



# Benefits

## Valuable Extras

Your benefits are an important part of your overall compensation—and the well-being you deserve. We are pleased to offer the following programs to support you and your loved ones. This flyer offers a benefits overview—for full details, including costs and contact information, consult your Benefits Guide.



### Omada (available for Intact medical plan members)

**Omada is a personalized diabetes and heart disease prevention program** that combines human support and digital tools to help you reach your health goals. The program includes access to a health coach, a wireless scale, weekly online sessions and other participants who may help offer real-time support. You'll find the tools you need for weight management and reducing your risk of diabetes.



### Learn to Live Mental Health Program

Your mental health is just as important as your physical health, and likewise needs preventive care and maintenance. **The Learn to Live program offers you access to self-guided modules** that help to improve mental health wellness, focusing on depression, stress, insomnia, substance use and more. You also have the option to work one-on-one with a health coach for support through your mental health journey.



### HUB Medicare Support

**HUB Medicare Solutions is a dedicated team to help you transition into your Medicare benefits.** Get one-on-one virtual or phone consultations for support during enrollment or annual renewals. Find help with decision support, including turning 65, Medicare rules and avoiding Medicare penalties. HUB Medicare even offers additional information, including spouse and dependent coverage, short-term coverage and dental, vision and hearing plans. All employees can use HUB Medicare to answer questions about benefits for themselves and their families—at no cost.



### Hinge Health (available for Intact medical plan members)

**Hinge Health gives you the tools you need to conquer back and joint pain,** recover from injuries, prepare for surgery, and stay healthy 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.



### Cariloop

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 **Cariloop at no cost to you to help manage challenging caretaking moments.** Cariloop can help with adult- and eldercare, pediatric and childcare, education, Medicare support and more!



### CAPTRUST at Work

**CAPTRUST offers point-in-time financial advice for life events.** Find financial resources that address planning, saving, investing and retiring, throughout all career stages.

# More Valuable Extras



## Business Travel Accident

In the event that you are injured while traveling for business, this benefit can help you and your beneficiaries with any financial strain. You and/or your beneficiary will receive five times your base salary, up to a maximum of \$1,750,000. Business travel accident insurance is provided to all employees free of charge. Intact provides business travel accident insurance to you automatically—you do not have to enroll in this coverage.

## Health Equity 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! All employees are eligible to participate in the commuter program.

**How it works:** Your pre-tax payroll deductions will be taken automatically from your last paycheck of the month. Each year, you can set aside pre-tax funds to pay for qualified parking and public transportation expenses (bus, train, subway, ferry, etc.) up to IRS limits. If your expenses exceed the pre-tax limits, the balance will be taken from your paycheck 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 payments 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.

## 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 Lincoln Financial. The EAP offers three in-person sessions with a counselor per issue, per year, per individual for you and your household members.

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

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

Coverage	Carrier	Phone #	Website/Email
Diabetes and Heart Disease Prevention	Omada	888-409-8687	<a href="https://go.omadahealth.com/intact">go.omadahealth.com/intact</a>
Online Mental Health Program	Learn to Live	800-406-7457	<a href="https://learntolive.com">learntolive.com</a>
Medical Assistance	HUB Medicare Support	844-972-0228	<a href="https://hubmedicareolutions.com">hubmedicareolutions.com</a> <a href="mailto:MedicareHub@HUBInternational.com">MedicareHub@HUBInternational.com</a>
Physical Therapy	Hinge Health	855-902-2777	<a href="https://hingehealth.com/intact-oe22">hingehealth.com/intact-oe22</a>
Business Travel Accident	Intact	N/A	<a href="https://benefits.intactspecialty.com">benefits.intactspecialty.com</a> <a href="mailto:benefits@intactinsurance.com">benefits@intactinsurance.com</a>
Commuter Benefit	Health Equity	877-924-3967	<a href="https://wageworks.com">wageworks.com</a>
Employee Assistance Program (EAP)	Lincoln Financial	888-628-4824	<a href="https://guidanceresources.com">guidanceresources.com</a> Username: LFGSupport Password: LFGSupport
Caregiving Support	Cariloop	800-527-1255 x6611	<a href="https://cariloop.com/intact">cariloop.com/intact</a>