preventive Care Services
- **FREE** Employee Assistance Plan (EAP)
- BUNDLED PLAN SAVINGS (MEC and EHIPP)

Voluntary Benefits

Dental

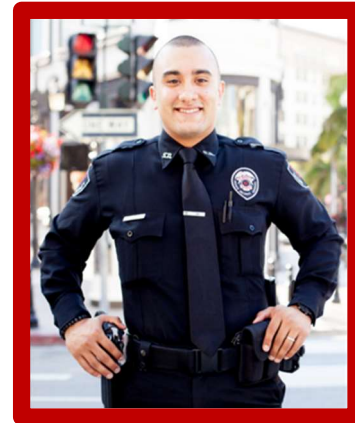
Maintain good dental health for yourself and your family with Dental coverage provided by UnitedHealthcare. The Dental plan offers a wide network of national providers and includes coverage for routine preventive visits, basic care, and major services. You may use any licensed dentist, but the highest level of coverage is obtained by in-network providers. See the dental plan guide on page 3 for more information.

Vision

St. Moritz Group has designed a vision plan that includes coverage for both annual vision exams as well as vision hardware benefits. Be sure to use an in-network provider to receive the highest benefit level. Plan details are found on page 4.

ID Theft / Legal Care

Plan includes **FREE** & discounted **Legal Care, Right to Bear Association Membership, FREE Tax Preparation** and advice, plus **Identity Theft** prevention & restoration including \$1,000,000 of **ID Theft** insurance and **FREE** dependent coverage! PLUS plan includes Credit Bureau Monitoring for Equifax, Experian, and Trans Union.



Visit our benefit website: www.stmoritzbenefits.org

Short- or Long-Term Disability

Income replacement coverage due to employee disability is provided by One America. Three levels of short-term disability and two levels of long-term disability coverage are available to St. Moritz employees.

Accident

Two tiers of Accident plan coverage are available to St. Moritz employees: Advantage or Premier. The plans pay a benefit for covered injuries or wellness treatments. See the chart on page 7 for additional information on the Accident plans.

Critical Illness

The critical illness plan pays a lump-sum cash benefit upon diagnosis of a covered illnesses like a heart attack, stroke, or cancer. Starting October 1, 2021, the plan includes coverage for infectious diseases.

Term Life with Accidental Death & Dismemberment (AD&D)

The Term Life insurance benefit will be paid to your designated beneficiary in the event of death* while covered under the plan. The AD&D benefit will be paid* in the event of a loss of life or limb by accident while covered under the plan. *See policy for details.

Teladoc Virtual Care

Provides 24/7 access to a doctor via phone or video for consultations and diagnoses for you and your dependents. Includes prescription discounts, Online Wellness, Medical Health Advisor, Medical Bill Saver, and Nurse line. Additional details on page 7.

Ready to Enroll?

Enrollments are processed in the St. Moritz ADP portal (see p. 11). Visit www.workforcenow.adp.com to register and enroll!

Questions?

Contact **Benefit Simply**, our benefit concierge service at 888-744-0037.

Medical Plans

St. Moritz Group is pleased to provide a Medical Plan Offerings UnitedHealthcare FlexWork which include a Minimum Value Plan (MVP), Minimum Essential Coverage (MEC) Plan and a Hospital Indemnity Plan. Highlights of the medical plans are listed below.

All UHC FlexWork Products utilize the Choice Network. This is the same national network used by UHC Major Medical plans. These plans do NOT have Out-of-Network benefits; therefore, to receive coverage, you must utilize a provider in the network. To find a provider, prior to enrolling, please call the pre-member Services at 763-957-7367 or visit www.flexwork.uhc.com.

Please see plan Booklet or Carrier Benefit Summary for more information.

St. Moritz

UnitedHealthcare FlexWork® 2026 Benefit and Cost Summary¹

Plan Option	Edge MVP Medical Plan		MEC Limited Medical Plan		Package and Save	EHIPP Indemnity Plan	
Member cost share	Deductible - \$0, coinsurance - 0%		Deductible - \$0, coinsurance - 0%			When you purchase the MEC Medical and EHIPP plans together the cost is lower than purchasing separately.	N/A (this is supplemental health only)
Annual out-of-pocket maximum	Employee - \$9,100; family - \$18,200		Employee - \$9,100; family - \$18,200		paid to member		N/A
Provider network	UnitedHealthcare Choice Plus		UnitedHealthcare Choice Plus				See details on the enrollment website
Medical benefits	copay	annual limit	copay	annual limit	  	• \$70, 6 days per year ²	
Preventive services & medications	• \$0	unlimited	• \$0	unlimited		not covered	not covered
HealthiestYou™ virtual care	• \$0	unlimited	• \$0	unlimited		not covered	• \$50, 1 days per year
Employee Assistance Plan (EAP)	• \$0	unlimited	• \$0	unlimited		not covered	• \$100, 1 days per year
Physician office visits						not covered	Included in physician office benefit ²
• Primary care provider (PCP)	• \$25	6 combined	• \$25	4 combined		not covered	• \$1,000, 2 days per year
• Specialist	• \$50		• \$50			not covered	not covered
Chiropractor, acupuncture	• \$15	15 combined	• \$15	10 combined		not covered	not covered
Minor lab and imaging						not covered	not covered
• Office or freestanding facility	• \$50	2 service dates	• \$50	1 service dates		not covered	not covered
• Hospital outpatient facility	• \$150		• \$150			not covered	not covered
Major lab and imaging						not covered	not covered
• Office or freestanding facility	• \$50	2 service dates	• \$50	1 service dates		not covered	not covered
• Hospital outpatient facility	• \$150		• \$150			not covered	not covered
Urgent care visits	• \$100	4 per year	• \$150	2 per year		not covered	• \$1,500, 2 days per year
Outpatient (OP) surgery					not covered	• \$200, 364 days per year	
• Office or freestanding facility	• \$500	1 surgery per year			not covered	• \$1,000, 2 days per year	
• Hospital outpatient facility	• \$1,000				not covered	not covered	
Home healthcare visits	• \$80	30 per year			not covered	not covered	
Rehabilitation, habilitative services	• \$80	30 per year			not covered	not covered	
Mental health, substance use	• \$150	15 per year			not covered	not covered	
Emergency room visits	• \$500	2 per year			not covered	not covered	
Inpatient services					not covered	not covered	
• Hospital admissions	• \$1,000	\$35,000			not covered	not covered	
• Inpatient daily benefit	all inpatient services	Maximum per admission ³			not covered	not covered	
• Inpatient surgery					not covered	not covered	
Pharmacy benefits	member cost	annual limit	member cost	annual limit		paid to member	
• Tier 1	• \$15 copay	unlimited	• \$15 copay	unlimited		• \$10, 12 days per year	
• Tier 2	• \$30 copay		• \$30 copay				
• Tiers 3 & 4	• 50% cost share		• 50% cost share				
Monthly payroll deduction	Edge MVP Medical Plan		MEC Limited Medical Plan		MEC + EHIPP Package Rates	EHIPP Indemnity Plan	
Employee Only	9.96% of earnings ⁴		\$146.74		\$180.26	\$36.04	
Employee + Spouse	\$1,230.07		\$348.35		\$424.91	\$82.32	
Employee + Child(ren)	\$863.30		\$261.74		\$322.06	\$64.86	
Employee + Family	\$1,777.23		\$477.55		\$587.39	\$118.11	

1. Plan option and cost summary is for illustrative purposes. Official plan documents will prevail over the indications of the benefit guide.
 2. EHIPP pays member up to combined limits: 6 (PCP, specialist and urgent care visits)
 3. Edge MVP limited medical plan limits coverage to \$35,000 per hospital admission; there is no limit on the number of times a member can be admitted per plan year.
 4. Up to \$277.04/day.

FlexWork MEC and MVP Medical + Pharmacy Plans are designed to provide affordable benefits, that are easy to access and simple to use, so you can manage your health and wellbeing with confidence. FlexWork Medical plans cover Minimum Essential Coverage (MEC) preventive services at no member cost and many of the most frequently utilized health care services.

Key features

- ✓ No pre-existing condition exclusions
- ✓ COBRA coverage continuation is available if you leave your employer (restrictions apply)
- ✓ No annual or lifetime dollar limits
- ✓ Pre-tax payroll deductions may reduce your cost of coverage



MEC plans have limitations and exclusions² that may not make them suitable for everyone.

How the plans work



First-dollar benefits

- All benefits are effective immediately
- No deductible and no coinsurance
- Fixed copayments for all covered medical benefits
- Medical and pharmacy benefits included
- Annual outpatient service limits and inpatient limits apply



Nationwide provider access

- UnitedHealthcare Choice network
- 1.2M medical providers and facilities
- 65,000+ pharmacies
- Plan covers network providers and pharmacies only, unless otherwise required by law.



\$0 cost benefits

- Health care reform preventive services and medications¹
- 24/7 unlimited virtual doctor visits for many non-urgent needs
- Employee Assistance Plan (EAP)

Dental Plan

Dental benefits provide you and your family with comprehensive coverage to keep your smiles shining bright! The chart below provides a brief summary of the key benefits of the dental coverage provided by UnitedHealthcare Insurance Company. For a complete list of all your dental insurance benefits and restrictions, please refer to official plan documents. **The dental plan is paperless so there are no cards** for this plan. To locate a provider or to obtain a digital dental card, register on the www.uhc.welcometouhc.com portal.

Questions? Contact **Benefit Simply**, our enrollment concierge service, at **1-888-744-0037** for assistance.

Benefit Coverage	UnitedHealthcare Insurance Company Dental PPO 907346	
	In-Network Benefits	Out-of-Network Benefits
Annual Deductible		
Individual	\$50	\$50
Family	\$150	\$150
Waived for Preventive Care?	Yes	Yes
Annual Maximum		
Per Person/Family (calendar year)	\$1,000	\$1,000
Preventive*	100%	100%
Basic*	90%	90%
Major*	60%	60%
Orthodontia*		
Benefit Percentage	50%	50%
Adults (and Covered Full-Time Students, if Eligible)	Not covered	Not covered
Dependent Children	Covered	Covered
Lifetime Maximum	\$1,000	\$1,000
Benefit Waiting Periods	None	None

Percentages indicated represent member's financial responsibility.

See benefit booklet for list of covered services, limitations, and exclusions.

*An estimate of benefits is not required for you to receive your dental benefits. However, we suggest that your dental care provider submit an estimate for any proposed dental services if the total charge will exceed \$300. An estimate may also clarify, before services are rendered, treatment that is not covered in whole or in part. This can protect you for unexpected out-of-pocket expenses. The estimate of benefits should not be considered a guarantee of payment. Payment of any service will be based on your eligibility and benefits available at the time services are rendered.

Visit our benefit website: www.stmoritzbenefits.org
Additional plan information is located in ADP under **Resources / Company Information / Forms Library**.

Vision Plan

St. Moritz Group has designed a vision plan that includes coverage for both an annual vision exam as well as vision hardware benefits. You should always use an in-network provider whenever possible to receive the highest benefit level. For a complete list of all your dental insurance benefits and restrictions, please refer to the plan summary document or contact **Benefit Simply**, our enrollment concierge service, at 1-888-744-0037 for assistance. **The vision plan is paperless so there are no cards for this plan.** To locate a provider or to obtain a digital vision card, register on the myuhcvision.com portal.

UnitedHealthcare Vision 5706	
Benefit Coverage	In-Network Benefits
Copay	
Routine Exams	\$10 copay
Materials	\$25 copay
Lenses*	
Single Vision Lenses	100%
Bifocal Lenses	100%
Trifocal Lenses	100%
Frames*	
Retail Equivalent	\$150 allowance
Contact Lenses*	
Necessary / Prescribed	100%
Elective	\$150 allowance
Other Services	
Laser Corrective Surgery	Discount available
Frequency	
Routine Exams	12 months
Lenses	12 months
Frames	12 months
Contact Lenses (Elective)	12 months

Percentages indicated represent member's financial responsibility.

See benefit booklet for list of covered services, limitations, and exclusions.

* An estimate of benefits is not required for you to receive your vision benefits. However, we suggest that your vision care provider submit an estimate for any proposed vision services if the total charge will exceed \$300. An estimate may also clarify, before services are rendered, treatment that is not covered in whole or in part. This can protect you for unexpected out-of-pocket expenses. The estimate of benefits should not be considered a guarantee of payment. Payment of any service will be based on your eligibility and benefits available at the time services are rendered.

St. Moritz offers Term Life with AD&D coverage for yourself, spouse, and child(ren). Rates are age based and increase at age 30, 35, 40, 45, etc. See the plan summary for complete plan details.

	Minimum	Guarantee Issue *	Maximum
Employee	\$10,000	\$250,000	\$10,000 increments to a max of \$500,000
Spouse	\$5,000	\$50,000	\$5,000 increments to a max of \$250,000 (not to exceed 100% of the employee's benefit)
Children	\$5,000	\$10,000	\$5,000 or \$10,000 increment (not to exceed 10% of the employee benefit)

*Subject to any reductions, Guaranteed Issue is available to new hires ONLY.

Amounts over the Guarantee Issue will require health application/Evidence of Insurability (EOI)

Employees who have declined voluntary life in the past and now elect coverage for 2026 will be subject to Evidence of Insurability (EOI)

Important Reminder! Be sure to assign a beneficiary to ensure your assets are distributed according to your wishes.

Guardian also offers Will Preparation services to St. Moritz employees enrolled in Accident, Critical Illness or Term Life coverage.

WillPrep

Protect the ones you love with a range of dedicated services designed to help you provide for your family.

WillPrep Services includes a range of different resources that make it easier for you to prepare a will.

These range from a library of online planning documents to accessing experienced professionals that can help you with the more complicated details.

How it can help



Access simple documents including wills and power of attorney letters



Speak with consultants to discuss estate planning



Prepare your will with the assistance or support of an attorney



How to access

To access WillPrep Services, you'll need a few personal details.



Visit

willprep.uprisehealth.com



Username

WillPrep



Password

GLIC09

For more information or support, you can reach out by phoning

1 877 433 6789.

Visit our benefit website: www.stmoritzbenefits.org

Additional plan information is found in ADP under **Resources / Company Information / Forms Library.**

Accident Advantage or Premier Coverage with Wellness Benefit

St. Moritz Group offers income protection through Guardian in the event of an accident outside of work. This plan pays a benefit for each injury, treatment of service included in the policy that occurs as the result of a covered accident. See the chart below for an example of covered benefits.

Benefit	Coverage Details
Accident coverage Type	On and Off Job
Payment Features	Based on a schedule (see employer kit for details)
Child Organized Sports Benefit (must be 18 or younger)	20% increase to child benefits
Wellness Benefit	Annual payment of \$50 per insured individual when you and or covered dependents complete certain wellness producers or screenings.
Portability	Included
Dependent Age	Childbirth to 26 years
Monthly Premium Advantage Plan	
Employee	\$19.00
Employee & Spouse	\$30.26
Employee & Child(ren)	\$30.66
Family	\$41.92
Monthly Premium – Premium Plan	
Employee	\$26.81
Employee & Spouse	\$42.46
Employee & Child(ren)	\$42.31
Family	\$57.96

Note: These plans do not replace your medical insurance and does not act as medical insurance

Critical Illness

St. Moritz Group offers income protection through Guardian in the event of an unexpected critical illness. This plan pays a lump sum cash benefit upon diagnosis of a critical illness like a heart attack, stroke, or cancer. Child coverage is provided at no cost with employee enrollment. See the chart below for a sampling of covered benefits.

	Minimum	Increments	Maximum
Employee	\$10,000	\$10,000	\$30,000
Spouse	\$5,000	\$5,000	\$15,000 (not to exceed 50% of employee amount)
Children (benefit for each child)	25% of employee amount		
Covered Illnesses	Cancer, heart attack or failure, stroke, organ failure, kidney failure, infectious diseases, and more. (Review policy for complete details.)		

Short-Term or Long-Term Disability

St. Moritz Group offers short- and long-term disability benefits through One America to provide income whenever accidents (off the job), surgery, or illness causes you to miss work.

- Short Term Disability plan options:
 - 7-day elimination period with 12 weeks of benefits
 - 14-day elimination period with 11 weeks of benefits
 - 30-day elimination period with 9 weeks of benefits
- Long Term Disability plan options:
 - Benefit duration from 2 years to age 70 (whichever comes first)
 - Benefit Duration 5 Years to Social Security or full retirement age (SSFA)



Teladoc Telemedicine Discount Card

Provides 24/7 access to a doctor via phone or video for consultations and diagnoses for you and your dependents with no additional cost for dependent coverage. Saves time, money, and lowers the need for lengthy and hassled visits to the emergency room.

Pharmacy discounts ranging from 10% to 85%. Additional tools include Online Wellness, Medical Health Advisor, Medical Bill Saver, and Nurse line.

Once enrolled, download the [MyBenefitsWork](#) app, visit the Teladoc portal at www.mybenefitswork.com/login or call Member Services for assistance at 1.800.800.7616.




ID Theft / Legal Care

- **Identity Theft** including \$1,000,000 of Identity Theft insurance
- **FREE** and discounted **Legal Care**
- **FREE** **Right to Bear Association Membership**
- **FREE** **Tax Preparation** and advice
- **FREE** dependent coverage

Two plans to choose from starting at \$16 per month. For a complete description of benefits, terms and conditions, please visit: stmoritzbenefits.org.



legalclub.com | 800-305-6816

 Meaningful Benefits for Everyday Life	
<p>Family Protection Plan Classic + Self-Defense Legal Plan (SDLP) \$16 per employee per month <i>(includes dependents)</i></p> <p>Free & Discounted Legal Care FREE Initial Consultation</p> <ul style="list-style-type: none"> • Free Simple Will for you and your family • Reduced hourly rate • Discounted rates on: <ul style="list-style-type: none"> - Uncontested Divorce - Residential Real Estate - Traffic Ticket Defense - Document Review - Bankruptcy - And More! • Online Legal Forms: a wide-ranging selection of ready to use legal forms, including Last Will and Testament, Bill of Sale, Landlord/Tenant Agreements, Leases, Power of Attorney and many more! 	<p>Family Protection Plan PLUS + Self-Defense Legal Plan (SDLP) \$22 per employee per month <i>(includes dependents)</i></p> <p>Free & Discounted Legal Care FREE Initial Consultation</p> <ul style="list-style-type: none"> • Free Simple Will for you and your family • Reduced hourly rate • Discounted rates on: <ul style="list-style-type: none"> - Uncontested Divorce - Residential Real Estate - Traffic Ticket Defense - Document Review - Bankruptcy - And More! • Online Legal Forms: a wide-ranging selection of ready to use legal forms, including Last Will and Testament, Bill of Sale, Landlord/Tenant Agreements, Leases, Power of Attorney and many more!
<p>Right To Bear Association Membership</p> <ul style="list-style-type: none"> • Nationwide, 24-hour support for all self-defense legal matters 	<p>Right To Bear Association Membership</p> <ul style="list-style-type: none"> • Nationwide, 24-hour support for all self-defense legal matters
<p>Free Tax Preparation & Advice</p> <ul style="list-style-type: none"> • Save between \$250 and \$300 every year on preparation of your tax return • Unlimited tax advice • IRS Audit assistance • Member portal with tax tips, notifications and more 	<p>Free Tax Preparation & Advice</p> <ul style="list-style-type: none"> • Save between \$250 and \$300 every year on preparation of your tax return • Unlimited tax advice • IRS Audit assistance • Member portal with tax tips, notifications and more
<p>Identity Theft Solutions Prevention, Restoration, Insurance</p> <ul style="list-style-type: none"> • Preventative Identity Monitoring • Keylogging Defense System™ to help prevent identity theft • Full Service Restoration of identity to pre-theft state • Lost or Stolen Credit Card Assistance • \$1,000,000 of Identity Theft Insurance 	<p>Identity Theft Solutions Prevention, Restoration, Insurance</p> <ul style="list-style-type: none"> • 3-Bureau Credit Monitoring • Privacy Plus Software to protect personal information • Preventative Identity Monitoring • Bank Takeover Monitoring • Children's Social Media Monitoring (Cyberbullying) • Sex Offender Monitoring • Full Service Restoration of identity to pre-theft state • Lost or Stolen Credit Card Assistance • \$1,000,000 of Identity Theft Insurance

Employee Benefit Contacts

St. Moritz Group is excited to offer access to **Benefit Simply**, our benefit concierge service, which is designed to provide a responsive, consistent, hands-on approach to benefit inquiries. Benefit Specialists are available to answer any benefit questions, assist with claims, resolve eligibility problems, order replacement cards, or any other benefit issues with which you might need assistance. Benefit Simply is staffed with experienced professionals and their primary goal is to help you with your benefits.

Benefit Simply 1-888-744-0037

Monday through Friday 9:00am to 5:00pm Eastern Standard Time

Carrier	Type of Coverage	Plan Name / Group Number	Contact Information
USI Benefit Resource Center (BRC)	Medical, Dental, Vision, Life, Disability, Voluntary Claim / question assistance	St. Moritz Group	855-874-6699 BRCEast@usi.com
UnitedHealthcare FlexWork	Medical – Edge MVP / MEC	Group # 924699 MVP 7800-115 / MEC 7800-114	Member Services – 855-892-2401 Claims - 855-892-2401 flexworkclaimsrequests@uhc.com
UnitedHealthcare FlexWork	EHIPP Fixed Indemnity	Bundled: 7800-114 Stand Alone: 7800-115	866-556-8298
UnitedHealthcare	Dental PPO	Dental PPO / 0907346	800-445-9090
UnitedHealthcare	Vision	Vision / 0907346	800-638-3120
UnitedHealthcare – Optum Bank	Health Savings Account	Optum HSA / 3743151	866-234-8913
Guardian	Life with AD&D	0540429	800-525-4542
Guardian	Voluntary Accident and Critical Illness	00534821	800-541-7846
One America	Short or Long-Term Disability	613689-004, 005, 006	855-517-6365
Teladoc Discount Card	Virtual Care	TAPSHA 16124Q	800-800-7616



This brochure summarizes the benefit plans that are available to St. Moritz Group eligible employees and their dependents. Official plan documents, policies and certificates of insurance contain the details, conditions, maximum benefit levels and restrictions on benefits. These documents govern your benefits program. If there is any conflict, the official documents prevail. These documents are available upon request through the Human Resources Department. Information provided in this brochure is not a guarantee of benefits.

Visit our benefit website: www.stmoritzbenefits.org

How to Register for the St. Moritz ADP portal

If you have not already registered on the St. Moritz ADP Employee Self-Service portal site you can take the First Step NOW to register and ensure full access to your payroll information and benefit enrollment opportunities (Change, cancel or enroll in 2024 Benefits Programs).

Note: This system requires a valid email address.

1. Visit www.workforcenow.adp.com
2. Click: New user? [Get started](#)
3. Choose to create your account by selecting FIND ME or use your exclusive Registration Code emailed to you by ADP. *(Please note that this code is case specific and must be entered exactly as written.)*
4. Enter your first and last name and the identifying information requested on the “**Let’s get started**” screen when asked if you want to set up an account with St. Moritz Security Services, Inc. *(This applies to both St. Moritz Security AND St. Moritz Building Services employees.)*
5. Select an option to verify your identity. ADP will send you a verification code by either email or text message. Enter the verification code in the box on the screen.
6. Follow the on-screen instructions to complete the set up of your unique and secure Username, Password, and Security Questions.

For Assistance Enrolling in Benefits Contact

Benefit Simply 1-888-744-0037

Monday through Friday 9:00am to 5:00pm Eastern Standard Time



Annual Notices

Please review our Annual Notices by [clicking here](#) or by scanning the QR code:



Visit our benefit website: www.stmoritzbenefits.org