

2024 *Benefits
Guide*



January 1 - December 31, 2024



specialty
solutions

Welcome

Your benefits are an important part of your overall compensation package. We are pleased to offer a comprehensive array of valuable benefits to protect your health, your family and your way of life. This guide answers some of the basic questions you may have about your benefits. Please read it carefully, along with any supplemental materials you receive.

Eligibility

You are eligible for benefits if you work 20 or more hours per week. You may also enroll your eligible family members under certain plans you choose for yourself. Eligible family members include:

- ▶ Your legally married spouse
- ▶ Your children who are your biological children, stepchildren, adopted children or children for whom you have legal custody (up to age 26). Disabled children age 26 or older who meet certain criteria may continue on your health coverage.

When Coverage Begins

- ▶ **New Hires:** You must complete the enrollment process within 30 days of your date of hire. If you enroll on time, coverage is effective on the date of hire.

If you fail to enroll on time, you will **NOT** have benefits coverage (except for company-paid benefits).

- ▶ **Open Enrollment:** Changes made during Open Enrollment are effective January 1 - December 31, 2024.

Choose Carefully!

Due to IRS regulations, you cannot change your elections until the next annual Open Enrollment period, unless you have a qualified life event during the year. Following are examples of the most common qualified life events:

- ▶ Marriage or divorce
- ▶ Birth or adoption of a child
- ▶ Child reaching the maximum age limit
- ▶ Death of a spouse or child
- ▶ You lose coverage under your spouse's plan
- ▶ You gain access to state coverage under Medicaid or CHIP

Making Changes

To make changes to your benefit elections, you must contact the Intact Benefits Service Center within 30 days of the qualified life event (including newborns). If changes are not submitted on time, you must wait until the next Open Enrollment period to make your election changes. If you are adding any new dependents to your coverage, you will be required to provide proof of dependent eligibility.

Required Information—When you enroll, you will be required to enter a Social Security number (SSN) for all covered dependents. The Affordable Care Act (ACA), otherwise known as health care reform, requires the company to report this information to the IRS each year to show that you and your dependents have coverage. This information will be securely submitted to the IRS and will remain confidential.

Inside

Medical

Dental

Vision

Flexible Spending Accounts (FSAs)

Life and AD&D Insurance

Disability Insurance

Cariloop

Employee Assistance Program (EAP)

Voluntary Benefits

Valuable Extras

401(k)

Incentive Funding

Work Life Balance

Contact Information

Enrollment

Go to www.myintactUSAbenefits.com. There, you will find detailed information about the plans available to you and instructions for enrolling.

Medical

We are proud to offer you a choice of medical plans that provide comprehensive medical and prescription drug coverage. The plans also offer many resources and tools to help you maintain a healthy lifestyle. Following is a brief description of each plan.

Blue Cross Blue Shield of MN HSA and HRA

- ▶ You may see any health care provider and still receive coverage, but will maximize your benefits and lower your out-of-pocket costs if you see an in-network provider.
- ▶ The plans pay the full cost of qualified in-network preventive health care services.
- ▶ You pay the full cost of non-preventive health care services until you meet the annual deductible. **NOTE:** *If you enroll one or more family members, each covered family member is only required to meet the INDIVIDUAL deductible (up to the family limit) before the plan starts to pay expenses for that individual.*
- ▶ Once you meet the deductible, you pay a percentage of your health care expenses (coinsurance) and the plan pays the rest.
- ▶ Once your deductible and coinsurance add up to the out-of-pocket maximum, the plan pays the full cost of all qualified health care services for the rest of the year. **NOTE:** *If you enroll one or more family members, each covered family member is only required to meet the INDIVIDUAL out-of-pocket maximum (up to the family limit) before the plan starts to pay covered services at 100 percent for that individual.*
- ▶ **The Health Reimbursement Account (HRA)** is a product that combines a high-deductible medical plan paired with an account that will help cover a portion of your deductible. Please see Incentive Funding further in this guide for information related to account funding criteria.
- ▶ **The Health Savings Account (HSA)** is a product that combines a high-deductible medical plan with a tax-advantaged savings account. To offset the higher deductible, Intact provides a \$25 bi-weekly contribution for employee only coverage and \$40 bi-weekly for all other tiers. Participants in the HSA plan are also eligible for Incentive Funding.



The HSA

The HDHP comes with a type of savings account called a health savings account, or HSA. The HSA lets you set aside pre-tax dollars to help offset your annual deductible and pay for qualified health care expenses.

Here's how the HSA works:

- ▶ You contribute pre-tax funds to the HSA through automatic payroll deductions.
- ▶ Your contributions may not exceed the annual IRS limits listed below.

HSA Contribution Limit	2024
Employee Only	\$4,150
Family (employee + 1 or more)	\$8,300
Catch-up (age 55+)	\$1,000

- ▶ You can withdraw HSA funds tax-free to pay for current qualified health care expenses, or save them for the future, also tax-free. Unused funds roll over from year to year and are yours to keep, even if you change medical plans or leave your employer.

Important Notes:

- ▶ You must meet certain eligibility requirements to have an HSA: You must a) be at least 18 years old, b) be covered under a qualified HDHP, c) must not be enrolled in Medicare and d) cannot be claimed as a dependent on another person's tax return. For more information, please refer to IRS Publication 969.
- ▶ For a complete list of qualified health care expenses, refer to IRS Publication 502.
- ▶ Adult children must be claimed as dependents on your tax return for their medical expenses to qualify for payment or reimbursement from your HSA.

Medical

Following is a high-level overview of the coverage available. For complete coverage details, please refer to the Summary Plan Description (SPD).

Key Medical Benefits	Blue Cross Blue Shield of MN Blue Card PPO HRA		Blue Cross Blue Shield of MN Blue Card PPO HSA	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Deductible (per calendar year)				
Individual / Family	\$900 / \$1,800	\$1,800 / \$3,600	\$3,200 / \$6,400	\$4,000 / \$8,000
Out-of-Pocket Maximum (per calendar year)				
Individual / Family	\$4,000 / \$8,000	\$8,000 / \$16,000	\$5,000 / \$10,000	\$8,000 / \$16,000
Company Contribution to Your Health Savings Account (HSA) (per calendar year; prorated for new hires/newly eligible)				
Individual / Family	N/A / N/A		\$25 per pay period / \$40 per pay period	
Covered Services				
Office Visits (physician/specialist)	20%*	50%*	20%*	50%*
Virtual Visits	20%*	50%*	20%*	50%*
Routine Preventive Care	No charge	50%*	No charge	50%*
Outpatient Diagnostic (lab/X-ray)	20%*	50%*	20%*	50%*
Complex Imaging	20%*	50%*	20%*	50%*
Chiropractic	20%*	50%*	20%*	50%*
Ambulance	20%*	20%*	20%*	20%*
Emergency Room	20%*	20%*	20%*	20%*
Urgent Care Facility	20%*	50%*	20%*	50%*
Inpatient Hospital Stay	20%*	50%*	20%*	50%*
Outpatient Surgery	20%*	50%*	20%*	50%*
Prescription Drugs				
Retail Pharmacy (30-day supply)				
Generic	30% to \$50	30% to \$50	30% to \$50*	30% to \$50*
Preferred Brand	30% to \$150*	30% to \$150*	30% to \$150*	30% to \$150*
Non-Preferred Brand	30% to \$250*	30% to \$250*	30% to \$250*	30% to \$250*
Preferred Specialty	30% to \$375*	N/A	30% to \$375*	N/A
Non-Preferred Specialty	30% to \$625*	N/A	30% to \$625*	N/A
90-Day Rx (mail order is not required)				
Generic	30% to \$125	Not covered	30% to \$50*	Not covered
Preferred Brand	30% to \$375*		30% to \$150*	
Non-Preferred Brand	30% to \$625*		30% to \$250*	
Preferred Specialty	N/A		30% to \$375*	
Non-Preferred Specialty	N/A		30% to \$625*	

Coinurance percentages and copay amounts shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

To be eligible for the HSA, you cannot be covered through Medicare Part A or Part B or TRICARE programs. See the plan documents for full details.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Medical

Medical Contributions

Your contributions toward the cost of benefits are automatically deducted from your paycheck before taxes. The amount will depend upon the plan you select and if you choose to cover eligible family members.

Blue Card PPO HRA

Coverage Tier	Employee Contribution (Per Paycheck)				
	<\$50,000	\$50,001-\$100,000	\$100,001-\$150,000	\$150,001-\$200,000	<\$200,000+
Employee Only	\$63.15	\$66.65	\$70.16	\$75.07	\$78.58
Employee + Spouse	\$242.61	\$256.09	\$269.56	\$288.43	\$301.91
Employee + Child(ren)	\$123.65	\$130.52	\$137.39	\$147.01	\$153.88
Family	\$303.11	\$319.95	\$336.79	\$360.36	\$377.20

Blue Card PPO HSA

Coverage Tier	Employee Contribution (Per Paycheck)				
	<\$50,000	\$50,001-\$100,000	\$100,001-\$150,000	\$150,001-\$200,000	<\$200,000+
Employee Only	\$32.67	\$34.49	\$36.30	\$38.84	\$40.66
Employee + Spouse	\$150.29	\$158.64	\$166.98	\$178.67	\$187.02
Employee + Child(ren)	\$59.22	\$62.51	\$65.80	\$70.40	\$73.69
Family	\$165.89	\$175.10	\$184.32	\$197.22	\$206.44

Part-Time Employees

Employee contributions for employees scheduled to work at least 20 but less than 30 hours/week

Coverage Tier	HRA	HSA
Employee Only	\$140.33	\$72.60
Employee & Spouse	\$539.13	\$333.97
Employee & Child(ren)	\$274.79	\$131.60
Family	\$673.58	\$368.64



Dental

We are proud to offer you a choice of dental plans.

Delta Dental of MN DPPO

These plans offer you the freedom and flexibility to use the dentist of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a dentist who participates in the Delta Dental of MN network.

Following is a high-level overview of the coverage available.

Key Dental Benefits	Delta Dental of MN Basic Plan DPPO		Delta Dental of MN Enhanced Plan DPPO	
	In-Network	Out-of-Network ¹	In-Network	Out-of-Network ¹
Deductible (per calendar year)				
Individual / Family	\$50 / \$150	\$50 / \$150	\$25 / \$75	\$25 / \$75
Benefit Maximum (per calendar year; preventive, basic, and major services combined)				
Per Individual	\$1,500	\$1,500	\$2,500	\$2,500
Covered Services				
Preventive Services	No charge	No charge	No charge	No charge
Basic Services	50%*	50%*	20%*	20%*
Major Services	50%*	50%*	50%*	50%*
Orthodontia (Child & Adult)	N/A	N/A	20%, \$1,500 Max Benefit	20%, \$1,500 Max Benefit

Coinsurance percentages shown in the above chart represent what the member is responsible for paying.

*Benefits with an asterisk (*) require that the deductible be met before the Plan begins to pay.

1. If you use an out-of-network provider, you will be responsible for any charges above the maximum allowed amount.

Dental Contributions

Coverage Tier	<\$50,000		\$50,001 - \$100,000		\$100,001 - \$150,000		\$150,001 - \$200,000		\$200,001 +	
	Basic	Enhanced	Basic	Enhanced	Basic	Enhanced	Basic	Enhanced	Basic	Enhanced
Employee Only	\$5.81	\$15.59	\$6.14	\$16.45	\$6.46	\$17.32	\$7.04	\$18.88	\$7.43	\$19.92
Employee & Spouse	\$14.39	\$35.40	\$15.19	\$37.36	\$15.99	\$39.33	\$17.43	\$42.87	\$18.39	\$45.23
Employee & Child(ren)	\$11.33	\$30.38	\$11.96	\$32.07	\$12.59	\$33.76	\$13.72	\$36.80	\$14.48	\$38.82
Family	\$19.14	\$48.95	\$20.21	\$51.67	\$21.27	\$54.39	\$23.18	\$59.29	\$24.46	\$62.55

Part-Time Employees

Employee contributions for employees scheduled to work at least 20 but less than 30 hours/week

Coverage Tier	Basic	Enhanced
Employee Only	\$12.92	\$22.87
Employee & Spouse	\$31.98	\$53.37
Employee & Child(ren)	\$25.18	\$44.59
Family	\$42.54	\$72.90



Vision

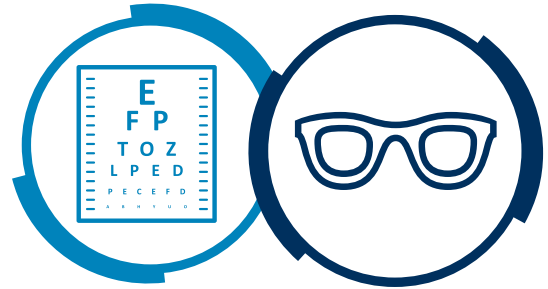
We are proud to offer you a vision plan.

The **Eyemed Vision** vision plan gives you the freedom to seek care from the provider of your choice. However, you will maximize your benefits and reduce your out-of-pocket costs if you choose a provider who participates in the Eyemed Vision network. Following is a high-level overview of the coverage available.

Key Vision Benefits	In-Network	Out-of-Network Reimbursement
Exam (once every 12 months)	\$10	Up to \$70
Lenses (once every 12 months) Single Vision Bifocal Trifocal	\$10	Up to \$80
		Up to \$110
		Up to \$150
Frames (once every 12 months)	Covered up to \$180	Up to \$100
Contact Lenses (once every 12 months; in lieu of glasses)	Covered up to \$130	Up to \$100

Vision Contributions

Coverage Tier	Vision Plan
Employee Only	\$4.16
Employee & Spouse	\$8.26
Employee & Child(ren)	\$9.09
Family	\$12.68



Flexible Spending Accounts

We provide you with an opportunity to participate in our flexible spending accounts (FSAs) administered through Further. FSAs allow you to set aside a portion of your income, before taxes, to pay for qualified health care and/or dependent care expenses. Because that portion of your income is not taxed, you pay less in federal income, Social Security and Medicare taxes.

Health Care FSA

For 2024, you may contribute up to \$3,200 to cover qualified health care expenses incurred by you, your spouse and your children up to age 26. Some qualified expenses include:

- ▶ Coinsurance
- ▶ Copayments
- ▶ Deductibles
- ▶ Prescriptions and Over-the-Counter Drugs
- ▶ Menstrual Care Products
- ▶ Dental treatment
- ▶ Orthodontia
- ▶ Eye exams, materials, Lasik

NOTE: If you enroll in the HSA medical plan, your health care FSA will be limited to dental and vision expenses until your full deductible (individual for employee only or family for all other tiers of coverage) has been met.

FSA Maximum has not been finalized for 2024 (\$3,200 is the 2024 projected amount). For full updates and a complete list of eligible expenses, visit www.irs.gov/pub/irs-pdf/p503.pdf.

Dependent Care FSA

For 2024, you may contribute up to \$5,000 (per family) to cover eligible dependent care expenses (\$2,500 if you and your spouse file separate tax returns). Some eligible expenses include:

- ▶ Care of a dependent child under the age of 13 by babysitters, nursery schools, pre-school or daycare centers
- ▶ Care of a household member who is physically or mentally incapable of caring for him/herself and qualifies as your federal tax dependent

FSA Rules

YOU MUST ENROLL EACH YEAR TO PARTICIPATE.

Because FSAs can give you a significant tax advantage, they must be administered according to specific IRS rules:

Unused funds will **NOT** be returned to you or carried over to the following year.

Health Care FSA: No Grace Period - funds need to be used by December 31, 2024.

Dependent Care FSA: You can incur expenses through March 15, 2025, and must file claims by March 31, 2025.

Maximum contribution amount is established by the IRS and your employer each year. See plan document for details.

Life and AD&D Insurance

Life insurance provides your named beneficiary(ies) with a benefit in the event of your death.

Basic Life (Company-paid)

This benefit is provided at **NO COST** to you through Voya.

Benefit Amount	1 times Annual Earnings, up to a \$500,000 maximum
-----------------------	--

Supplemental Life (Employee-paid)

If you determine you need more than the basic coverage, you may purchase additional coverage through Voya for yourself and your eligible family members.

Benefit Option		Guaranteed Issue ¹
Employee	Increments up to 6x Annual Salary	\$500,000
Spouse	Family Options: (1) \$25,000, (2) \$50,000 or (3) \$100,000	\$25,000
Child(ren)	Family Options: (1) \$5,000, (2) \$10,000 or (3) \$15,000	\$15,000

1. During your initial eligibility period only, you can receive coverage up to the Guaranteed Issue amounts without having to provide Evidence of Insurability (EOI, or information about your health). Coverage amounts that require EOI will not be effective unless approved by the insurance carrier.

Optional Accidental Death & Dismemberment Insurance (AD&D)

AD&D provides financial protection if you are injured or die in an accident while covered by the plan. If you become injured, the plan pays benefits according to a schedule, depending on the nature of your injury. When you enroll in AD&D coverage, you also have the opportunity to purchase coverage for your family. Accidental Death and Dismemberment is insured by the Intact Accident and Health Group. You can elect one time to six times your salary, to a maximum of \$500,000 for AD&D coverage.

Employee Assistance Program (EAP)

Life is full of challenges, and sometimes balancing it is difficult. We are proud to provide a confidential program dedicated to supporting the emotional health and well-being of our employees and their families. The employee assistance program (EAP) is provided at **NO COST** to you through Beacon Health.

The EAP can help with the following issues, among others:

- ▶ Mental health
- ▶ Relationships or marital conflicts
- ▶ Child and eldercare
- ▶ Substance abuse
- ▶ Grief and loss
- ▶ Legal or financial issues

EAP Benefits

- ▶ Assistance for you and your household members
- ▶ Up to 3 in-person sessions with a counselor per issue, per year, per individual
- ▶ Unlimited toll-free phone access and online resources

Contact

▶ Cbbsmn3.mybeaconwellbeing.com

8 ▶ 800-432-5155

Disability Insurance

Disability insurance provides benefits that replace part of your lost income when you become unable to work due to a covered injury or illness.

Short-Term Disability

Provided at **NO COST** to you through Lincoln Financial Group.

Benefit Percentage	100% for 3 weeks, then 66.67%
Weekly Benefit Maximum	No maximum
When Benefits Begin	After 7th day of disability
Maximum Benefit Duration	25 weeks

Long-Term Disability

Basic long-term disability is provided to you through Lincoln Financial Group. This benefit is employee and employer paid.

Benefit Percentage	60%
Monthly Benefit Maximum	\$25,000
When Benefits Begin	After 180th day of disability
Maximum Benefit Duration	Social Security Normal Retirement Age

Supplemental Long-Term Disability is also available, which increases your income replacement to 70%. This benefit is employee paid.

Cariloop - Support for Caregivers

Intact believes that no one should go through caregiving alone. We understand that when a loved one's well-being is at risk, it can be hard to focus on anything else. For that reason, we are very proud to offer this program at **NO COST** to you to help manage these challenging moments. Cariloop can help with:

- ▶ Adult & Elder Care
- ▶ Pediatric & Child Care
- ▶ Education
- ▶ Medicare Support
- ▶ ...and more!

Cariloop can be accessed through the web, mobile app, phone, text, email or video chat. All employees have access to a dedicated care coach, personalized digital tools and resources, as well as continual support for the various stages of life.

- ▶ For more information, visit www.cariloop.com/intact or call (972) 325-5836

Available starting November 1, 2023

Voluntary Benefits

Our benefit plans are here to help you and your family live well—and stay well. But did you know that you can strengthen your coverage even further? It's true! Our voluntary benefits through Voya are designed to complement your health care coverage and allow you to customize our benefits to you and your family's needs. The best part? Benefits from these plans are paid directly to you! Coverage is also available for your spouse and dependents.

You can enroll in these plans during Open Enrollment—they're completely voluntary, which means you are responsible for paying for coverage at affordable group rates.

Accident Insurance

Accident insurance can soften the financial impact of an accidental injury by paying a benefit to you to help cover the unexpected out-of-pocket costs related to treating your injuries.

Critical Illness

Did you know that the average total out-of-pocket cost related to treating a critical illness is over \$7,000¹? With critical illness insurance, you'll receive a lump-sum benefit if you are diagnosed with a covered condition that you can use however you would like, including to help pay for: treatment (e.g. experimental), prescriptions, travel, increased living expenses, and more.

Hospital Indemnity Insurance

The average cost of a hospital stay is \$11,700—and the average length of a stay is 4.6 days². Hospital indemnity insurance can help reduce costs by paying you or a covered dependent a benefit to help cover your deductible, coinsurance and other out-of-pocket costs due to a covered sickness or injury related hospitalization.

1. MetLife Accident and Critical Illness Impact Study, October 2013
2. Overview of U.S. Hospital Stays in 2016: Variation by Geographic Region. HCUP Statistical Brief #246. December 2018. Agency for Healthcare Research and Quality, Rockville, MD.



Valuable Extras

We also offer the following additional benefits:

▶ Omada

Personalized diabetes and heart disease prevention and maintenance program that combines human support and digital tools to help you reach your health goals.

▶ Learn to Live

A confidential, online mental health program for those struggling with stress, depression, sleeplessness or social anxiety, providing help anywhere, any time.

▶ EnterMedicare

Helps employees make sense of their Medicare options, even if you choose to work past age 65. All employees can use this resource to navigate Medicare questions for themselves and their families. EnterMedicare provides an easy to use portal on how Medicare works and is free and available to all.

▶ Hinge Health

Hinge Health gives you the tools you need to conquer back and joint pain, recover from injuries, prepare for surgery, and stay health and pain free. Their programs are available to you and your eligible dependents at no cost. Plus, you can complete your customized care plan anywhere, anytime. For questions, reach us at (855)902-2777 or email hello@hingehealth.com

▶ Candidly through Vanguard

Candidly is an innovative resource designed to help you crush your student debt. The program provides assistance with paying off your debt early, locating debt forgiveness programs, building a paydown plan, turning spare change into loan payments and lowering your monthly student loan bills.

To access more information, log in and click on the “Log me into Candidly” button: www.vanguard.com/studentloans

▶ SoFi

SoFi is a comprehensive financial services platform that aims to help individuals achieve their financial goals, whether that involves paying off student loans, buying a home, investing for the future, or managing everyday banking needs. SoFi distinguishes itself by combining technology-driven solutions with a focus on community and member benefits.

▶ Blue Care Advisor

This program gives you everything you need to manage your health all in one place. You can review recent claims, access your id card information, find quality providers, and more. With Blue Care Advisor, you can also redeem up to \$240 annually by completing a health assessment and tracking your activity!

For contact and/or additional information regarding these additional benefits, please visit www.benefits.intactspecialty.com

401(k)

Personal financial health practices affect individual financial well-being as well as health status, so at Intact we are determined to help our employees keep the promises they've made to themselves about their financial future. Through our Retirement Savings Plan, and other programs, you can take steps to meet your personal financial goals with Intact's support.

The Intact USA Retirement Savings Plan administered by Vanguard offers tax advantages, savings incentives and investment options to help you achieve your financial goals

Eligibility, Enrollment and Employee Contributions

Employees are immediately eligible upon hire. New hires that do not enroll within the first 60 days are automatically enrolled in pre-tax contributions at 6% of pay, with an automatic 1% increase each April.

The default for these investments is the age-appropriate Target Retirement Trust. Employees may elect to contribute on a pre-tax, after-tax or Roth basis up to 40% of salary. Employees age 50 or older are also eligible for pre-tax and Roth catch-up contributions (IRS limits apply to maximum contribution amounts.)

Your Contributions

For 2024, the maximum annual contribution that the IRS permits to your 401(k) account is \$23,000 on a pretax (or Roth) basis. Additionally, if you will be age 50 or over in 2024, you may defer an additional \$7,500 pretax (or Roth) during the year, under the IRS "catch-up" provision, for a total combined pre-tax and Roth contribution amount of \$30,500.

One-Step

Through the Vanguard One-Step program you can automatically increase your pre-tax payroll savings contribution by whatever percentage you elect and on the date you prefer each year. It's a simple and convenient way to remember to increase your retirement savings!

Company Match

Intact matches 100% of the first 3% of a participant's contributions on a bi-weekly basis.

Annual Company Contributions

All employees (excluding interns and co-ops) are automatically eligible for annual contributions when they are hired. Employees must be actively employed by a participating company on the last business day of the year to receive a contribution for that year. All annual contributions are made by the company. There are potentially two types of annual contributions: a fixed contribution and an additional variable contribution.

Fixed contribution - 3% of eligible compensation up to the Social Security wage base (\$167,700 for 2024)

Variable contribution - 0% to 6% of eligible compensation up to the IRS defined compensation limit (\$345,000 for 2024)

Typically, both the fixed and variable contributions (if applicable) are made during the first quarter of the year following the calendar year for which a contribution is made. The variable contribution is based on to what extent the company has achieved its annual financial goals.

All employees (excluding interns and co-ops) are eligible for the fixed contribution. Employees who participate in the most recently granted long-term incentive plan are not eligible to receive a variable contribution.

Intact 2024 Annual Contribution Goals

In 2024, we expect to continue with the current design encompassing a 3% fixed payment to employees and a 3% at-target variable payment to those employees not receiving a 2024-2025 LTIP award. Overall performance and the corresponding payment will be assessed against a 0-6% continuum. Investment of all company contributions will follow the investment elections that you have on file for your own Plan contributions. If you do not have an investment election on file, these contributions will be invested in the age-appropriate Target Retirement Trust fund, which is the default fund for our Plan.

Investment Options

You can invest in your choice of 27 funds inclusive of Target Retirement Trust funds, allowing for broad diversification of your retirement assets.

Target Retirement Trusts

Each trust is a portfolio in itself, so choose the date-specific fund that's closest to the year you expect to retire and the fund will automatically decrease in risk as you approach retirement.

Vesting and Diversification

Employees become 100% vested after three years of employment. Participants may diversify their balance into any of the funds offered in the Plan.

Investor Questionnaire

Results, based on your answers, suggest an asset allocation mix based on your goal, time horizon, risk tolerance and investment experience.

Personal Online Advisor, powered by Financial Engines

This online program provides an unbiased evaluation of your chances of reaching your financial goals, and investment advice specific to your personal investments.

Vanguard Managed Accounts

A designated financial planner will work with you on your retirement plan. They will check your account quarterly to make sure it is on track based on the plan you created. You can work with your financial planner at any time to update your retirement plan as changes in your financial life occur.

Vanguard Financial Planning Services

A Vanguard financial planner develops a customized financial plan for all of your household assets with specific investment recommendations for your goals. This service is available free of charge to plan participants age 55 or older.

Incentive Funding

Account Funding

In exchange for completing a preventive care visit and the online Health Assessment, employees and enrolled spouses are eligible to receive \$350 each in incentive funding (up to a maximum of \$700). This employer funding will go into your HRA or HSA after the claim for your Preventive Care exam has been processed by BCBS and your Health Assessment has been completed. Both criteria must be completed between January 1 and November 30 to receive the 2024 funding. Please note: funding is processed by the 15th of each month for the prior month's activity. You can check on the status of your incentive funding by emailing Intact.Healthy.Incentives@bluecrossmn.com. They will respond within 48 hours of your inquiry.

Preventive Care Visit

We believe our employees should manage their health in conjunction with their physician. By establishing an ongoing relationship with your physician, you can partner together on what's best for your health. Therefore, we encourage employees and spouses to complete an annual preventive care exam with their physician.

You will receive credit for your preventative exam once your claim for the exam has been processed by BCBS.



Work Life Balance

Self-Managed Time Off

All regular, exempt, full and part-time employees who work 20 hours or more per week are eligible for Self-Managed Time Off. Exempt employees do not accrue PTO but are empowered to self-manage their time off needs.

Paid Time Off

All regular, non-exempt, full and part-time employees who work 20 hours or more per week are eligible for Paid Time Off. For new hires Paid Time Off days in their first year are prorated from their employment date. The Paid Time Off program offers a competitive allotment based on length of service.

PTO Plan

Years of Service	PTO Days
< 1	16
2	17
3	18
4	19
5	20
6	21
7	22
8	23
9	24
10	25
11+	26

Holidays

In 2024, we will observe eleven paid holidays and one preventive screening day (taken at your convenience). Additionally, we will observe a two-hour early closing on the Wednesday before Thanksgiving (similar early closings for part-time employees should be addressed at a local level). The 2024 holiday schedule is as follows:

Holiday	Date Observed
New Year's Day	Monday, January 1
Martin Luther King Jr. Day	Monday, January 15
Presidents Day	Monday, February 19
Memorial Day	Monday, May 27
Juneteenth	Wednesday, June 19
Independence Day	Thursday, July 4 and Friday, July 5
Labor Day	Monday, September 2
Thanksgiving	Thursday, November 28 and Friday, November 29
Christmas	Tuesday, December 24 and Wednesday, December 25

Work Life Balance

Preventive Screening Day

In addition, all employees are eligible for an additional 8 hours of Paid Time Off as a “Preventive Screening Day”. This time should be used to schedule annual physicals, preventive screenings such as mammograms, colonoscopy, dental checkups, etc.

Business Travel Accident

Business Travel Accident insurance is provided to all employees free of charge in the event that you are injured while traveling for business purposes. This benefit provides five times your base salary up to a maximum of \$1,750,000 to your beneficiary in the event of your death while traveling on business. Intact provides business travel accident insurance to you automatically—you do not have to enroll in this coverage.

Commuter (Transportation) Benefit

Intact’s commuter program makes it easy for you to save money on your commuting costs. If you take public transportation, ride in a vanpool or pay to park, this plan helps you use pre-tax dollars and save on your commuting costs! Your pre-tax payroll deductions will be taken automatically from your last paycheck of the month. For 2024 the IRS allows up to \$315 per month in pre-tax contributions towards qualified parking expenses and up to \$315 towards public transportation (bus, train, subway, ferry, etc.). If your expenses exceed the pre-tax limits, the balance will be taken from your paycheck on an after-tax basis. For example, if your train pass is \$365 per month, \$315 will be deducted pre-tax and \$50 on an after-tax basis.

You have the option to have your transportation passes mailed directly to your home. For parking expenses, you can choose to pay the provider directly, which works like bill pay and can be recurring. You may also request a voucher that is made out to the transit authority and is valid for 13 months. The voucher is primarily designed for those with inconsistent transit commuting expenses because it can be issued in multiple quantities and denominations. All employees are eligible to participate in the commuter program.

Legal Insurance

The legal insurance through ARAG provides access to legal services that might otherwise be very costly. Legal counsel and representation is provided at a discounted group rate. Telephonic legal advisory, online tools and reduced fee services are all resources provided through the group legal insurance plan. You must enroll within 30 days of hire or during the annual Open Enrollment period. Some legal services covered under the legal benefit include:

- ▶ Will writing
- ▶ Powers of attorney
- ▶ Legal name change
- ▶ Consumer protection/debt collection
- ▶ Traffic violations
- ▶ Real estate issues
- ▶ Identity theft protection
- ▶ Audit protection

Adoption Assistance

Intact’s adoption assistance benefits are available to all full-time employees who have completed at least one year of service with the company. You can be reimbursed up to \$5,000 for expenses associated with the adoption of a child—including adoption agency fees, legal fees, transportation and lodging expenses, immigration and translation fees, legal fees and court costs.

Community Giving

One of our core values is being socially responsible. The Intact Charitable Trust gives back to those nonprofits that matter most to members of the Intact Insurance Specialty Solutions community. Through its charitable giving program, the Trust supports employee and producer volunteer, leadership and philanthropic efforts. In addition, the Trust supports organizations providing emergency assistance anywhere in the world in the aftermath of a natural disaster or during a state emergency. The Trust also advances education through a matching gift program and a college scholarship program.

▶ Employee Volunteerism

We encourage and support employee volunteerism by providing flexibility to attend charitable meetings and events during the workday upon the approval of the employee's manager. The Trust will provide a \$500 charitable gift for every 40 hours of community service (maximum \$1,500 charitable gift per calendar year, per employee).

▶ Matching Gift Program

Our Matching Gift program matches employee contributions to any tax-exempt secondary school, college or university of your choice, with a maximum annual match of \$500.

Work Life Balance

Educational Opportunities

Increase your work-related education through tuition assistance (subject to manager's approval).

Our Human Resources team offers technical and professional development programs designed to increase job skill through a range of classes, resources and opportunities. Our professional development offerings guide employees in managing their career growth. Employees may choose to strengthen their technical and computer knowledge, improve their public-speaking ability or develop job-specific skills through programs such as the Claims Adjuster Certification Program or the Underwriting Associate Certification Program.

Lighthouse Learning, our online learning program powered by Brainshark, provides easy access to targeted coursework to maximize your learning and knowledge retention in a dynamic and engaging way.

Our management courses are designed to create consistent management qualities and practices across our different work settings, locations and environments. We encourage our managers to think differently in order to lead, motivate and inspire their teams and to take responsibility for the success of our organization.

Professional Development

Your career should be more than a paycheck. It should be an ongoing opportunity to challenge yourself, learn new skills, succeed and grow. Learning is a priority - and fundamental to our success. Our training and development programs extend to all employees, in all locations.

Scholarship Opportunities for Your Children

Intact awards \$3,000 college scholarships to eight children of employees each year. The program is open to high school seniors for any area of study. Administered by Scholarship Management Services, a nonprofit scholarship program administrator, the application process takes place in the spring.



Contact Information

Coverage	Carrier	Phone #	Website/Email
Benefits Enrollment	Benefit Express	(833) 393-0375 M- F 7:30 a.m. - 6:00 p.m. CST	www.myintactUSAbenefits.com
Medical	BCBS of MN	(866) 820-3774	www.bluecrossmnonline.com
Pharmacy	Prime Therapeutics	(800) 531-6676	-
Voluntary Benefits	Voya	(877) 236-7564	www.voya.com
Dental	Delta Dental of MN	(651) 406-5901 or (800) 448-3815	DeltaDentalMN.org
Vision	Eyemed Vision	(866) 723-0513	www.eyemedvisioncare.com
Flexible Spending Accounts (FSAs)	Futher	(800) 859-2144	www.hellofurther.com
Life/AD&D	Voya	(800) 955-7736	www.voya.com
Disability	Lincoln Financial Group	(800) 853-7105	www.mylincolnportal.com
Employee Assistance Program (EAP)	Beacon Health	(800) 432-5155	bcbsmn3.mybeaconwellbeing.com
Cariloop	Cariloop	(972) 325-5836	www.cariloop.com/intact
Business Travel Accident	Intact Accident and Health	(800) 527-1255 X6611	-
Commuter Benefits	WageWorks	-	www.wageworks.com
401(k)	Vanguard	(800) 523-1188	www.vanguard.com

Benefits Website

Our benefits website www.myintactUSAbenefits.com can be accessed anytime you want additional information on our benefits programs.

Questions?

If you have additional questions, you may also contact:
 833-393-0375(833) 393-0375 (Intact Benefits Service Center)
benefits@intactinsurance.com



DISCLAIMER: The material in this benefits brochure is for informational purposes only and is neither an offer of coverage or medical or legal advice. It contains only a partial description of plan or program benefits and does not constitute a contract. Please refer to the Summary Plan Description (SPD) for complete plan details. In case of a conflict between your plan documents and this information, the plan documents will always govern. **Annual Notices:** ERISA and various other state and federal laws require that employers provide disclosure and annual notices to their plan participants. The company will distribute all required notices annually.

