



**POWER**

# 2024 BENEFITS GUIDE



# MEDICAL INSURANCE

Power offers two medical plans administered by Meritain Health to help you pay for your health care services. Meritain Health uses the Aetna network, one of the largest provider networks in the country. The chart below compares the two plans.

To determine if your current provider is associated with Aetna’s network, click [here](#). Enter your zip code and select “Aetna Choice POS II (Open Access).” From there, you can search your current providers or find one that is in-network!

<b>IN-NETWORK BENEFITS</b> (Administered by Meritain Health)	<b>COMFORT PLAN</b>	<b>FREEDOM PLAN*</b>
Annual Deductible (Individual/Family)	\$500 / \$1,000	\$1,600 / \$3,200
Maximum Out-Of-Pocket (Individual/Family)	\$1,500 / \$2,500	\$2,500 / \$5,000
*If enrolled as a family, the individual deductible does not apply, and one member can satisfy the full deductible		
<b>PREVENTIVE CARE</b>		
	\$0	\$0
<b>TREATMENT OF ILLNESS OR INJURY</b>		
Primary Care	\$30 copay	\$30 copay, after deductible
Specialist	\$50 copay	\$50 copay, after deductible
Urgent Care	\$50 copay	\$0 after deductible
<b>HOSPITAL CARE</b>		
Emergency Room	\$200 copay	\$0 after deductible
Ambulance	\$0 after deductible	\$0 after deductible
Inpatient Hospital	\$0 after deductible	\$0 after deductible
Outpatient Surgery	\$0 after deductible	\$0 after deductible
<b>REHABILITATIVE THERAPY</b>		
Physical/Occupational/Speech/Chiropractic	\$20 copay	\$20 copay after deductible
Home Health Care	\$0 after deductible	\$0 after deductible
<b>INFERTILITY &amp; MATERNITY</b>		
Infertility Treatment	\$25,000 per lifetime	\$25,000 per lifetime
Initial Prenatal Visit	\$30 copay	\$30 copay after deductible
Delivery: Professional & Facility Services	\$0 after deductible	\$0 after deductible
<b>BEHAVIORAL HEALTH &amp; SUBSTANCE USE</b>		
Outpatient Services	\$20 copay (Office Visit) \$0 after deductible (all other Outpatient)	\$20 copay after deductible (Office Visit) \$0 after deductible (all other Outpatient)
Inpatient Services	\$0 after deductible	\$0 after deductible

\*Those enrolled in the Freedom plan are eligible to participate in a Health Savings Account (HSA)

# PRESCRIPTION DRUG COVERAGE

Members enrolled in a Power medical plan have prescription drug coverage administered by SmithRx. Prescriptions are subject to the deductible and coinsurance, until you reach the out-of-pocket maximum.

Drug Class	Comfort Plan		Freedom Plan	
	30 day supply	90 day supply	30 day supply	90 day supply
Preventive Drug	\$0		\$0	
Maintenance Medications	\$5 copay	\$12.50 copay	\$5 copay	\$12.50 copay
Tier 1 (Generic)	\$20 copay	\$50 copay	\$20 copay, after deductible	\$50 copay after deductible
Tier 2 (Preferred Brand)	\$40 copay	\$100 copay	\$40 copay, after deductible	\$100 copay after deductible
Tier 3 (Non-Preferred Brand)	\$60 copay	\$150 copay	\$60 copay, after deductible	\$150 copay after deductible
Speciality Drugs	20% copay up to \$1,000 maximum		20% copay up to \$1,000 maximum after deductible	

## SmithRx Connect

Local retail pharmacies may not always be the lowest cost option for prescription drugs. The SmithRx Connect team is dedicated to connecting you with the tools and resources you need to lower your out-of-pocket costs for medications. SmithRx Connect is a no-cost program that helps you navigate the pharmacy system and works by maximizing the monthly benefit on manufacturer coupons, allowing you to have a lower or zero dollar copay on your prescriptions.



# FAMILY PLANNING

## Maternity Management

Power cares about your pregnancy and getting you and your baby off to a healthy start. This is why members enrolled in a Power medical plan have free access to Meritain Health's proactive pregnancy and maternity management program. From your first trimester of pregnancy through post-delivery, you'll be assigned your own maternity nurse specialist, an experienced RN who will monitor your progress and help you follow your doctor's plan for your unique needs.



## Fertility Benefits

The road to parenthood can be challenging. Our flexible family benefits are designed to help you grow your family in a way that works for you. We offer inclusive fertility benefits for all paths to parenthood - adoption, fertility treatments and preservation, pregnancy and more. Members enrolled in a Power medical plan have a \$25,000 lifetime maximum fertility benefit, including drug therapy.

The fertility benefits leverage the latest technologies and treatments including Assisted Reproductive Technologies (ART); frozen embryo transfer including cryopreservation and storage of embryos; and much more.



# SPECIALIZED SUPPORT

## Telemedicine

Members enrolled in a Power Medical Plan have access to telemedicine services with Teladoc. You can contact board-certified, licensed doctors via phone or online video, 24 hours a day! Through Teladoc, doctors can diagnose and treat many non-emergency medical conditions including but not limited to:

- Allergies
- Anxiety/Depression
- Bladder infection
- Bronchitis / Sore throat
- Fever
- Migraines / Headaches
- Pink eye
- PTSD
- Seasonal flu
- Sinus problems
- Stomachaches

## 98point6

Available to **all** employees, 98point6 allows you to text with a doctor from a mobile device without an appointment, 24/7. With this program, doctors can diagnose and treat a range of non-emergency medical conditions, order any necessary prescriptions or lab tests, outline care options and answer any medical questions you have.



## CancerCARE

The CancerCARE program is a free, fully integrated solution included in your health plan that supports you from the first day of diagnosis well into the stages of aftercare.

You can join CancerCARE at any point during your treatment. Once registered, the CancerCARE team collaborates with your local oncologist and gives them access to resources they may not have at their facility.

## Case Management Services

When unexpected illness or injury occurs in your life, the last thing you want to think about is having to navigate your health benefits. Meritain Health offers case management, a free and confidential program supporting you and your family through a difficult experience.

Case managers are registered nurses and licensed social workers who assess your health and help you develop a suitable and affordable treatment plan.

# DENTAL INSURANCE

Power offers two PPO dental plans through Delta Dental. Both dental plans pay for services obtained through any in-network or out-of-network providers. In order to find an in-network provider, please click [here](#). You will select the type of Dentist you are searching for and then, choose to search by current location or zip code.

IN-NETWORK – PPO DENTISTS	FREEDOM PLAN	COMFORT PLAN
<b>ANNUAL MAXIMUM</b>		
Per covered person	\$1,000	\$2,000
<b>DEDUCTIBLE</b>		
(Excludes preventive services)	Single: \$50 Family: \$150	Single: \$50 Family: \$150
<b>DIAGNOSTIC &amp; PREVENTIVE SERVICES</b>		
Examinations, Cleanings, X-Rays, Fluoride Treatments, Sealants	Covered at 100% of allowed amount (2 cleanings per year)	Covered at 100% of allowed amount (3 cleanings per year)
<b>BASIC SERVICES</b>		
Fillings, Root Canals, Oral Surgery	80% of allowed amount after deductible	80% of allowed amount after deductible
<b>MAJOR SERVICES</b>		
Crowns, Inlays, Onlays	50% of allowed amount after deductible	50% of allowed amount after deductible
<b>ORTHODONTIA</b>		
Maximum per member	No coverage	\$1,500 lifetime maximum

# VISION INSURANCE

Members enrolled in a MetLife Superior Vision plan may go to any licensed vision provider and receive coverage. Just remember, your benefit dollars go further when you stay in-network. In order to find a provider in-network, click [here](#). Select “Find an Eye Doctor” and then select “MetLife Vision - Superior.” From there, you will enter your zip code and preferred radius. Then, a list of in-network vision providers will populate.

BENEFIT	COST	FREQUENCY
<b>Eye Exam</b>	\$0 copay	Every 12 months
<b>Prescription Glasses</b>		
<b>Frames</b>	\$200 allowance	Every 12 months
<b>Lenses</b>	Covered in full	Every 12 months
<b>Lens Enhancements</b>	Covered in full Limited to out of pocket amount	Every 12 months
<b>Contact Lenses (in lieu of glasses)</b>	Covered in full \$50 retail allowance \$200 allowance Covered in full	Every 12 months

# LGBTQ+ Inclusive Benefits

## About us:

At Power Home Remodeling Group, LLC, we are committed to providing comprehensive benefit coverage for all. Below, you will find a highlight of our benefits and services for our LGBTQ+ Employees and their dependents.

## Standard Benefits

*Our Medical Plans are available to same-sex spouses and domestic partnerships*

- *Medical Benefit*

*Including Gender*

*Affirming care of Employees and their dependents*

- *Dental Care*
- *Vision Care*

## Contact us

*We would love to hear your thoughts, opinions and questions!*

*benefits@powerhrg.com*

## Additional Services

*Our Additional benefits provided to our Employees and their dependents.*

- *Family Formation*

*Surrogacy*

*Adoption Assistance*

*IVF/IVR*

- *HIV Treatment/Prevention*
- *Gender Affirmation Benefits*

## Other Benefits

*These Benefits are mentioned in more detail throughout the Guide.*

- *EAP Services*

*Offered through PAS*

- *TOOTRiS*

*Subsidized Childcare*





## Life & AD&D Insurance

Administered by Mutual of Omaha, Life insurance provides financial protection to your loved ones in the event you were to pass suddenly. Similar to Life Insurance and administered by Mutual of Omaha, Accidental Death & Dismemberment (AD&D) Insurance provides financial support in the event you suffer an accidental injury or death. The benefit is equal to 100% of your base pay, up to a maximum of \$100,000.

## Short-Term Disability

Administered by Mutual of Omaha, Short-Term Disability is an employer-paid benefit program which provides financial support to replace lost income while you take time off work to recover from an injury or illness.

There is a 14-calendar day elimination period which begins on the date of disability. Employees will receive payment from Mutual of Omaha for 60% of weekly base pay up to a maximum of \$1,000 per week, for up to 11 weeks.

## Accident Insurance

A supplemental accident insurance plan administered through MetLife helps protect your finances if an accident were to occur on or off the job causing you or your covered dependent unexpected injury. Even if your health insurance covers the medical costs, accident insurance may help fill the gap for additional expenses while you recover from your injuries.

## Legal Insurance

U.S. Legal Services offers legal benefits that provides a safe-guard for unexpected legal events. There are 3 comprehensive legal benefit plan options available to all Power employees.

- Family Defender Plan: Real Estate Transactions, Elder Law, Divorce, Child Support & Custody, Traffic Violations, Estate Planning
- Identity Defender Plan: Change of address monitoring, Credit & Debit Monitoring, Fraud-Alert Reminders, Smart SSN Tracking
- Combination Plan: Includes Both of the above plans for a reduced rate!



# MORE PERKS

## 401(k)

Power's 401(k) Savings Plan through Empower is here to assist you in meeting your long-term financial goals. This plan allows you to use pre-tax and/or post-tax dollars from your paycheck to save for your retirement. Employees are eligible to participate in the retirement plan after 90 days of service.

After one year of service, Power will contribute 100% of the first 3% of your deferral contribution plus 50% that exceeds 3% but that does not exceed 5% of your compensation.

## Virgin Pulse

*Commit today. Celebrate tomorrow.* Find your balance, get daily inspiration and experience the rewards of living your best life. The Wellness Program from Virgin Pulse is a great way for you and your eligible family members to stay healthy and earn PulseCash to spend on tech gadgets & Apple products, fitness tracking devices, wearables, hiking gear, and much more!

## Pet Insurance

Vet bills and medical treatments can be unpredictable and pricey. To avoid racking up major expenses, many pet parents choose to purchase pet insurance. Administered by Figo, pet insurance ensures your dog or cat will be covered in the event of an accident, emergency, or surprise illness.

Pet insurance covers:

- Common illnesses
- Accidents and emergencies
- Wellness and preventive care
- Chronic conditions
- Hereditary and congenital disorders
- Cancer

## Employee Assistance Program

Personal Assistance Services (PAS) provides employees and their household members with a wealth of confidential, professional services to help with challenges to strengthen both your home life and professional career. PAS provides a wide array of counseling and life coaching services to support you and your dependents through the full spectrum of life events – including those that are exciting and inspiring as well as those that are difficult.

THE GOOD LIFE IS  
IN OUR CONTROL

# WORKING PARENTS

## Paid Parental Leave

We excitedly welcome all new additions to your family and want to provide work/life balance and financial support during the initial caring/bonding time with new children.

### **After six months of employment:**

All parents are eligible for three weeks of 100% paid parental leave.

### **After twelve months of employment:**

*Adoptive and intended parents* are eligible for an additional three weeks of parental leave, for a total of six weeks of 100% paid parental leave.

*Child-bearing parents* are eligible for an additional nine weeks of parental leave, for a total of twelve weeks (60 working days) of 100% paid parental leave.

Paid Parental Leave allows employees to take time off in multiple segments; leave segments must be taken in full work weeks. Eligible parents must use their Paid Parental Leave within twelve months from the date of birth or placement of the child.



## Child Care Assistance

TOOTRiS provides an easy way for you to access high-quality child care programs for infant, toddler, and school-aged children. The TOOTRiS platform allows you to search, vet, connect and enroll in programs in your area that fit your family's needs. This platform also allows you to pay a family members or your babysitter from down the street all in one place.

Power will subsidize up to 40% of eligible expenses up to \$416 monthly, not to exceed \$5,000 annually per eligible household, to help support working parents.

# Benefit Rates

## Rates valid January 1, 2024 - December 31, 2024

The benefit premiums listed below are deducted via bi-weekly payroll.

	Employee Only	Employee + Children	Employee + Spouse	Employee + Family
<b>Medical</b>				
Freedom	\$35.00	\$120.00	\$198.99	\$264.00
Comfort	\$71.50	\$207.00	\$308.50	\$413.00
<b>Dental</b>				
Freedom	\$8.00	\$23.00	\$17.00	\$32.00
Comfort	\$10.50	\$29.50	\$21.50	\$40.50
<b>Vision</b>				
Superior	\$2.22	\$4.93	\$4.20	\$6.94
<b>Accident</b>				
Base Only	\$3.05	\$3.36	\$4.98	\$5.30
Base + Enhanced	\$5.32	\$7.05	\$8.40	\$10.14



# OUR INITIATIVES

At Power we believe in cultivating safe and supportive communities for all of our employees. Below is a breakdown of the three (3) major initiatives at Power and what they each represent — Cultural Diversity & Inclusion Initiative (CD&I), Power’s Veterans Initiative (PVI), and Power’s Women’s Initiative (PWI).



## CULTURAL DIVERSITY & INCLUSION INITIATIVE

Cultural Diversity & Inclusion (CD&I) represents a culture of respect for all, one that builds champions for our people, in a safe, honest, loving, accepting and inclusive environment that yields impactful progress.

### EMPLOYEE RESOURCE GROUPS

Employee Resources Groups (ERGs) are an extension of the cultural diversity and inclusion initiative. At Power we currently have four (4) different Employee Resource Groups. Below are each of their mission statements:



**Queer Power’s** mission is to provide visibility and inclusivity for LGBTQIA+ people, and support their recruitment, development and retention at Power. By providing a platform to share experiences and form connections, we aim to create a safe space where LGBTQIA+ employees can feel supported by allies and free to bring their authentic selves to work every day.



**Black Empowerment Resource Group (B.E.R.G)’s** mission is to create and sustain an inclusive environment within Power to recruit, support, retain and advance Black employees and all Allies at all levels. With a strong commitment to leadership development, we hope to provide a platform to network and share experiences with a goal to accelerate personal and professional growth.



**Mi Gente** is a catalyst of diversity, equity, and inclusion at Power. Representing the Latin and Hispanic community, we help to promote career opportunities and development, foster a culture of unity and belonging, offer perspectives through our diverse backgrounds and reflect many of the communities Power serves.



**InspirASIAN** is dedicated in the relentless empowerment of the Asian American employees within Power by creating an environment that promotes collaborative innovation and camaraderie. InspirASIAN also serves as a platform to empower Asian American voices and thus create a more inclusive work environment for current and future employees.



## POWER VETERAN'S INITIATIVE

Power Veteran's Initiative or PVI represents our veterans and military spouses. At Power, PVI works hard to ensure everyone in our walls feels understood, supported and valued. Veterans and military spouses are leaders at Power, they set records, start their own departments and solve major business needs.

Whether it's how we care for homeowners, raising funds for childhood cancer research or volunteering in individual communities, Power people are known for giving back, and PVI holds a focus on ensuring we continue to impact our community. This team focuses on hiring, developing, and retaining veterans and military spouses across the business.

## VETERAN BONUS

The company has partnered with PVI to thank these employees for their service. Upon meeting criteria, providing documentation, and completing the Veteran Bonus Payout Form, eligible veteran's and veteran spouses may earn a sign-on bonus.

To be eligible for a veteran bonus, the following criteria must be met:

- You must be an active employee;
- You must have served in the military for more than one year or are a spouse to a veteran who served more than one year;
- You must be employed for a minimum amount of time and complete the minimum amount of work as designated on the Veteran Bonus Payout Form;
- You are not on a last chance agreement, subject to a corrective action plan, and have not provided notice of resignation; and
- You must be a new employee without prior employment with Power.

Power reserves the right to review, suspend, or change the criteria applicable to the Veteran Bonus Program, including bonus amounts and promotions at any time with or without notice.

## POWER WOMEN'S INITIATIVE



Power Women's Initiative (PWI) was created to provide a positive community that fosters success, equity, and inclusion of all women at Power. The initiative relies on four (4) core pillars - Recruit, Retain, Promote & Intersectional Feminism - to help cultivate strong bonds, support one another while navigating through career paths, and push each other to reach their fullest potentials, both inside and outside the walls of Power. The 4 Pillars of PWI

- **Recruit:** We have been able to retain enough successful women within our walls to prove that women can be successful here, period. We aim to achieve our first major milestone by hitting 30% in both categories of women AND women of color in our

territory locations. We know this is achievable because we know women are just as valuable as men in traditionally male dominated roles and male dominated industries.

- **Retain:** PWI has been a catalyst for updating and creating company policies including, but not limited to paid parental leave, wellness rooms, HQ maternity parking, fertility coverage, and our very first childcare benefit; TOOTRIS. We understand that benefits and family planning tools are linked to the ongoing success of not just women, but all people.
- **Promote:** Having a lineage of successful female leaders who can develop other leaders is paramount to the purpose of PWI. The women of Power are shattering stereotypes daily and changing the narrative of the male-dominated construction industry. All while driving our business forward in every vertical: Sales, Customer Development, Business Technology and more.
- **Intersectional Feminism:** We recognize feminism does not fit one mold and should not look one way. We are not a homogenous group of women. Our differences cross many intersections beyond just gender and race. That representation and support for each other is paramount to growing this initiative.

## POWER FOR GOOD

Power For Good amplifies our people's voices to realize positive change in our communities. That's why we provide diverse programs that position them as the true visionaries and drivers of our philanthropy. Join us and become an unexpected ally to our communities. Together, we can fulfill Power's purpose of realizing the potential of every home, person, and community we serve.

### VOLUNTEER FOR GOOD

Service is in our DNA at Power. Whether it's volunteering with your office, ERG or Initiative, or on your personal time, we'll connect you to the right opportunities and help you live out your purpose. We're excited to launch a new award that recognizes you for going above and beyond in your personal volunteering efforts. Winners will get a cash award to give to the nonprofit where they volunteer. For more information on volunteering, nominating someone, or applying reach out to Ann Gupta at [anu.gupta@powerhrg.com](mailto:anu.gupta@powerhrg.com) or Jim Myers at [James.myers@powerhrg.com](mailto:James.myers@powerhrg.com).

### NOMINATE FOR GOOD

Nominate for Good invites you to nominate a nonprofit you're passionate about to receive a grant through the Power For Good Foundation. Any employee who has been with the company for at least a year can apply for grant money for a 501c3 they are connected to.

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## ALEX'S LEMONADE STAND PARTNERSHIP



Power is proud to support Alex's Lemonade Stand Foundation as our corporate philanthropy. This organization, also referred to as ALSF, has a mission to fight to end childhood cancer! Over the last 12 years, Power has donated nearly \$8M to support Alex's Lemonade Stand Foundation.

Throughout each year we host a variety of activities to help raise money, including dedicating the entire month of September, which we refer to as Alex's Month, to support the fight against pediatric cancer.

## EMPLOYEE ANNIVERSARY PROGRAM

At Power, we love to celebrate important milestones in our people's lives. As a result, we have an anniversary program, which shows appreciation for our employees on every "Powerversary," through custom cards, badge stickers, and exclusive swag.

## EMPLOYEE REFERRAL PROGRAM

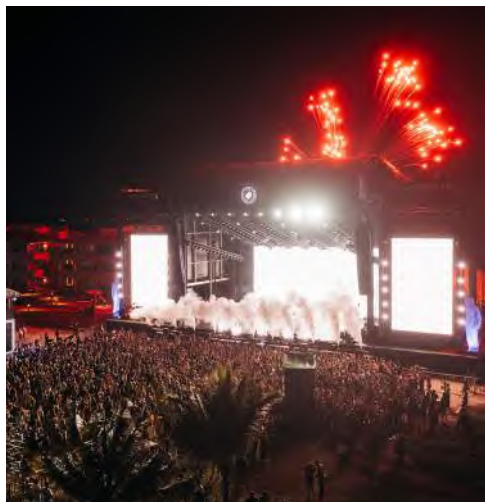
To help grow our biggest commodity—people—Power began its employee referral program to better incentivize bringing on friends, family, and other like-minded individuals into the business through you! These individuals may be standouts currently in your life or ones you've yet to meet; either way, these are certainly those who you'd love to bring onboard to share in the place you work and give the opportunity to experience Power as well as succeed here. This bonus is an incentive paid to current employees for introducing new employees and installation partners to Power. Rehires are not eligible for the referral bonus. For more information on the referral program go to PowerLife Connect Menu in Nitro or contact Vince Devine via email at [vdevine@powerhrg.com](mailto:vdevine@powerhrg.com).

## ANNUAL MEXICO TRIP

Usually referred to as "Quest," the Annual Mexico Trip is open to our employees. This event is one that our People Experience Team plans to help celebrate all of our success and hard work!

The trip is designed as an optional benefit for all eligible employees plus one (1) guest. This does mean that if an employee is on leave during the dates of the trip, they aren't eligible to attend.

Eligible employees and guests, if applicable, are responsible for purchasing their flights, trip insurance, and any additional expenses not covered by the company. To make this benefit fair



across the board, our People Experience team utilizes a wave system for sign-ups to prompt equal opportunities for all employees to attend that is based on tenure at Power.

All company policies, including but not limited to the non-harassment and non-discrimination policy, code of ethics, and the up-stander pledge are applicable to all attendees of the company-sponsored event. The safety of our employees and guests is our top priority. For more information on our Quest safety protocol, please look out for more information in the monthly Townhalls and your Nitro Connect app.

## BOOK CLUB

Leaders are readers — A part of Power's core is a love of books — personal development, biographies, and more! A lot of these books are referenced in trainings, Town-halls, Summits, and Leadership conferences. Looking to get started on some Power reads? Here's a few recommendations:

### POWER BASICS

The New One Minute Manager *by Spencer Johnson*

Good to Great *by James C. Collins*

Build to Last *by James C. Collins and Jerry I. Porras*

The Leader Who Had No Title *by Robin Sharma*

### LEADERSHIP FUNDAMENTALS

Wait, What? *by James E. Ryan*

The Art of Doing the Work in Half the Time *by Jeff Sutherland*

Relentless: From Good to Great to Unstoppable *by Tim S. Grover*

Leaders Eat Last *by Simon Sinek*

### BOOKS FOR SELF

The Energy Bus *by Jon Gordon*



Think Like a Monk *by Jay Shetty*  
Extreme Ownership *by Jocko Willink and Leif Babin*  
The Power of Habit *by Charles Duhigg*  
Grit: The Power of Passion and Perseverance *by Angela Duckworth*

#### **BOOKS FOR TEAMS**

Legacy *by James W. Kerr*  
Team of Teams *by General Stanley A. McChrystal*  
The Culture Code *by Daniel Coyle*

#### **OUTSIDE VOICES**

Born a Crime *by Trevor Noah*  
Real American: A Memoir *by Julie Lythcott-Haims*  
Man's Search for Meaning *by Viktor Frankl*